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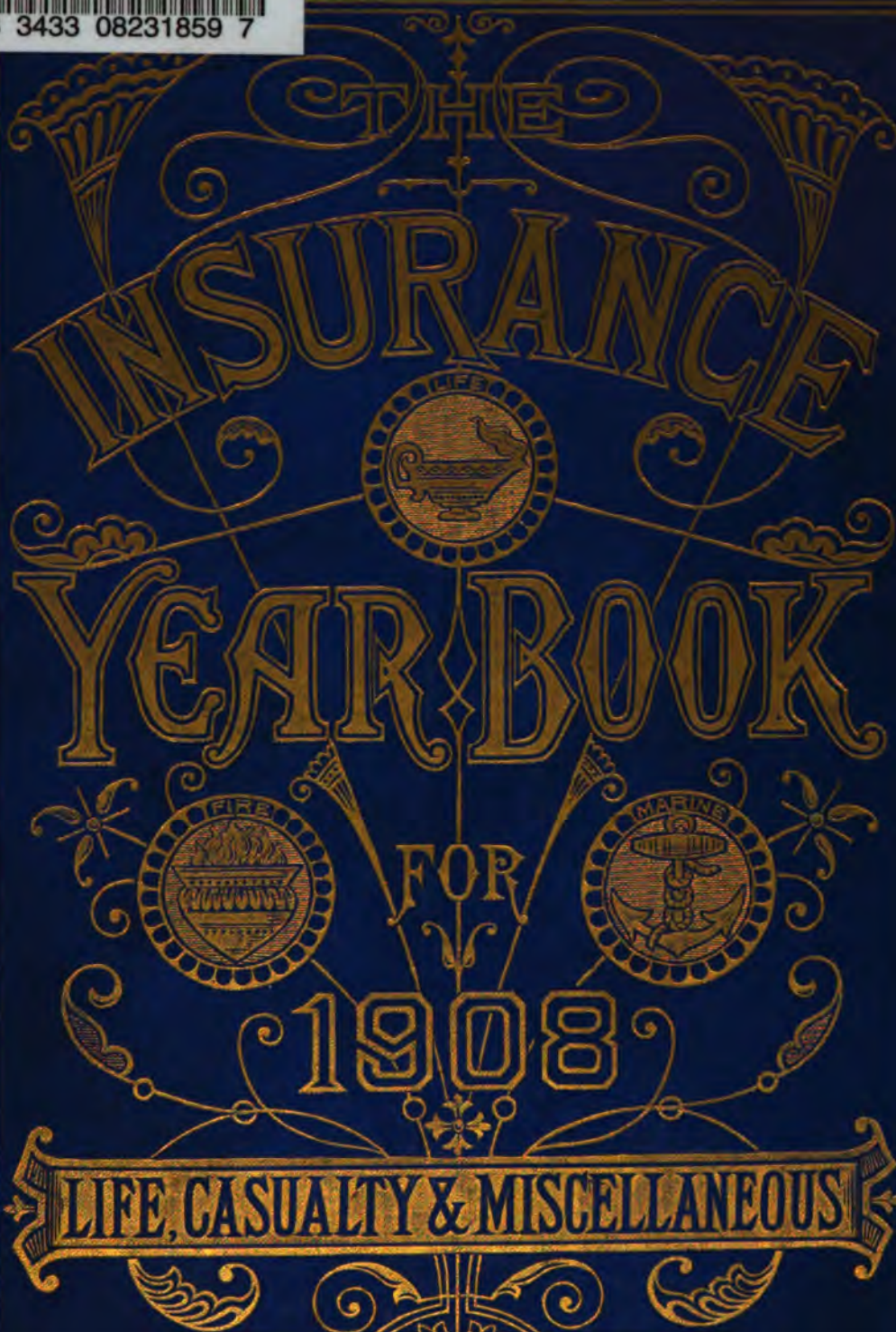
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FIRE INSURANCE

New York Underwriters Agency

● ● ESTABLISHED 1864 ● ●

▲ ▲

POLICIES SECURED BY

Assets	\$18,920,604
Total Liabilities, Including Capital	15,659,154
Net Surplus	3,261,450
SURPLUS TO POLICYHOLDERS	5,261,450

January 1, 1908

▲ ▲

A. & J. H. STODDART General Agents
100 WILLIAM STREET, NEW YORK

Local Agents in all prominent places in the United States and Canada

1849

LARGEST FIRE INSURANCE COMPANY

1908

Incorporated 1849.

Chartered by the State of Massachusetts

Charter Perpetual

SPRINGFIELD FIRE and MARINE

INSURANCE COMPANY, of Springfield, Mass.

CASH CAPITAL, - - - \$2,000,000.00

ANNUAL STATEMENT, JANUARY 1st, 1908

TOTAL ASSETS, - - - \$7,204,958.80

LIABILITIES

CAPITAL STOCK - - - - - \$2,000,000.00

Reserve for Re-insurance - - - - - 3,901,906.40

Reserve for all unpaid Losses - - - - - 341,054.66

Reserve for Accrued Taxes, etc. - - - - - 51,239.42

TOTAL LIABILITIES \$6,294,200.48

NET SURPLUS - - - - - 910,758.32

SURPLUS TO POLICYHOLDERS - - - - - 2,910,758.32

LOSSES PAID SINCE ORGANIZATION - - - \$41,682,457.47

Computations based upon actual market values December 31, 1907

W. J. MACKAY, Secretary A. W. DAMON, President CHAS. E. GALACAR, Vice-President F. H. WILLIAMS, Treas.
 A. J. HARDING, Manager WESTERN DEPARTMENT, CHICAGO, ILLINOIS W. A. BLODGETT, 2d Asst Manager
 GEO. W. DORNIN, Manager A. F. DEAN, Asst Manager PACIFIC COAST DEPARTMENT, SAN FRANCISCO, CAL. JOHN C. DORNIN, Asst Manager

Agencies in all Prominent Localities throughout the United States



141 BROADWAY, NEW YORK.

Charles E. Galacar

President.

INGERSOLL
SIC

The Mutual Benefit Life Insurance Company of Newark, N. J.

For Sixty-three years has stood for all that is best in Life Insurance. It has proved that it is possible to uphold what is right and oppose what is wrong, and yet succeed in building up and in maintaining a great business.

Its total insurance in force December 31, 1907,	
amounted to.....	\$450,980,183.00
Premium receipts since organization in 1845 have	
amounted to.....	311,792,966.35
Amount returned to policyholders—(Policy claims,	
dividends and surrender values).....	250,476,338.60
Amount held for future payment.....	111,905,798.66
Amount accumulated for benefit of policyholders over	
and above amount received from them.....	50,589,170.91

The Large Annual Dividends, Low Premium Rates, and Liberal Policy Forms make the contracts of the

MUTUAL BENEFIT

the most desirable that can be secured.

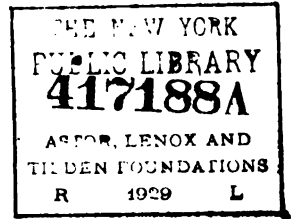
It is the only company giving surrender values at the end of the first year.

Its accomplishments, and its present ability to accomplish, enable its agents not only to MEET competition but to BEAT it.

Follow the Lines of Least Resistance

Men who are ambitious, and who possess ability and integrity, but who lack experience, we will train. Our leaflet on "The Advantages of Life Insurance Soliciting as a Profession" will be sent upon request.

**CORRESPONDENCE WITH EXPERIENCED
AGENTS IS INVITED**



THE

INSURANCE YEAR BOOK.

1908-1909.

[Life, Casualty and Miscellaneous.]

(THIRTY-SIXTH ANNUAL ISSUE.)

CAREFULLY CORRECTED TO JUNE 20, 1908.

Price, \$6.00 per Copy.

NEW YORK:
THE SPECTATOR COMPANY

1908.

Entered, according to Act of Congress, in the year 1908, by THE SPECTATOR COMPANY, in the office of
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Income for Life To Insurance Solicitors

Any Insurance Agent, Fire, Life or Accident, can write Sickness and Accident Insurance

We sell all forms of policy, from \$1.00 a year to \$120 per year

The profits of an agent, on a profit-sharing contract, based on our average of claims, are as follows:—

200 Policies—1st year profit, \$1,456.00; Subsequent years, \$456.00	
500 " " " 6,140.00; " " 1,140.00	
1,000 " " " 7,280.00; " " 2,280.00	

Policy covers any sickness and all accidents. Most popular and easiest selling form cost \$1.00 a month. Profit-sharing contract based on this form. Any good man can build up an agency of 1,000 in one year.

NORTH AMERICAN ACCIDENT INSURANCE CO. CHICAGO

Capital, \$200,000

Surplus to Policyholders, \$404,715

Deposited with State of Illinois, \$100,000

LIBERAL COMMISSIONS

ORGANIZED 1886

Executive Offices, 68 William Street, New York

THE ÆTNA INDEMNITY CO.

OF HARTFORD, CONN.

Fidelity
and
Surety
Bonds



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and
Burglary
Insurance

ACCIDENT AND HEALTH INSURANCE

Agencies at all Principal Cities. Live Agents Wanted

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Michigan Commercial Insurance Company

(FIRE) of Lansing, Michigan

STATEMENT FOR JANUARY 1, 1908

ASSETS

First Mortgage Loans.....	\$423,532.65
U. S. Government Bonds.....	15,337.50
Municipal and State Bonds.....	292,732.93
Collateral Loans.....	7,470.00
Real Estate.....	13,100.00
Interest Due and Accrued.....	11,040.69
Cash on Hand and in Banks.....	97,276.10
Due from Agents.....	181,327.37
Total Assets.....	\$1,041,817.24

LIABILITIES

Losses in Process of Adjustment.....	\$72,047.87
Reserve for Reinsurance.....	554,468.05
All other Claims.....	4,908.44
Cash Capital.....	\$300,000.00
Net Surplus.....	110,392.88
Surplus to Policyholders.....	410,392.88
	\$1,041,817.24

OFFICERS

F. A. HOOKER, President	B. L. HEWETT, Asst. Secretary
ROBERT HENKEL, Vice-President	RALPH RAWLINGS, Asst. Secy.
A. D. BAKER, Secy. and Treas.	

Old Colony Insurance Company

(FIRE) of Boston, Mass.

STATEMENT FOR JANUARY 1, 1908

ASSETS

Cash with Banks and Bankers.....	\$40,093.76
City of Boston Bonds.....	94,000.00
Commonwealth of Massachusetts Bonds.....	104,400.00
New England City Bonds.....	141,205.00
Stocks.....	104,300.00
Railroad Bonds.....	42,000.00
Corporation Loans.....	47,250.00
Accrued Interest.....	6,822.09
Mortgages (First Liens).....	117,500.00
Due on Account (including Agency Balances).....	68,502.80
	\$766,073.65

LIABILITIES

Reserve for Reinsurance.....	\$210,809.59
Reserve for Unpaid Losses.....	26,679.75
All other Liabilities.....	15,700.19
Cash Capital.....	400,000.00
Net Surplus.....	110,884.12
	\$766,073.65

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It has always paid large dividends, thereby making the cost of insurance low.

It maintains a reserve for the protection of policyholders, on the Massachusetts Standard, the highest basis required by the laws of any State.

It has a large surplus over the legal reserve and all other liabilities.

Its conditions as to travel and residence are very liberal.

Its policies are protected by the non-forfeiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.

It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

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W. F. HAWKINS, Vice-President

THEO. L. ALLEN, Secretary
ROBERT H. DAVENPORT, Asst. Secretary

J. M. LEE, Actuary

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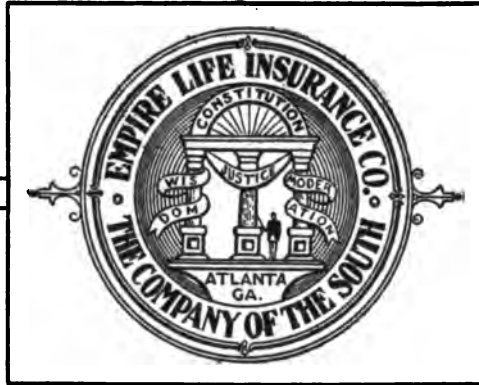
INSURANCE COMPANY OF NORTH AMERICA

OF PHILADELPHIA, PA.

Cash Capital, \$3,000,000.00

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T. HOUARD WRIGHT, Asst. Secy. HENRY W. FARNUM, Marine Secy.
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AN Old Line Legal Reserve Life Insurance Company embodying the progressive spirit of the New South, operated along careful and conservative lines, and adopting no questionable methods for the production of business.

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First-class Managers and Field men wanted.

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Western Department, Freeport, Ill.

Fifty-fifth Annual Statement, January 1st, 1908

ASSETS		LIABILITIES	
Real Estate - - -	\$ 108,929.76	Due for Unpaid Losses -	\$ 163,287.89
Bonds and Mortgages -	584,600.00	Reserved for Re-Insurance	1,260,278.25
Stocks and Bonds - -	1,064,125.00	All other Claims - -	17,365.80
Loans on Call - - -	29,500.00	Total Liabilities -	\$1,440,931.94
Cash - - - -	121,446.58	Capital Stock -	\$250,000.00
Premiums Due - - -	221,219.22	NET SURPLUS	455,686.18
Interest Accrued - -	16,017.46	Surplus to Policyholders -	\$ 705,686.18
Other Items - - -	780.10		\$2,146,618.12
	\$2,146,618.12		

Securities are taken at the Market Value Dec. 31st, 1907.

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The 1908 edition of the YEAR BOOK is issued in two volumes as heretofore, one being devoted to LIFE, CASUALTY and MISCELLANEOUS INSURANCE, and the other to FIRE and MARINE INSURANCE. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1907. The statistical tables are compiled from official data, the annual reports to the New York Insurance Department being used for those companies doing business in that State; for other companies the official data have been secured from the department reports of the States wherein they do business, or from other official sources. The utmost care has been taken to make these compilations complete and accurate.

An innovation which was introduced in the Fire and Marine Volume two years ago, whereby all the essential information concerning the standing, business, officers, directors, field men, etc., of each company is grouped together, is continued this year. The great amount of detailed information in this department caused an increase of about 300 pages in the size of the book, as compared with previous years.

The department relating to "Fire Departments and Water Supply," comprising over 500 pages, is more complete than ever before. It contains statistics showing the water supply and means for fire protection in five thousand cities and villages, the data having been brought down to date. These statistics are the result of about thirty years' experience in obtaining information and compiling the same, and form the fullest and most complete statement regarding the fire protective equipment of the numerous places that has ever been compiled.

Attention is invited to the list of prominent agents, which contains the names of over 40,000 persons representing insurance interests in various parts of the country. The abbreviations following the name in each case indicate the branches of insurance prosecuted by the agent. This is the most complete list of agents ever published, and will be found to be of great value to managers of companies.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

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NEW YORK, June 20, 1908.

GERMANIA

FIRE INSURANCE COMPANY

NEW YORK

ORGANIZED 1859

Cash Capital.....	\$1,000,000.00
Assets.....	5,185,649.51
Net Surplus.....	949,260.99

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HEAD OFFICE

Summary of Statement December 31, 1907

Capital Subscribed.....	\$5,000,000.00
Capital Paid Up in Cash.....	1,000,000.00
Surplus to Policyholders exclusive of guaranteed capital.....	2,001,082.70
Total Available Resources.....	11,308,443.56

UNITED STATES BRANCH

Summary of Statement December 31, 1907

Deposited with Insurance Depts. New York, Mass., Ohio, Virginia and Trustees.....	\$3,743,557.08
Assets.....	4,316,002.79
Liabilities.....	2,960,580.64
Surplus to Policyholders.....	1,355,472.16

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Losses Paid, over - 3,700,000.00

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Galveston, Texas

Statement December 31st, 1907

ASSETS		LIABILITIES	
Bonds of Texas Cities and Counties	\$258,222.50	Reserve for Unadjusted Losses	\$4,233.41
Loans on Bonds and Mortgages	59,308.27	Reinsurance Reserve Fund....	81,683.06
Cash in Bank.....	57,558.55	Capital Stock (Paid up in Cash)	250,000.00
Cash in Hands of Agents.....	19,840.69	Net Surplus (over all Liabilities)	65,176.53
Accrued Interest.....	6,126.71		
Due from Reinsurance Company	36.28		
Net Admitted Assets	\$401,093.00	Total.....	\$401,093.00

INCREASES SINCE ORGANIZATION

Increase of Net Assets	\$101,093.00
Increase of Reinsurance Reserve	81,683.06
Increase of Net Surplus	15,176.53

NET PREMIUMS, 1907.....\$138,764.73

Ratio of Losses Incurred.....25.5% | Ratio of Losses Paid.....25.6%

SURPLUS TO POLICYHOLDERS.....\$315,176.53

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With Disability Clause

Accident Insurance Policies—Most comprehensive policies,
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The Theory of Life Insurance Practically Explained

**An Elementary Treatise on the Principles Governing Life Insurance and
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FIFTY-FIFTH ANNUAL STATEMENT, JANUARY 1, 1908

Capital	\$500,000.00
Assets (to protect Policyholders)	2,717,477.10
Net Surplus to Policyholders	1,011,617.30
Net Surplus to Stockholders	511,617.30

TOTAL LOSSES PAID SINCE ORGANIZATION, \$17,394,731

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Gained in Premium Income	-	-	-	57
Gained in Total Income	-	-	-	52
Gained in Gross Assets	-	-	-	46
Gained in Net Surplus	-	-	-	19
Gained in Insurance in Force	-	-	-	41

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THE SEVENTEENTH (1908) ANNUAL EDITION

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—OF—

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STATE MUTUAL LIFE ASSURANCE COMPANY, of Worcester, Massachusetts

INCORPORATED1844

Assets, January 1, 1908	- - -	\$29,845,723.08
Liabilities, January 1, 1908	- - -	28,286,361.96
Surplus, Jan. 1, 1908, Mass. Standard.		\$1,559,361.12

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THE UNION Insurance Company OF PHILADELPHIA CAPITAL, \$200,000

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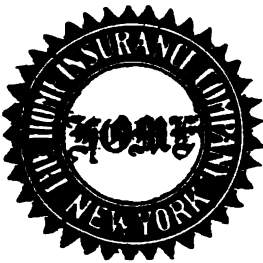
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Has provided prompt indemnity at Portland, Chicago, Boston, Baltimore, Toronto, San Francisco, Chelsea and other large conflagrations. Will be prepared at all times for similar services in regular course or in extreme emergencies.

Assets January 1st, 1908.....	\$20,862,697
Liabilities (including Capital).....	13,659,486
☛ Reserve as a Conflagration Surplus.....	500,000
☛ Net Surplus over all Liabilities and Reserves..	6,703,211
☛ SURPLUS AS REGARDS POLICYHOLDERS	10,203,211
Losses Paid Since Organization, over.....	110,000,000

Insurance on PERSONAL EFFECTS OF TOURISTS and temporary sojourners anywhere in United States, Canada or Mexico.

INSURANCE AGAINST LOSS FROM FIRE, LIGHTNING, WINDSTORM OR TORNADO AND INLAND TRANSPORTATION RISKS.

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Is selling the best life insurance at the
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Assets over	-	-	-	\$500,000,000
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1860

48th YEAR

1908

Home Life Insurance Company

OF NEW YORK

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Assets, \$20,004,853.63

Liabilities, \$19,235,418.20

(Including Dividend-Endowment Fund)

Dividend Endowment Fund (Deferred Dividends), \$1,795,020.00

Net Surplus, - - - - - 769,435.43

Insurance in Force, - - - - - 86,193,296.87

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CASH CAPITAL	\$500,000.00
Unearned Premium Reserve	1,018,344.23
Reserve for Unpaid Losses	179,114.49
Net Surplus	528,204.18
Gross Assets	\$2,218,662.90

COMPARATIVE STATEMENT of the increase in Assets and Surplus, also of the Net Premiums Received and losses paid since organization.

YEAR	Assets	Net Surplus	Net Premiums Received	Losses Paid	YEAR	Assets	Net Surplus	Net Premiums Received	Losses Paid
1872	\$130,425	\$19,225	\$21,847	\$1,560	1890	\$815,306	\$238,838	\$438,713	\$226,047
1873	165,352	27,657	73,744	15,944	1891	894,534	280,864	433,677	220,245
1874	314,331	33,248	153,161	57,197	1892	962,137	240,829	570,673	326,396
1875	344,498	47,407	176,862	102,960	1893	915,899	212,173	520,240	378,086
1876	397,184	57,066	204,656	119,173	1894	858,561	282,504	398,742	310,914
1877	399,103	70,856	171,971	108,991	1895	911,783	382,555	382,350	190,205
1878	409,620	115,547	161,146	73,892	1896	952,879	461,043	359,745	158,594
1879	437,265	120,072	207,352	110,278	1897	1,026,505	485,162	307,673	127,993
1880	468,953	123,509	235,551	133,227	1898	1,095,023	566,706	304,886	145,773
1881	493,785	135,445	261,995	170,356	1899	1,154,457	563,861	398,944	183,061
1882	504,512	124,097	281,588	184,335	1900	1,205,710	571,921	466,807	238,373
1883	575,023	135,319	326,624	162,327	1901	1,289,982	521,555	599,548	323,537
1884	637,143	127,564	451,172	243,143	1902	1,461,994	491,091	886,481	424,851
1885	649,936	141,131	429,655	289,392	1903	1,605,688	572,594	968,874	425,905
1886	658,481	172,625	390,085	239,649	1904	1,515,750	388,107	1,107,458	847,218
1887	672,144	164,195	378,983	245,316	1905	1,681,633	489,659	1,119,045	530,909
1888	712,826	209,060	394,226	216,344	1906	2,120,523	530,512	1,126,603	1,009,576
1889	751,385	218,520	389,961	225,400	1907	2,218,663	528,204	1,304,054	627,990

EUGENE SATTERLEE, President.

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Assets, January 1, 1908	\$38,983,965.39
Dividend and Surplus Fund, N.Y. State Standard	5,062,296.45
Paid-for Insurance in force	114,959,888.00
Payments to Policyholders since Organization	66,428,287.88

TO the public the Germania offers the most approved plans of insurance whether the object desired be protection to the family or dependents in case of death, an investment, or special provision for an individual beneficiary.

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Ambitious men of ability and character, who wish to be identified with a popular and successful institution, will find it to their advantage to write to the Home Office of the Company, 20 Nassau Street New York City, or to any of its many branch offices.

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1794

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HELD FOR THEIR
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STATUTORY REQUIREMENTS.

SYNOPSIS OF THE STATUTORY REQUIREMENTS OF THE VARIOUS STATES AND TERRITORIES.

In the following pages will be found concise statements of the statutory requirements for the admission of life and miscellaneous insurance companies to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company in entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it and will be sufficient to indicate to all interested the statutory requirements of the different States and Territories. Following the requirements are some notes culled from the statutes which will be of interest to life underwriters.

ALABAMA.

SUPERVISING OFFICER, A. C. SEXTON, DEPUTY INSURANCE COMMISSIONER, MONTGOMERY.

Preliminary Documents.—Copy of charter must be filed with Insurance Commissioner; also copy of annual statement showing condition of the company December 31 preceding. Must furnish a sworn certificate that it has at least \$100,000 in approved securities, consisting of bonds of home State of company, State of Alabama, or United States bonds or notes or bonds secured by mortgages on real estate for double the amount on deposit with the proper officer of some State for the protection of all its policyholders.

Attorney.—The Insurance Commissioner must be appointed attorney to accept service of legal process.

Valuation of Policies.—Valuation to be made yearly upon the Actuaries' or American Experience Tables, with interest at four per cent; but the valuation of the Insurance Department of a foreign company's home State may be accepted.

Annual Statements.—Must be filed on or before March 1, showing condition of the company December 31 preceding.

Agents.—Agents must procure certificates from Insurance Commissioner to be re-

newed annually in January. Any person soliciting or otherwise transacting the business of insurance is held to be an agent of the company, not of the assured.

Examinations.—The Commissioner is required to examine domestic companies once in two years, or upon the request of five or more stockholders. He may also examine other companies whenever he deems it prudent, or, if he has occasion to believe they have violated any law or are in an unsound condition. He must, however, accept the sworn published statement of a life insurance company made to and approved by the Commissioner or a like officer of the State in which it is incorporated.

Impairment.—When the capital is impaired to the extent of twenty per cent, Insurance Commissioner may notify company to make good the impairment within sixty days.

Fees.—The Insurance Commissioner shall collect from each company filing copy of charter or deed of settlement and financial statement \$101, and same amount with each annual statement thereafter for the privilege of carrying on its business in the State of Alabama; for each certificate or renewal thereof to an insurance agent or solicitor, \$3.50; for copies of any paper on file or deposit with the Insurance Commissioner, or in his office, ten cents per hundred words. Provided, that the Auditor shall pay, upon vouchers approved by the Governor, out of this fund alone the expenses of the Insurance Department. Reciprocal laws in force.

Misrepresentation.—No misrepresentation, written or oral, in the negotiation of a contract or in the application or proofs of loss, shall defeat or void the policy unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increases the risk of loss. No life insurance company shall contest a claim under any policy of insurance on the plea of fraud or irregularities in application after two annual premiums payments have been made on policy, but must pay the full amount of policy within sixty days after proofs of death have been received at the home office of the company in the United States.

Rebates.—Prohibited under penalty of from \$100 to \$500 fine.

Licenses.—Every company must pay to the Insurance Commissioner not later than March 1 of each year \$101 for a license to do business, and every agent must have a license.

Taxes.—"All companies must state the total amount of gross premiums received, designating the amount received in this State, and shall at the same time pay to the Insurance Commissioner the sum of \$2, effective January 1, 1908, upon each \$100 of said gross premiums so received in this State."

ADDITIONAL NOTES FROM THE STATUTES.

Application of Laws.—The provisions of the laws apply when the risk is taken, or any insurance business transacted in the State, whether policies are signed in or out of the State. Policies incontestable after two annual premiums have been paid.

Company Defined.—The term "company" used in the laws includes every company, corporation, association, or partnership organized for the purpose of transacting the business of insurance.

MISCELLANEOUS CASUALTY COMPANIES.

Domestic companies other than fire or life must have \$50,000 capital. Domestic, fidelity and surety companies, \$100,000 capital, and must deposit with the State \$25,000 in approved securities, and upon entering other States \$50,000 additional. Foreign fidelity and surety companies must have \$250,000 capital and \$100,000 on deposit with the proper official of their home State, and \$50,000 on deposit with the State of Alabama, and comply with the laws relating to other State companies.

Companies other than fire and life must retain as reserve fifty per cent of the premium on risks having not more than one year to run, and companies writing liability insurance must maintain an additional reserve fund, known as the "liability reserve," to an amount not less than \$300 for each suit pending against such company's policyholders, and \$700 when such suit is appealed to a higher court by the defendant.

Surety Companies.—No surety company shall become sole surety on the bond of the State Treasurer, but may become co-surety, in which event its credit or property shall not be estimated to exceed \$100,000.

Plate Glass and Live Stock.—Plate glass and live stock companies required to have \$50,000 capital. All other companies must have \$100,000 capital.

ARIZONA.

SUPERVISING OFFICERS: W. F. NICHOLS, SECRETARY OF TERRITORY, PHOENIX;
JOHN H. PAGE,* TERRITORIAL AUDITOR, PHOENIX.

Preliminary Documents.—Company must file with the Secretary of the Territory copies of its articles of incorporations and its appointment of an attorney, and a statement giving the name and location of the company, amount of capital stock, assets and net surplus, and receive from him a certificate of authority to do business. Every company must deposit with the Territorial Treasurer a bond, with two or more resident sureties, in \$15,000, for the protection of policyholders in the Territory, or \$15,000 in Territorial bonds. Corporate bonds accepted.

Attorney.—Company must appoint an agent to accept service of legal process in each county where it does business and file notice of such appointment with the County Recorder of each county.

Funds.—No requirement.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed with the Secretary of Arizona in the month of March of each year.

Agents.—Agents must obtain a certificate of authority to do business from the Secretary of Arizona. Any person acting in any way for an insurance company is considered an agent of such company and subject to the regulations and penalties of the insurance act.

Examinations.—No provision.

Fees.—To the Secretary of Arizona: For filing statement, \$5; issuing certificate of authority, \$5; issuing certificate to agent, \$2; for filing articles of incorporation, \$5; for printing statement in newspaper, \$2.50.

Licenses.—No provision.

Misrepresentation.—No misrepresentation in application deemed a defense unless material to the risk. In suits brought on ground of misrepresentation, company shall, before trial, deposit in court, for the benefit of plaintiffs, the premiums received on policies under suit.

Taxes.—Upon filing the annual statement, a verified statement must also be submitted, showing the total premium receipts collected within the Territory for the period lapsing since the filing of the previous statement. Such statement must be published in at least one newspaper in the Territory; thereupon the Secretary of Arizona will levy a tax of two per cent upon such premium receipts, which shall be paid to the Secretary of Arizona before certificate of authority can be renewed. This tax to be in lieu of all other taxes and licenses.

Penalties.—If any insurance company, its agents or attorneys, shall solicit insurance or shall issue a policy without having complied with the laws of this Territory, said company, its agent or attorney, shall be guilty of a misdemeanor. Punishment for misdemeanor is fine not exceeding \$300, or imprisonment in County Jail not exceeding six months, or both.

Par. 809, Civil Code, Revised Statutes of Arizona, 1901, was, under date of March 21, 1907, incorporated in the law governing life companies. (Sec. 49.) "Every contract or policy of insurance hereafter made by any person or corporation organized

* Matters relating to domestic companies.

under the laws of this territory, or under those of any other state or country, with and upon the life of a resident of this territory, and delivered within this territory shall contain unless specifically contracted between the insurer and the insured for tontine insurance or for other term or paid-up insurance, a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall cease or become void solely by the non-payment of any premium when due, its entire net reserve by the American experience mortality, and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium at such company's published rates in force at the date of original policy, but at the age of the insured at the time of lapse either to the purchase of non-participating term insurance, for the full amount insured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such non-payment of premium, to the purchase of a non-participating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of insurance to be subject to the same conditions except as to the payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the insuring company within one year after death, and that if death shall occur within three years after such non-payment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy, if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary insurance as aforesaid, to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term if the insured be then living. If any life insurance corporation or company shall deliver to any person in this territory a policy of insurance upon the life of any person residing in this territory not in conformity with the provisions of this section, the right of such corporation or company to transact business in this territory shall thereupon and thereby cease and terminate, and any district court of this territory, upon the fact appearing that any company or person has violated the provisions of this section, shall enjoin such company or person from doing or transacting any insurance business within the territory, either as principal or agent. the Attorney-general, district attorney or any person interested, may be the party plaintiff in such action."

MISCELLANEOUS CASUALTY COMPANIES.

There are no special provisions governing casualty and miscellaneous companies other than life, fire and marine. These classes of insurance come under the laws of Arizona relating to foreign insurance corporations. Personal accident and health, burglary, credit, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies are governed by same laws as life, fire and marine companies.

Surety Companies.—Must file with the Governor, copy of charter or articles of incorporation and financial statement. Cash capital required, \$100,000. In January, April, July, and October of each year a financial statement must be filed with the Governor. Fidelity and surety companies, doing business as such, exclusively, are not required to report to this department. Companies of this class receive authority from the Governor of the Territory, and are required to report quarterly to his office a statement of their financial standing.

ARKANSAS.

SUPERVISING OFFICER, AVERY E. MOORE, AUDITOR AND INSURANCE COMMISSIONER,
LITTLE ROCK.

Preliminary Documents.—Copy of charter must be filed with the State Auditor; also statement showing the condition of the company at the close of the preceding year. In accordance with the act approved March 6, 1891, all insurance companies doing business in the State must give a bond in the sum of \$20,000, with three sureties to be approved

by the Auditor of State, conditioned for the prompt payment of all claims arising under policies issued by them. Two of the sureties must be residents of the State. In all actions arising under policies the bondsmen of the company may be made parties to the suit, and judgment rendered against them may be enforced as other judgments are enforced. Bond may be executed by surety company.

Attorney.—Company must file a stipulation designating the Auditor, or some person appointed by him, or agent designated by the company as its attorney to accept service of legal process.

Funds.—Company must have assets equal to the net value of all policies in force.

Companies of Other Countries.—Foreign companies must file on or before July 1 a statement of business done outside the United States.

Valuation of Policies.—The standard of valuation is the American Experience Table of Mortality and interest at four and one-half per cent. Valuation to be made annually unless certificate is furnished from the Insurance Commissioner of the State in which the company was organized that the company is solvent on the above basis.

Annual Statements.—Annual statements showing the condition of the company on December 31 preceding, must be filed with the Auditor of the State on January 1 of each year, or within sixty days thereafter. Statement must show premium receipts in the State, less losses and commissions.

Agents.—Agents must obtain certificates from Auditor. Any person soliciting insurance is deemed an agent of the company taking the risk.

Examinations.—The Auditor is authorized to appoint actuaries and examiners, to issue licenses, and for cause to revoke licenses, and when legal cause is found, to suspend the company from doing business in the State.

Fees.—Filing charter, \$15; filing annual statement or certificates of Commissioners, \$10; issuing certificate of authority, \$2; copy of papers on file, 20 cents per folio; certifying same and affixing seal, \$1; valuing policies, not exceeding three cents for each \$1000 of insurance.

Taxes.—At the time of filing annual statement with the Auditor a report must also be filed showing the amount of premiums received in the State during the year ending December 31 preceding, and after deducting losses and commissions therefrom, a tax of two and one-half per cent must be paid into the State Treasury. Municipal licenses and taxes are prohibited.

Penalties.—Companies neglecting to file statement as required forfeits its right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund \$500, and shall be deemed guilty of a misdemeanor, and on conviction fined \$500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than \$20 nor more than \$100.

Discrimination.—Prohibited under Act 321; approved May 14, 1907.

ADDITIONAL NOTES FROM THE STATUTES.

Suits Against Companies.—By an act passed in February, 1897, it is provided that suit may be maintained against a company in the county where the insured lived.

MISCELLANEOUS CASUALTY COMPANIES.

There are no special laws governing miscellaneous casualty companies. Fidelity and surety and liability companies are affected by the resident agent law.

Accident companies required to give bond in \$20,000, with three sureties, two of whom shall be residents of the State, same as life companies. No other miscellaneous companies specified in the act.

Surety Companies.—Surety companies must give a \$50,000 bond, approved by the Auditor of State and filed in the State Auditor's office. Statement of condition to be

published once a year in a newspaper having general circulation. *Fees for Surety Companies.*—Filing statement, \$5; filing charter, \$5; agents' certificate, \$5.

Mutual Live Stock Companies. Act 365, approved May 28, 1907, provides for the formation and regulation of mutual live stock insurance companies.

CALIFORNIA.

SUPERVISING OFFICER, E. MYRON WOLF, INSURANCE COMMISSIONER,
SAN FRANCISCO.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a certificate from the proper State official showing that it is duly organized and possessed of the assets required by the State; also a statement of its condition on December 31 preceding. Foreign companies must file a bond in the sum of \$20,000 guaranteeing that company and its agents will pay all state, county, municipal and license fees.

Funds.—No company shall do in California any life insurance business without having a capital stock of at least \$200,000, nor shall any such company write any other kind of insurance except accident, health or liability, provided that any life company desiring to do any one of the last three lines mentioned must have in addition to \$200,000 capital stock, at least \$50,000, and to do more than one of these lines, \$100,000 additional capital stock. Reciprocal laws governing deposits.

Every foreign mutual or mixed company having not less than \$100,000 capital stock must have in lieu of such capital stock \$200,000 above all liabilities. Companies of foreign countries must have on deposit in the United States a sum equal to the capital stock or available cash assets required for such company by the laws of California.

Attorney.—An agent of the company or the insurance commissioner must be appointed attorney to accept service of legal process.

Annual Statements.—Must be filed on or before March 1, showing the condition of the company on December 31 preceding.

Agents.—Agents must annually procure certificate of authority from the Commissioner. Licenses expire annually on July 1.

Examinations. The Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any foreign company is authorized to do business in this State. Expense of examination to be borne by the company.

Reciprocal Law.—Taxes, fines, penalties, licenses, fees and deposits, governed by reciprocal laws.

Deposit.—Company of a foreign country must deposit with the State of California or with some other State of the United States a sum equal to the minimum amount of capital stock or available assets required by the laws of California.

Fees.—For filing articles of incorporation or certified copies of articles or other certificates required, \$30; for filing any copy of any paper or amendment thereof, \$10; for registering each policy, \$1; for company's certificate of authority, \$10 annually; for attaching corporate seal, \$1; for any other certificate, \$2; annual statement, \$20; other papers, \$5; certificate of deposit, \$5; annual license to solicitors or agents, \$1; copies of papers 20 cents per folio; certification, \$1; valuation of policies, one cent for each \$1000 of insurance valued.

Taxes.—Foreign companies pay a tax of one per cent on gross premiums. When the amount that is collectible by the application of the retaliatory law is greater than the one per cent tax, the former governs and vice versa.

Penalties.—For failing to file statement as required, \$100 and \$200 for each month the company does business without filing such statement.

Municipal License.—San Francisco is authorized by statute to collect for license from life insurance companies. The ordinance provides that each agent shall pay for each company represented by him the following sums: Those doing business to the amount of \$50,000 or over, \$100 per quarter; \$25,000 and less than \$50,000, \$75 per quarter; \$10,000 and less than \$25,000, \$50 per quarter; \$5,000 and less than \$10,000, \$25 per quarter; less than \$5,000, \$10 per quarter. Reciprocal provisions.

Valuations.—Basis of valuation for life policies: On risks written prior to January 1, 1892, Am. Ex. Table with four and one-half per cent and reinsurance of all its outstanding risks written from and after December 31, 1891, to and including December 31, 1907, Combined Ex. or Actuaries' Table with four per cent. and reinsurance of all its outstanding risks written from and after December 31, 1907, Am. Ex. Table with three and one-half per cent. interest. Domestic companies must, on or before February 1 of each year, furnish necessary data for valuation of their policies, as of December 31, next preceding.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—Misrepresentation as to material facts entitles the injured party to rescind the contract. Statements in application held to be warranties if material to the risk.

Certificate of Authority.—Company's certificate of authority expires annually on July 1 following date of issue.

Policies Non-forfeitable.—After three annual payments, policies are non-forfeitable for non-payment of premium, but a paid-up policy must be issued therefor for an amount that the reserve, as a single premium, will purchase.

MISCELLANEOUS CASUALTY COMPANIES.

Liability Companies.—The liability reserve law is the same as that of New York (see New York), except as in the following paragraph, which paragraph applies to all companies, whether in business ten years or less.

From the sum so ascertained the person may deduct (1) the amount of all payments on said pending suits on injuries reported prior to eighteen months, including all payments made on account or in consequence of the injury from which the suit arose, whether prior to or later than the date at which the suit was brought, and (2) the amount of all payments made on account or in consequence of said injuries reported within eighteen months; both of the above amounts to be taken as of the date at which the statement is made.

Miscellaneous Casualty Companies.—Any company writing title, fidelity or surety, accident or health, plate glass, liability, steam boiler, burglary, credit, sprinkler, or any other casualty line, must have \$100,000 capital and if writing more than one of said lines, \$50,000 additional capital. Every foreign company other than life, pays an annual tax of 2 per cent on gross premiums in Wisconsin. A mutual company doing such business must have available cash assets equal to at least \$100,000 over and above all liabilities.

COLORADO.

SUPERINTENDENT OF INSURANCE, E. E. RITTENHOUSE, DENVER.

(A new code went into effect on July 1, 1907, a summary of which is given below.)

NEW CODE EFFECTIVE JULY 1, 1907.

By the new code the Insurance Department is taken out of the Auditor's office and placed in charge of a Commissioner of Insurance, and provides for a deputy, an actuary and an examiner. All previous insurance laws are repealed. The new code prohibits personal fees being charged by any official or employee of the Department for examining companies. The Commissioner is given extended powers as to making examinations and revoking licenses, and is authorized to publish the reports of his examinations when he deems it advisable. Companies are relieved from paying any taxes in addition to the two per cent on gross premiums, except on real estate and the fees provided for by the Department. Brokers pay a license fee of \$10 per annum. All domestic companies are required to deposit their capital stock or guaranty fund with the Insurance Department. All mutual life companies are required to have \$100,000 over and above all liabilities before doing

business in the State. Mutual or assessment accident companies must have a guaranty fund of \$10,000. Mutual accident companies must specifically state the amount of liability of the policyholder, which must be not less than nor more than three premiums. Assessment accident companies must have their policies marked "Assessment Assurance." The new law also specifically defines fraternal orders. The investments of domestic companies are limited to certain classes of securities. Dividends are prohibited except from surplus profits. Companies promising specific dividends are required to provide necessary reserve for same. Insuring children under fifteen years old is made unlawful. All foreign companies are required to do business through local agents. Removal of suits to United States Courts is prohibited. After January 1, 1908, no life policy may be issued in the State unless approved by the Commissioner of Insurance. After the fifth policy year any policyholder may have an annual accounting of surplus. Vouchers are required for all disbursements of domestic life companies, and no company is to pay any salary or compensation in excess of \$5000 a year unless authorized by the board of directors. Political contributions are prohibited. Misleading statements or advertisements are prohibited. The anti-rebate and discrimination clause adopted by the Insurance Commissioners' convention is embodied in the new law. The recipient of a rebate is also liable to prosecution. The method of electing directors and trustees of mutual companies is also prescribed. An annual gain and loss exhibit is required. Life and accident companies must pay obligations in this State through local representatives. Foreign life and accident companies that contest any claim and have judgment rendered against them are taxed with all costs, including attorney's fees for the attorneys of the successful party. Fees to be fixed by the court. Suicide, after the first policy year, shall be no defense against payment of claim. No assessment life companies will be allowed to do business in the State except those now in the State.

CONNECTICUT.

SUPERVISING OFFICER, THEODORE H. MACDONALD, INSURANCE COMMISSIONER,
HARTFORD.

Preliminary Documents.—Life and accident insurance companies of other States must furnish to the Insurance Commissioner a satisfactory certificate of the proper officers of the government by whose authority it is organized setting forth a full copy of its report of its condition on the preceding 31st day of December, and that it has complied with the laws of such government, and is authorized to transact business, and that such government licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

Attorney.—The Insurance Commissioner must be appointed attorney of the company to accept service of legal process.

Funds.—Assets must be in excess of liabilities.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—Policies must be valued by a standard equivalent to the American Experience Table, with compound interest at three and one-half per cent per annum, net premiums only considered. Commissioner may accept the valuation of the proper official of the State where the company is organized in lieu of making valuation himself. If there be no such officer, he may make it himself.

Annual Statement.—Annual statement must be filed on or before the first day of March each year, showing the condition of the company on December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Commissioner before transacting business; prohibited from advertising any but available assets for payment of losses. Public advertisement must correspond with the last preceding verified statement filed with the Insurance Commissioner.

Discrimination.—Companies are prohibited from making any discrimination in favor of individuals between insureds of the same class, in the amount of premiums or rates charged or any dividends or other benefits payable, or any other terms and conditions of the contract. All conditions must be plainly expressed in the policy. Rebate on premiums, directly or indirectly, by company or agent, prohibited.

Examinations.—The Commissioner is authorized to examine a company whenever he

deems it expedient, and to publish the result in one or more newspapers, if he deems it for the best interests of the public so to do.

Fees.—License, \$10; filing statement, \$10; other papers required by law, 25 cents; filing copy of charter, reciprocal; valuing life policies, reciprocal; other fees reciprocal.

Taxes.—Governed by reciprocal legislation.

Penalties.—Officers or agents transacting business in violation of law are subject to a fine not less than \$100 nor more than \$500 for each offense. Agents liable to a fine from \$100 to \$500 for doing business for unauthorized companies. For giving any rebate on premium in life insurance, a penalty of not less than \$100 nor more than \$500 incurred, and a revocation of the agents' certificate for three years.

ADDITIONAL NOTES FROM THE STATUTES.

Copy of Application.—Any person whose life is insured is entitled to a copy of the application upon which the policy was issued; company must furnish same on demand.

Advertisements.—Section 3618 of the general statutes provides that every advertisement or public announcement and every circular or card made or issued by any company which shall purport to make known its financial standing shall with equal conspicuousness, give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the insurance department of this State.

MISCELLANEOUS CASUALTY COMPANIES.

Must report same as life companies, and file the same preliminary documents as life companies. Surety companies must have a capital of \$250,000, and have at least \$100,000 deposited with some State official for the protection of all policyholders. Reinsurance reserve to be fifty per cent of gross premiums on insurance in force. Annual statement filed in January. Every foreign surety company shall pay \$10 for filing copy of charter; \$10 for preliminary statement, and \$10 for each annual statement thereafter. Every such foreign company and each agent of same shall pay the same fees and taxes as are imposed by the home State of such company upon companies and agents of this State.

Every accident company shall maintain a reserve on such business equal to the unearned portion of the gross premiums charged.

Liability companies shall maintain, in addition to the reserve for accident companies, a reserve computed as follows:

For the purpose of computing this reserve, each such company which has been engaged in liability underwriting for five or more years shall, on or before the first day of July in each year, render to the Insurance Commissioner a statement in writing of its business transacted in the United States, which shall show separately for each of the first eight calendar years, or any part thereof during which it has transacted such business, of the period of ten years next preceding the thirty-first day of December of the year in which the statement is made: (1) The number of policies issued and the premiums received and earned under all its forms of liability policies, regardless of the date at which such premiums were collected; (2) the number of persons reported injured under all its forms of liability policies, whether such injuries were reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not; (3) the amount that, on or before the thirty-first day of December next preceding the year in which the statement is made, had been paid on account of or in consequence of all injuries so reported, including therein all payments and all amounts reserved on suits or actions arising from such injuries; (4) the number of suits or actions under such policies on account of injuries reported which have been settled either by payment or compromise; (5) the amount paid in settlement of such suits or actions on or before the thirty-first day of December next preceding the year in which the statement is made, including therein all payments made on account of or in consequence of injuries from which the suits arose, whether prior to or later than the date when the suits were brought.

Method of Computing Outstanding Losses.—Every such company shall in its financial statements hereafter made in this State, use the experience so ascertained for computing its outstanding losses under all its forms of liability policies, irrespective of the date when the policies were issued. The average cost per suit of settling such cases, as computed by the data required in the preceding section, shall be multiplied by the number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date on which the condition of the company is to be ascertained and shown, which suits

or actions are being defended for or on account of a holder of any such policy; also the average cost on account of each injured person, determined as aforesaid from the company's experience, shall be multiplied by the number of injuries reported within the eighteen months prior to making the statement of the company's condition, whether such injuries were reported to the home office of the company or to any of its representatives. From the sum of these two products so ascertained there shall be deducted the amount of all payments made on account of or in consequence of said injuries reported within eighteen months, the amount so deducted to be taken as of the date at which said statement is made. The sum remaining after making this deduction shall be charged as the liability of the company on account of outstanding losses. The Insurance Commissioner may further require of each such company such additional reserve on its liability business as will make its total loss reserve, including losses or expenses incident thereto already paid, for the four years next preceding the thirty-first day of December of the year in which the statement is made, sufficient to provide for the same average loss ratio as is shown by its experience reported under sub-divisions one and three of section two of this act for the period of six years, or any part thereof, during which it has transacted such business, constituting the first six years of the period of ten years next preceding the thirty-first day of December of the year in which the statement is made.

Reserves of Companies Which Have Not Been Engaged in Liability Underwriting for Five Years.—Any company which now issues, or shall hereafter issue, liability policies as aforesaid, and which has not been engaged in liability underwriting for five years, shall, nevertheless, until such time as it may be able to state its experience as required in section two, make and maintain the reserves hereby required upon the basis of the averages of all the other companies stated as required by this act, which averages shall be furnished by the Insurance Commissioner to each such company, on or before the first day of December in each year.

In 1907 the Governor signed the act appointing a commission on employers' liability legislation, with instructions to report a bill to the next General Assembly of 1909. The commission consists of Edward M. Day of Hartford, E. A. Allen Moore of New Britain and Charles J. Donohue of Derby.

DELAWARE.

SUPERVISING OFFICER, GEORGE W. MARSHALL, A. M., M. D., INSURANCE COMMISSIONER, MILFORD, KENT COUNTY.

Preliminary Documents.—Company must file a copy of its charter and a statement of its condition at the close of the preceding year, and power of attorney to Insurance Commissioner to accept service of process, also certificate of authority from its home State.

Funds.—Every company, whether chartered by special act of the General Assembly, or under the General Corporation Law (passed 1899 to conform with the requirements of the amended Constitution of Delaware) must within three months from approval of amended Insurance Laws by the Governor, March 22, 1901, increase capital to \$100,000. Insurance Commissioner may approve stockholders' notes to increase capital to \$100,000 for Delaware companies incorporated before the passage of this act.

Attorney.—The Insurance Commissioner of the State must be appointed attorney for the company to accept service of legal process. And certificate of appointment must be filed in the office of the Insurance Commissioner.

Valuation of Policies.—Company required to furnish certificate of valuation of the Insurance Commissioner of either New York, Pennsylvania or Massachusetts, or of the State wherein it is incorporated. If incorporated in any other State, its policy shall be valued on the New York basis.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company at the close of the preceding year.

Agents.—Each agent must procure a certificate of authority to agents from the Insurance Commissioner for each company represented by him, and also one State license to do insurance business. Certificate of agency appointments must be filed annually on or before February 28.

Discrimination.—Discrimination between insurants of the same class is prohibited.

Examinations.—The Commissioner is authorized to examine any company doing business in the State at any time he may deem it expedient to do so.

Fees.—To be paid to the Commissioner: Company to pay an annual license fee of \$25 with a \$2 fee for issuing said license; for filing charter, \$10; filing annual statement, \$10; certificates of authority to an agent, for each company he represents, \$2; certificate of authority to company, \$27 annually. The total of preliminary fees payable by insurance companies, except for agents' certificates and State licenses, is \$50. Copies of papers on file in the office, 20 cents per folio; affixing seal and certifying same, \$1; examinations, actual expenses incurred; publication, \$3.

Licenses.—Every agent must pay a yearly license of \$5 to the Commissioner and a fee of fifty cents for issuing the same, and \$2 for certificate of authority that the company is entitled to do business in the State.

Taxes.—Foreign insurance companies, two per cent on gross premium receipts. Each Delaware life insurance company incorporated under the General Corporation Law of 1899 must pay a franchise tax of three-quarters of one per cent on the amount of its surplus on the 31st day of December next preceding, and in addition 31-100 of one per cent on total gross insurance premiums.

Penalties.—For every violation of the law a fine not exceeding \$1000, or imprisonment not exceeding one year, or both, is incurred. An agent neglecting to take out a license is liable to a fine of \$500, or imprisonment not exceeding two years, or both. For each violation of the anti-rebate law a penalty of \$500 is provided where the insurance is \$25,000 or less, and \$500 additional for each \$25,000 of insurance.

LAWS OF 1907.

Relating to the provisions of life insurance policies; regulating life insurance companies, and prohibiting the diversion of funds for political purposes; prohibiting misrepresentations; regulating the investment of the funds and real estate holdings; prohibiting corporations or stock companies acting as agents or solicitors of life companies; relating to the annual reports of life companies; defining the status of persons soliciting life insurance; permitting the registration of life policies and the deposit of reserve thereon with the Insurance Commissioner; changing the tax on life companies to 2 per cent on gross premiums.

MISCELLANEOUS CASUALTY COMPANIES.

Personal accident and health, burglary, credit, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies must have \$100,000 above all liabilities.

Surety Companies.—Surety companies must have capital of \$250,000 and deposit with the State Treasurer \$10,000 in bonds; \$100,000 of the capital stock must consist of approved securities deposited with the Department of their home State.

The legislature of 1907 passed the following bill, which applies solely to the surety business:

Section 1. That no surety company, trust company or corporation doing business in this State shall make or permit any distinction or discrimination in favor of applicants for bonds of suretyship between applicants of the same class and for the same kind of suretyship in the amount or payment of premiums charged for said bonds of suretyship when any such bond is filed in or required by any Court of Record in this State, nor shall any such company or any agent thereof pay or allow, or offer to pay or allow, an inducement to obtain bonds of suretyship of any kind whatsoever, any rebate or premiums payable on any bonds, or any special favor or advantage in the premiums payable on said bonds, nor shall any such company or the agent thereof allow to anyone other than a duly authorized agent of said company, and duly qualified to act as such in this State, any rebate, commission or other valuable consideration as an inducement for bringing bonds of suretyship to any said companies or agents thereof.

Section 2. Any surety company, trust company or corporation doing a surety business in this State or the agent, or agents of any such company violating section one of this act shall be guilty of a misdemeanor and upon conviction thereof shall pay a fine of \$500 for each and every offense.

DISTRICT OF COLUMBIA.

**SUPERVISING OFFICER, THOMAS E. DRAKE, SUPERINTENDENT OF INSURANCE,
WASHINGTON.**

An Act of Congress, passed in 1901, created the office of Superintendent of Insurance for the District of Columbia. The law provides that the Superintendent "shall have supervision of all matters pertaining to insurance companies, beneficial orders and associations, subject only to the general supervision of the commissioners (of the District). It is made his duty to keep on file charters, declaration of organization, or articles of incorporation of every insurance company, benefit association or order, including life, fire, marine, accident, plate-glass, steamboiler, burglary, cyclone, casualty, live stock, credit and maturity companies, or associations doing business in the District."

Preliminary Documents.—The company must file a copy of its charter, or articles of incorporation, duly certified by the proper officer of the State wherein the company was organized; also, a certificate that it is entitled to transact business, assume risks and issue policies of insurance therein.

Attorney.—A resident of the District must be appointed attorney, upon whom legal process may be served.

Funds.—Fire insurance companies must have a paid-up capital of not less than \$100,000, and both life and fire must maintain a reinsurance reserve fund.

Annual Statements.—Every company and association doing business in the District is required to furnish to the Superintendent, on or before the first day of March of each year, a statement of its business in the District. Fee for filing annual statement and certificate of compliance, \$10.

Examinations.—The Superintendent is authorized to make an official examination into the affairs of any company organized under the laws of the District, or having its principal office therein, at his discretion.

Agents.—Agents and brokers must obtain from the Superintendent a license to do business within the District. All licenses expire on the 30th day of April.

Taxes.—The law provides that "All insurance companies of every description, except mutual fire insurance companies, shall pay the Collector of Taxes before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate."

Penalties.—A company doing business without a license is liable to a penalty of \$20 for each day it transacts business without such license. An agent transacting business for an unlicensed company is deemed guilty of a misdemeanor, and upon conviction will be punished by a fine not exceeding \$100, or imprisonment in jail for not less than ten or more than sixty days.

Application.—Each life insurance company, benefit order and association doing a life insurance business in the District of Columbia shall deliver with each policy issued by it a copy of the application made by the insured so that the whole contract may appear in said application and policy, *in default of which no defense shall be allowed to such policy on account of anything contained in, or omitted from, such application.*

Licenses.—The Superintendent has issued the following regarding licenses:

All Companies and Associations.—For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, \$10.

Local and Foreign Companies.—Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business from another company, or from agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, \$50.

Foreign Companies.—Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a Principal, or Policy-Writing Agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, \$50.

Principal, or Policy-Writing Agents' License.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation or secretary or assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A Policy-Writing Agent may also act as broker. Fee to be paid by the agent, \$50.

Brokers' "General Insurance License."—This license carries with it all the privileges granted a Principal, or Policy-Writing Agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, \$50.

Solicitor's License.—A solicitor must be employed in some capacity by a company or its principal agent. License privilege is limited to one company only and the name of such company must be embodied in the license. Fee to be paid by solicitor, \$5.

Industrial Solicitor's License.—Limited to one company and the name of such company must appear in the license. Fee to be paid by the solicitor, \$2.

Licenses for companies, agents, solicitors, and brokers doing business in the District will be in force until April 30; fees for which must be prepaid in the month of March, per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses are transferable by assignment; fee for each assignment being 25 cents.

MISCELLANEOUS CASUALTY COMPANIES.

There is substantially no law in the District of Columbia regulating the business of casualty insurance. Fidelity and surety companies do not qualify through the Insurance Department but through the Attorney-General's office, and report to the Comptroller of the Currency.

FLORIDA.

SUPERVISING OFFICER, WILLIAM V. KNOTT, STATE TREASURER, TALLAHASSEE.

Preliminary Documents.—Before being admitted, each foreign company must file with the Secretary of State a certified copy of its charter and remit him a charter tax equal to \$2 upon each \$1,000 of its capital stock—this tax, however, not to exceed \$250 in any case. Also, pay the Secretary of State a filing fee of \$5.

Attorney.—All agents of the company in the State must be authorized to accept service of legal process.

Funds.—Each foreign company must possess at least \$200,000 and each domestic company \$50,000 in United States or State bonds, or other bankable or interest-bearing stock of the United States at market value, or mortgages on unencumbered real estate worth double the amount loaned thereon.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed in the month of January each year.

Examinations.—The State Treasurer, Comptroller and Attorney-General constitute a board of insurance commissioners, who may make examinations whenever deemed necessary.

Fees.—For filing annual statement, \$10.

Licenses.—Each company must pay a license fee of \$200 in October of each year. All licenses expire October 1 of each year. Licenses issued after April 1 of any year are fifty per cent of the amount for a whole year. Companies must pay \$5 for each local agent and \$25 for each travelling agent. Counties, cities or towns may require an agent's license tax not to exceed fifty per cent of the State tax for such agent, and from travelling agents a tax of \$5 for each county in which business is transacted.

Taxes.—Each company is required to pay an annual tax of two per cent on gross premiums.

Penalties.—For making false returns or statements a fine is incurred of not less than \$500 nor more than \$5000. For a violation of any of the provisions of the law a fine not exceeding \$1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

ADDITIONAL NOTES FROM THE STATUTES.

Agents.—Whoever aids in the procurement of insurance is deemed an agent of the company taking the risk.

MISCELLANEOUS CASUALTY COMPANIES.

Any company doing business in the State must have at least \$250,000 capital. Surety companies are required to have \$500,000 capital, of which \$100,000 must be invested in United States or other approved securities. Solvent guarantee, fidelity and surety companies with \$250,000 cash capital may be accepted upon the bonds of all city, county and State officers, provided a deposit of \$50,000 in approved securities be made with the State Treasurer.

Corporations or associations engaged in the business of personal accident, surety, fidelity or employer's liability, shall pay to the State Treasurer a license tax of \$200; plate glass companies, \$50; and in addition thereto, each of said companies doing business in this State shall, upon the first day of January of each year pay to the State Treasurer two per cent. upon the gross amount of receipts of premiums from policyholders in this State. Each such insurance company, or association, shall, on the first day of October of each year, furnish to the State Treasurer the name and address of each agent or solicitor authorized to write insurance in this State; for each local agent or solicitor, each insurance company shall pay to the State Treasurer a license tax of \$5. Counties, cities and towns may require a license tax of any such agent not to exceed 50 per cent of the State tax for such agent.

Each insurance company shall pay to the State Treasurer for each travelling agent or solicitor doing business in this State, a license tax of \$25 for such agent. Counties, cities and towns may require from any such travelling agent or solicitor a license tax of \$5 for each county he does business in.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

Preliminary Documents.—A copy of the charter must be filed with the Insurance Commissioner and statement showing the condition of the company on December 31 preceding. Also certificate of the proper officer of the State in which the company is organized, showing that it has deposited with him not less than \$100,000 for the security of its policyholders.

Attorney.—Some resident of the State must be appointed attorney for the company to accept form of legal process.

Funds.—Each company must possess at least \$100,000 in bonds and stock, estimated at their market value, or mortgages on real estate worth double the amount for which the same is mortgaged.

Valuation of Policies.—Policies shall be valued upon the basis of the American Experience or Actuaries' Table and four per cent interest. Certificate of examination by proper officer of the State in which company is chartered to be accepted in lieu of other examinations.

Annual Statements.—This State requires that semi-annual statements shall be filed, showing the condition of the company on June 30 and December 31 of each year. The first statement to be filed on or before the last day of April, and the midsummer statement

on or before the last day of August of each year. Semi-annual statements to be made to the Governor, and an annual statement, in addition, to the Comptroller-General. Semi-annual statement to be published in a newspaper of general circulation.

Agents.—Agents must procure certificates of authority from the Insurance Commissioner. Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company carrying the insurance.

Examinations.—The Commissioner is empowered to examine, personally or by deputy, any company at any time

Fees.—For filing charter or certificate relative to same, \$20; filing statement, \$20; certificates to agents, \$3; reciprocal provisions as to other fees.

Licenses.—Agents must procure licenses. For local agent, \$10; special, \$50 for the State.

Taxes.—Agents are required to make returns to the Comptroller-General for a year, ending on the 30th of April, and report showing the total amount of premiums received in the State by agencies, and on or before the first day of July in each year must pay a tax of one per cent thereon. Special and traveling agents must also pay a tax of \$50 for privilege to do business in the State at large.

Penalties.—For violation of any of the provisions of the law relating to insurance a penalty is provided of not less than \$100 nor more than \$1000. For default in payment of taxes a penalty of \$500. All companies, both home and foreign, are prohibited from becoming members of or maintaining membership in any pool, combination or association which tends to defeat competition under penalty of a revocation of their licenses.

ADDITIONAL NOTES FROM THE STATUTES.

Compacts Unlawful.—It is unlawful for companies or agents to enter into any compact or agreement for preventing or lessening competition. Penalty for violation, revocation of license.

MISCELLANEOUS CASUALTY COMPANIES.

Miscellaneous companies other than life, fire and surety, governed same as life and fire companies.

Fidelity companies must have a capital of at least \$250,000, and conform to the laws pertaining to life companies. Deposit \$25,000 with the State Treasurer. Live stock and steam boiler companies must also comply with the laws relating to life insurance. Life and accident insurance companies must show that they have on deposit with the proper officer of the State in which they are incorporated, or of the State of Georgia, not less than \$100,000 in securities that he may deem equivalent to cash, subject to his order, as a guaranteed fund for the security of policyholders. All companies must pay a tax of one per cent on premiums received.

HAWAII.

SUPERVISING OFFICER, G. E. SMITHIES, DEPUTY INSURANCE COMMISSIONER, HONOLULU.

Preliminary Documents.—Company must file copy of charter and certificate of authority.

Attorney.—Company must name a resident.

Funds.—A capital or net surplus of \$100,000 is required of foreign companies. Domestic companies, \$100,000 or more subscribed capital, of which \$50,000 must be paid-up in cash.

Valuation of Policies.—Reserves figured on four per cent basis.

Annual Statements.—Filed on or before April 15.

Examinations.—Domestic companies examined annually.

Fees.—Articles of incorporation, certified copies of articles, etc., \$25; certificate of authority, \$10; renewal thereof, \$10; annual statement, \$10; same, territorial business,

\$10; any other paper, \$1; copies of papers filed, per folio, 25 cents; certifying copies, \$1 each; agent's license for each company represented, \$2.

Licenses.—Agents licenses must be procured on or before April 15.

Taxes.—Two per cent on the net profits, payable on or before July 1.

Penalties.—For transacting business by or for an unauthorized company, \$100 to \$500 and revocation of license. For failure to procure agent's license, \$500 for first offense and \$100 for each month thereafter. Failure to pay taxes within sixty days of due date, \$25 for each additional day.

MISCELLANEOUS CASUALTY COMPANIES.

The same laws apply to casualty companies as to life companies.

IDAHO.

SUPERVISING OFFICER, C. D. GOASLIND, INSURANCE COMMISSIONER, BOISE CITY.

Preliminary Documents.—Company must file a copy of its charter and by-laws, and a statement showing the name and locality of the company, amount of capital stock, amount paid up, amount of assets and liabilities, net surplus, and receipts and expenditures during the preceding year. Foreign companies must file with county recorder a copy of articles of incorporation in duplicate, certified by the Secretary of their home State, and another copy with the Secretary of State certified to by the county recorder.

Attorney.—An agent or attorney resident of the State must be appointed to accept service of legal process and such appointment must be filed with the county recorder and the Secretary of State.

Funds.—Company must be possessed of an actual paid-up capital of not less than \$100,000. If mutual, surplus to an equal amount.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before the first day of April, showing the condition of the company December 31 preceding. A supplemental statement must be filed annually on or before April 15. Statement must be accompanied by a certificate that the company has complied with the resident agents' law. Companies must file a statement showing the condition of the company, which statement must be published in a newspaper printed at the capital.

Agents.—Agents required to obtain certificates to do business from the Commissioner, renewable annually in April.

Discrimination.—A law prohibiting any discrimination between insureds of the same class is in force.

Deposit.—None required.

Examinations.—The Commissioner is authorized to cause an examination of any company. He must, however, accept the certificate of the proper officer of any State that the company is solvent.

Fees.—Applicable to all stock companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, \$1. For filing Articles of Incorporation: When authorized capital stock does not exceed \$25,000, \$10; over \$25,000 and not over \$50,000, \$20; over \$50,000 and not over \$100,000, \$40; over \$100,000 and not over \$500,000, \$60; over \$500,000 and not over \$1,000,000, \$100; over \$1,000,000, \$150. For issuing each Certificate of Incorporation or Qualification, or increase or decrease in capital stock, \$3; for filing, recording and indexing designation of agent for foreign corporation, \$2.

Licenses.—Company must pay to the Commissioner a license fee of \$50 on filing its first statement, and annually thereafter on filing its annual statement in April.

Rebates.—Prohibited. Discrimination and advisory board contracts absolutely prohibited.

Taxes.—A sworn statement must be filed on or before April 15, showing amount of premiums collected in the State and amount of losses paid, and pay to the Treasurer a

tax of two per cent on premiums received less losses paid and return premiums to the Treasurer within thirty days. This in lieu of all other personal property taxes.

Penalties.—For transacting business without certificate, or after certificate shall have been withdrawn, the offender is deemed guilty of a misdemeanor and subject to a fine not exceeding \$100, or imprisonment in the county jail not exceeding six months, or both, in the discretion of the court.

MISCELLANEOUS CASUALTY COMPANIES.

The statutory requirements for miscellaneous companies in this State are the same as those required of fire and life companies, as regards fees for filing articles of incorporation, designation of agent, filing annual statement, annual license, etc., the time for filing statement is the same, also they must pay a tax of two per cent upon net premiums. A fee of \$3 is charged for agents' certificate of authority.

Surety Companies.—Must have paid-up capital of \$250,000. Annual statement to be filed on or before April 30. Foreign companies must make a special deposit of \$25,000. Annual license fee, \$50. The reserve shall be maintained on the basis of 50 per cent of the current annual premiums.

Live Stock.—Ten or more persons may form such a company. The fees are: For filing articles of incorporation, \$10; annual license, \$10; filing annual statement, \$10; each agents' license \$2. Must have not less than \$200,000 insurance in force; such companies must file on or before January 15, with the Insurance Commissioner, company's annual statement of conditions. They must also pay an annual tax of 2 per cent on net receipts.

ILLINOIS.

SUPERVISING OFFICER, FRED. W. POTTER, INSURANCE SUPERINTENDENT,
SPRINGFIELD.

Preliminary Documents.—Company must file a copy of its charter, and a statement showing its condition, and a copy of the last annual report made in accordance with the laws of the State wherein the company was incorporated, a certificate of deposit, a certificate of compliance. Also a stipulation that its authority to do business shall cease and terminate whenever it shall make application to remove into any United States court any action commenced against it in any of the State courts.

Attorney.—Company must appoint an attorney to accept service of legal process.

Funds.—Each company must possess actual assets of the value of at least \$100,000, properly invested.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—See laws of 1907.

Annual Statement.—Annual statement must be filed on or before the first day of March of each year, showing the standing of the company December 31 preceding. Such statement to be published by the Insurance Superintendent in two daily papers of general circulation, for not less than one month; charge for same, \$105.

Agents.—Every agent must procure a certificate of authority from the Insurance Superintendent, to be renewed annually. Agents, in all advertisements of the company, shall state its location and the authority under which it is organized and shall exhibit on his sign designating his place of business the name of the State in which the company is incorporated; shall print the name of the State in large type upon all policies issued and upon all pamphlets, circulars, etc., published or circulated in the State, relating to the business of the company.

Discrimination.—Unjust discrimination between insurants of the same class and equal expectation of life, in the rates, amounts or payments of premiums, in the return of premiums, dividends, rebates or other benefits, are prohibited under penalty of from \$500 to \$1000.

Examinations.—The Superintendent is authorized whenever he deems it expedient to examine any company doing business in the State, and to publish the results when he deems it for the best interests of the public.

Fees.—For filing annual statement, \$20; issuing agent's certificates, \$2; copy of papers on file, twenty cents per folio; certifying the same, \$1; valuation of policies, three cents per \$1000 of insurance; examinations, actual expense incurred. Reciprocal provision covering all fees.

Taxes.—Governed by reciprocal provision.

Penalties.—Company neglecting to file its statement within the time prescribed is liable to a fine of \$100 for each day during which such default continues.

MISCELLANEOUS CASUALTY COMPANIES.

Surety Companies.—Surety company must have fully paid-up capital of \$250,000 and a deposit of \$100,000 with some State to protect policyholders. Annual reports must be filed on or before January 31.

Accident Companies.—Must possess paid-up capital of not less than \$100,000; must file annual statement on or before the first of March of each year. They must maintain a reinsurance reserve of 50 per cent of the gross premiums. Agents must procure certificates annually on the first day of March. Company doing business without having complied with the law liable to a fine not exceeding \$1000.

Other Miscellaneous Companies.—Required to have \$100,000 capital, actually paid-up and deposited with the proper officer of some State, held in trust for the benefit of its policyholders, and an additional \$50,000 of capital for each kind of insurance more than the one which it is authorized to do. In all other respects must comply with provisions similar to those of the general fire insurance law. Annual statements are required to be filed on or before March first. All miscellaneous companies are required to file with Insurance Department certificate of deposit of at least \$100,000. Foreign miscellaneous companies are required to file home office statements.

Liability Companies.—Not less than \$200,000 capital is required to do an employers' liability business. The Illinois liability reserve law is the same as the New York law (see New York), except in the following paragraph, which paragraph refers to all companies, whether in the business ten years or less.

From the sum so ascertained the company may deduct (1) the amount of all payments on said pending suits on injuries reported to eighteen months, including all payments made on account or in consequence of the injury from which the suit arose, whether prior to or later than the date at which the said suit was brought, and (2) the amount of all payments made on account or in consequence of said injuries reported within eighteen months, both of the above amounts to be taken as of the date at which the statement is made.

Mutual Casualty Companies.—An act approved May 16, 1905, provides for the organization and regulation of mutual casualty companies in connection with manufacturing and mining enterprises.

LEGISLATION OF 1907.

The legislature of 1907 passed the following bills: Providing that no officer of a life insurance company shall be paid a salary exceeding \$5000 without a vote of the board of directors; prohibiting misrepresentation by life insurance companies in circulars, etc.; regulating investments by domestic life companies; allowing life companies to include in their deposits with the Insurance Department certificates of deposit issued by any bank or trust company, or certificates of purchase acquired through foreclosure; relating to the transaction of the business of life insurance in the State of Illinois; and regulating the conditions and provisions of policies of life insurance companies organized under the laws of this State or doing business herein; amending the act relating to the deposit of reserve and the registration of life insurance policies and annuity bonds; relating to the registration of policies by Illinois life companies; relating to the valuation of policies of mutual life companies; changing the official basis of valuation from the Actuaries Table of Mortality and four per cent interest to the American Table of Mortality and three and one-half per cent interest; providing also for modified preliminary term insurance

based on the twenty-payment life rate; requiring foreign life companies to deposit \$100,000 in securities with the Insurance Department, or in lieu thereof a certificate showing that said deposit has been made with some other State; giving the Insurance Superintendent power to ask for such information as he may require for the annual report.

INDIANA.

SUPERVISING OFFICER, JOHN C. BILLHEIMER, AUDITOR OF STATE, INDIANAPOLIS.

Preliminary Documents.—Company must file copy of its charter and a statement showing its condition at the close of the preceding year.

Attorney.—Every agent of the company must be authorized to accept service of legal process.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements are required to be filed with the Auditor in the month of January, copies of which must be published in two leading daily newspapers in the State.

Agents.—Agents must procure a certificate of authority from the Auditor, to be renewed annually upon the filing of the annual statements. Copy of certificate, with certified copy of the statement on which it was obtained, must be filed with the clerk of the Circuit Court of the county in which agency is established.

Licenses.—Every agent or solicitor for an insurance company doing business in this State under this act must have a license from the Auditor of State, and also each firm must have a license. Hereafter give firm name and name of each individual member of firm when applying for license. All licenses issued at the time of the passage of this act in March, 1903, are by the act itself extended to expire January 1, 1904, upon the payment to the Auditor of State the remaining sum, if any, due for such license for the whole year.

Fees.—For examination of statements, \$5; for accepting service as attorney, \$3; filing copy of same, \$5; for certificate of authority, \$3; to clerk of court for filing statement and certificate, 25 cents.

Taxes.—In the months of January and July of each year companies are required to report to the Auditor the gross premiums received in the State for the preceding six months ending on the last days of December and June, and, at the same time, shall pay into the State treasury \$3 for every \$100 of premiums, after deducting losses actually paid within the State.

Penalties.—For any violation of the laws relating to insurance a fine not exceeding \$1000 is incurred, or imprisonment in the county jail not more than 30 days, or both. For neglect to report premiums and pay taxes thereon a forfeiture of \$100 for each day of such default is provided.

The legislature of 1907 enacted measures prohibiting contributions to political funds; requiring companies to make and keep vouchers of their expenses; prohibiting the giving or receiving of rebates; a bill regulating fraternal insurance, and several other bills affecting only local life, cyclone, surety, live stock and burial insurance companies.

ADDITIONAL NOTES FROM THE STATUTES.

Fraudulent Statements.—Any agent, physician or other person knowingly securing insurance on the life of any person without their knowledge or consent, or by means of misrepresentation or false and fraudulent statements, be instrumental in securing insurance on an aged or infirm person, or restore insurance on a person not in insurable condition, shall be deemed guilty of a misdemeanor. Penalty, fine not less than \$100 nor

more than \$500, to which may be added imprisonment for not less than thirty days nor more than two years.

MISCELLANEOUS CASUALTY COMPANIES.

Questionable Deposit Law.—At a recent session of the legislature a law was passed to "regulate foreign corporations issuing stocks, bonds, contracts and agreements upon which payments are to be made in instalments," etc. It requires a statement under oath to be filed with the Auditor of State in designated form, a deposit to be made with the Auditor of a sum of not less than \$25,000 the first year, and, after the first year, a deposit at all times equal to the amount of its liabilities to citizens of this State. Whether or not this will be construed as applying to life insurance companies was open to question.

No company permitted to transact business unless it has a capital of at least \$200,000, and every company must pay a tax of three per cent on its premium receipts less losses paid. Surety companies must have \$250,000 capital. Plate glass insurance companies must have \$100,000 capital. Live stock insurance companies must have a paid-up capital of not less than \$50,000, and must furnish annual statements.

IOWA.

SUPERVISING OFFICER, B. F. CARROLL, AUDITOR OF STATE, DES MOINES.

Preliminary Documents.—Company must file a copy of its charter and a statement showing its condition, and a copy of its last annual report; also copies of all forms of policies which it proposes to write in the State.

Attorney.—Companies must appoint the Auditor of State to accept service of legal process.

Funds.—Company must have at least \$100,000 of paid-up capital or surplus over and above all liabilities invested in stocks or bonds of the United States, of the State of Iowa, or of the State wherein it is incorporated, or mortgages on unencumbered real estate worth double amount of the loan. Such securities must be deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders. The certificate of authority of any stock company organized prior to the taking effect of an act, approved April 4, 1907, shall not be renewed after January 1, 1910, unless said company shall have, at said time, at least \$100,000 of capital stock, at least \$50,000 of which shall be paid up in cash, and invested according to law.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—Policies to be valued upon the basis of the American Experience Table of Mortality, with interest at $4\frac{1}{2}$ per cent, or upon the basis of the Actuaries' or Combined Experience Table of Mortality, with interest at 4 per cent.

Annual Statements.—Annual statements must be filed with the Auditor on or before the first day of March of each year showing the condition of the company on December 31 preceding.

Agents.—Agents must procure annually from the Auditor certificates of authority to do business. Local and traveling agents must procure certified copy of the certificate of authority issued to the company. In all advertisements agents must state the location of the company and the authority under which it is organized.

Discrimination.—Discrimination between insurants of the same class and expectation of life in amount of premiums to be paid or benefit to be received, is prohibited. A copy of the application must accompany the policy. The omission does not invalidate the policy, but precludes the company from setting up misrepresentation as a defense to an action brought under such policy.

Examinations.—The Auditor is authorized to examine any company doing business in the State and to publish the result of such examination when he deems it for the best interests of the public. Examinations of Iowa companies may be made whenever the

Auditor deems it advisable, and shall not be less frequent than once during each biennial period. Examinations of non-resident companies shall only be made by order of the Executive Council, and at such time as it may direct.

Fees.—For filing certified copy of charter, \$25; annual statement, \$20; issuing certificate of authority and certified copy thereof, \$2; copies of papers, 20 cents per folio; certification of same, \$1; valuing policies, \$10 per million of insurance or a fraction thereof; examination of companies, expenses incurred and per diem of assistant examiners; other fees regulated by reciprocal provision.

Taxes.—At the time of filing annual statement company is required to pay a tax of 2½ per cent upon gross premium receipts received in the State during the preceding year. Reciprocal provisions.

Penalties.—Failure to file annual statement or procure certificate of authority incurs a penalty of \$100 for every day's default. Agents transacting business during the period of such default shall forfeit \$300. Agents failing to obtain certificate of authority to forfeit \$25 for each day's neglect. For giving rebates to the insured a fine of \$500 is provided and revocation of license for three years.

[Iowa requires that life companies, organized within the State, shall have at least \$100,000 capital, all of which must be paid up in cash and deposited with the Auditor before they can commence business. Also that the net cash value of all policies in force shall be deposited with the State Auditor in approved securities.]

ADDITIONAL NOTES FROM THE STATUTES.

Approval of Contract.—No form of policy contract for life insurance may be issued until approved by the State Auditor, Governor and Attorney-General and must be based upon satisfactory medical examination of the applicant. Failure to comply with this provision works a forfeiture of from \$100 to \$1000 and revocation or suspension of authority.

Medical Examination.—Where medical examiner for a company certifies that applicant is insurable, the company is estopped from defending on the ground that he was not in an insurable condition.

Misstatement of Age.—A misstatement as to age does not void policy, but company may collect difference of premium.

LEGISLATION OF 1907.

Regulating disbursements of life companies; prohibiting misrepresentations by life companies; regulating the soliciting and using of proxies; amending section 1,768 of the code relating to filing articles of incorporation of life companies; relating to the capital stock of insurance companies, providing the conditions under which such companies shall operate on the stock plan; prohibiting the advertising of an authorized capital and providing penalties for violations; regulating the election and appointment of directors or other persons managing stock companies.

MISCELLANEOUS CASUALTY COMPANIES.

Must have a capital of at least \$100,000. All companies must pay a tax of two and a half per cent on gross premiums received.

An act of 1907 repeals chapter 5 of title 9 of the code and applies to county and State mutual assessment associations writing fire, lightning, tornado, cyclone, windstorm, hailstorm and plate glass insurance.

KANSAS.

SUPERVISING OFFICER, CHARLES W. BARNES, SUPERINTENDENT OF INSURANCE, TOPEKA.

Preliminary Documents.—Company must file a copy of its charter and by-laws and a copy of its last annual report to show the condition of the company on December 31 preceding.

Attorney.—The Superintendent of Insurance must be appointed the attorney of the company to accept service of legal process. The company must file with the Insurance Department its written consent, irrevocable, that actions may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

Funds.—Every company must possess assets equal to at least \$100,000 invested in the bonds of the United States, of the State of Kansas or of the State in which it was incorporated, or mortgages on unencumbered real estate worth double the amount loaned. Foreign companies and companies of other countries governed by reciprocal law.

Companies of Other Countries.—Securities to the amount of \$100,000 must be deposited with the proper official of some State for the security of all policyholders in the United States.

Valuation of Policies.—Valuations to be made upon the American Experience Table of Mortality, with interest at four and one-half per cent. Policies to be valued once in three years.

Annual Statements.—Annual statements must be filed previous to March 1 each year, showing the condition of the company on December 31 preceding.

Agents.—Every agent must procure a license from the Superintendent, to be renewed March 1 of each year. A separate license is required for each member of a firm.

Examinations.—The Superintendent may make an examination of any company when he has reason to suspect the correctness of any annual statement made by it, or that it is in an unsound condition, and to publish the result when he deems it for the best interests of the public. Fees fixed at \$10 per day for each day of examination or travel and necessary traveling and hotel expenses.

Fees.—For filing and examining the charter of any insurance company and issuing the certificate of authority thereupon, \$55; for filing the annual statement, \$50; annual payment for benefit of State school fund, \$50; for each license granted to agents, \$2; for every copy of a paper filed in this office, the sum of twenty cents per folio; for affixing the seal of office and certifying to paper, \$1. Reciprocal provisions to regulate other fees. These fees apply to foreign companies and the Kansas Mutual Life Insurance Company. Fees of domestic mutual life companies: Filing original papers and issuing certificate of authority, \$100; agent's certificate, 50 cents.

Taxes.—Companies of other States are taxed two per cent on gross premium receipts, and companies of other countries four per cent, other taxes governed by reciprocal legislation. Kansas companies are not taxed.

Penalties.—Companies or agents transacting business without complying with the law, subject to a fine of \$500. For a violation of any of the provisions of the law the guilty person is subject to a penalty of not less than \$100 or more than \$500, and imprisonment.

Misrepresentations.—Misrepresentations by the insured shall not void policy unless deemed material to the risk.

Under an act passed in 1907 mutual life companies may be organized to grant, purchase and dispose of annuities and endowments and issue life policies upon the level premium and natural premium plans. Before commencing business, it shall have applications on at least 250 lives for \$250,000 and deposit with the Superintendent of Insurance an amount equal to three-fifths of the whole annual premiums on said applications, American 3¾ per cent Table to be used as the basis of computation. The company may deposit with the State Treasurer approved securities, amounting to not less than \$25,000, as a guarantee fund for the payment of all death claims on policies; provided, that when said company shall have issued insurance aggregating one-half million dollars, and have deposited with the State Treasurer cash or securities amounting to not less than three-fifths of one annual premium thereon, said company may withdraw from the State Treasurer the above-mentioned guarantee fund. The officers having custody of papers and funds shall give a bond to the State in the sum of \$50,000.

Fees.—For filing preliminary papers and certificate of authority, \$100; for each agent licensed, 50 cents; for each certificate or order, \$5.

MISCELLANEOUS CASUALTY COMPANIES.

Surety Companies.—Surety and miscellaneous companies must have at least \$250,000 paid-up capital, and pay the same fees as life insurance companies.

Mutual Hail Companies, Fees.—Filing original papers and issuing certificate, \$10; annual statement, \$5; agent's certificate, 25 cents.

KENTUCKY.

SUPERVISING OFFICER, CHARLES W. BELL, INSURANCE COMMISSIONER, FRANKFORT.

Preliminary Documents.—Company must file copy of its charter and a copy of its annual statement, showing its condition December 31 preceding; also copies of its policies and applications. Every corporation organized under the laws of this State, and every corporation doing business in this State, shall, in a conspicuous place, on its principal place or places of business, in letters sufficiently large to be easily read, have painted or printed the corporate name of such corporation, and immediately under the same, in like manner, shall be printed or painted the word "incorporated." Every insurance corporation, foreign or domestic, shall conduct its business in this State in its own proper and corporate name, and the policies and contracts of insurance issued by it shall be headed or entitled only by its proper or corporate name. When any such company publishes its assets it shall, in the same connection, and with equal conspicuousness, publish its liabilities, computed on the basis allowed for its annual statements; and publication purporting to show its capital shall exhibit only the amount of such capital as has been actually paid in in cash. Such publication shall be held to include all policies, renewals, signs, circulars, cards or other means by which public announcements are made.

Attorney.—Company must authorize the Insurance Commissioner or any agent to acknowledge service of legal process and consent that service upon such agent shall be binding to the company.

Deposit.—Within ninety days after the net value of each policy in force shall be ascertained as required by law, there shall be deposited with the State Treasurer by every domestic life company an amount which, together with such sums as may be deposited by said company with other States or governments, shall be not less than the amount of such ascertained valuation of all policies in force.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four per cent. On and after December 31, 1895, valuation to be on Combined Experience Tables, and interest at four per cent. A certificate from the proper officer of another State will be accepted as to valuation.

Annual Statements.—Annual statements must be filed on or before March 10, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a license from the Commissioner authorizing them to do business in the State; certificate to be renewed annually. In all advertisements agent must state the location of the company he represents and the government under which it is organized.

Examinations.—The Commissioner is authorized to examine any company whenever he deems it prudent for the protection of policyholders. It is made his duty to examine domestic companies as often as once in four years.

Fees.—For filing certified copy of charter, \$30; annual statement, \$25; additional or supplementary statement for same year, \$25; for license to each agent, \$5; industrial life, \$2; for copies of papers on file, 20 cents per folio; certification, fees governed by retaliatory law; making valuations, not to exceed one cent for every \$1000 of insurance; examinations, actual expenses incurred; reciprocal provisions, relative to other fees. In case the fees

collected do not equal the expenses of the office, the Commissioner is authorized to assess the deficiency upon the companies.

Licenses.—See Agents.

Taxes.—Every foreign company shall, on the first day of January of each year, or within 30 days thereafter, file a statement of all premiums received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending the 31st day of December last preceding, and shall, at the same time, pay into the State Treasury a tax of \$2 on each \$100 of said premiums. Municipalities collect license fees and taxes. The corporation tax law of March 15, 1906, calls for a tax of one-tenth of one per cent on authorized capital.

Penalties.—An agent transacting business without a license, subject to a penalty not less than \$50 nor more than \$100 for each offense, and imprisonment if fine is not paid. An agent doing business after the revocation of his license incurs a penalty of not less than \$50 nor more than \$100 and imprisonment not less than thirty nor more than fifty days. Company neglecting to make returns as required to forfeit \$100 and revocation of license. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of such judgment. Company removing a suit against it from the State to the Federal Court forfeits its license to do business.

ADDITIONAL NOTES FROM THE STATUTES.

Applications.—Statements made in application held to be representations, not warranties.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

MISCELLANEOUS CASUALTY COMPANIES.

Companies may be authorized to transact the following kinds of insurance, viz., accident, health, employers' liability, fidelity, surety, live stock, plate glass, steam boiler, burglary and credit indemnity, must have a paid-up capital of \$150,000, or a deposit of \$100,000, with the proper officer of some State, but before it can be authorized to do more than one kind of business in this State it must have a deposit equal to \$100,000 for the first kind and \$50,000 for each additional kind of business to be done. Companies are required to comply with the statutes relating to fire and marine companies of other States. A bill passed in 1907 limits the liability of bonding companies to the amount written in the policy.

Title Guarantee Companies.—Must have capital of at least \$25,000 in counties of less than 75,000; \$50,000 if population is between 75,000 and 100,000, and \$150,000 if over 100,000 population.

LOUISIANA.

SUPERVISING OFFICER, EUGENE J. MCGIVNEY, ASST. SECRETARY OF STATE,
BATON ROUGE.

Preliminary Documents.—Life companies must file with the Secretary of State, before being admitted, and on or before the 1st day of March, annually thereafter, a certificate of the proper officers of the government by whose authority it was organized, setting forth a full copy of its report of its conditions on the preceding 31st day of December, a valuation of its policies in accordance with the American Experience of Mortality, with interest at 4 per cent, and that it has complied with the laws of such government and is authorized to transact business therein; a certified copy of its charter.

Attorney.—Company must appoint the Secretary of State its lawful attorney to accept legal process.

Funds.—Life companies must possess a paid-up capital of not less than \$100,000. Amendment of 1900.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements of companies must be filed with the Secretary of State on or before the first day of March in each year, showing their condition upon the preceding 31st day of December.

Valuations.—Valuations of the policies of a company are to be computed upon the basis of the Actuaries' or Combined Experience Table of Mortality, with compound interest at 4 per cent; and also upon the basis of the so-called American Experience of Mortality with compound interest at 4 per cent, or such other rate of interest as may be prescribed by the legal rate of reserve at the domicile of a corporation, providing it is not greater than 4 per cent.

Advertisements.—Every advertisement or public announcement, circular or card issued by a company purporting to make known its financial condition, must conform in all particulars to the preceding official statement made by the company, and shall state specifically the sum of its liabilities. Companies and agents are prohibited from advertising in any manner any funds or assets not actually possessed by it, and available for the payment of losses and claims. Advertising of capital not actually paid up will be construed a violation of the law.

Rebates.—The payment of any commission, brokerage or rebate to any person except the authorized agent or representative of any company authorized to do business in the State is prohibited. Any violation of this section, to which the insured is a party, shall annul the contract *ipso facto*; the agent or solicitor making the rebate shall have his certificate of authority forfeited, and shall not receive a certificate of authority to do business in the State for a period of three years. Advisory board contracts prohibited.

Examinations.—The Secretary of State is authorized, as often as he deems it expedient, to appoint one or more competent persons to examine into the affairs of any insurance corporation. If he shall find the capital of any company impaired to the extent of twenty-five per cent, he shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

Licenses.—"That each and every life and accident insurance company (society), association, corporation or other organization or firm, or individual doing and conducting a life or accident insurance business of any kind in this State, whether such company (society), association, corporation, or other organization or firm, or individual is located or domiciled here or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for \$30,000 premiums or less is \$120, and the license is increased \$60 for each additional \$10,000 of premiums based on a percentage of $\frac{3}{4}$ of 1 per cent for the full \$10,000 additional premiums. \$1,500,000 of premiums is the highest class provided for.

Fees.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, \$1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, \$10; agent's certificate, \$2; filing annual statement, \$15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

Penalties.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine or not less than \$100 nor more than \$300.

LEGISLATION OF 1906.

The following bills were finally passed at the 1906 session of the legislature: House bill No. 79, Guilbeau, defining and regulating the business of industrial insurance. House bill No. 80, Guilbeau, requiring annual distribution of surplus on participating life policies. House bill No. 81, Guilbeau, requiring life domestic companies to have paid-up capital of \$100,000, and deposit a like amount with State Treasurer after January 1, 1907. House bill No. 82, Guilbeau, making life or endowment policies of legal reserve companies non-

forfeitable after three years' premiums have been paid, law went into effect January 1, 1907. House bill 83, Guilbeau, requiring life policies to contain the entire contract, statements purporting to be made by the assured to be deemed representations and not warranties. House bill No. 84, Guilbeau, prohibiting forfeiture of life policies without written notice having been given to assured. House bill No. 237, Gay, requiring additional information in annual statements of life companies and the publication of an abstract of statement. House bill No. 240, Guilbeau, making it a misdemeanor to use estimates or illustrations misrepresenting terms of policies. House bill No. 241, Guilbeau, prohibiting insertion in any policy or certificate of life insurance any provision making the acts or representations of the insured binding. The agent is to be deemed the agent of the company and not the insured. House bill No. 242, Guilbeau, requiring domestic life companies to have disbursements of \$100 or more evidenced by voucher signed by person receiving the money. The Dale bill placing domestic life companies on the same basis as foreigners as to matters of taxation.

MISCELLANEOUS CASUALTY COMPANIES.

Personal accident and health companies are licensed same as life companies. Burglary, credit, liability, plate glass, steam boiler, same as fire. No special provision is made for the organization of live stock, title, or bond and mortgage guarantee companies. Miscellaneous casualty companies must have \$100,000 capital.

Surety Companies.—Fidelity and surety companies are required to make a deposit of \$50,000 in approved securities with the State Treasurer, and have a paid-up cash capital of \$250,000. Annual statement to be filed in January.

MAINE.

SUPERVISING OFFICER, STEPHEN W. CARR, INSURANCE COMMISSIONER, AUGUSTA.

Preliminary Documents.—Companies must file a certified copy of charter and by-laws and a power of attorney appointing the Insurance Commissioner attorney of the company. Also statement of financial condition in the form prescribed by Commissioner.

Attorney.—Companies must appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

Funds.—Must have cash capital of \$100,000 well invested, or net cash assets to that amount if a mutual company.

Annual Statements.—Annual statements must be filed on or before the last day of January, showing the condition of the company December 31 preceding.

Agents.—Agents of foreign companies must be residents of the State. Company must file with Commissioner a certificate of appointment and obtain license for each agent, which must be renewed July 1. Company bound by agent's knowledge of risk and by his acts. Service of process may be made on any agent. Agent personally liable on all contracts of insurance unlawfully made by or through him in unauthorized companies.

Companies of Other Countries.—Foreign life and accident companies must have a deposit of \$100,000 with the proper officer of some State for the benefit of all the company's policyholders in the United States. Assets in United States must be in hands of trustees who are citizens thereof. Must also comply with conditions applicable to other State companies unless inconsistent.

Examinations.—The Commissioner is authorized to examine into the condition of any company whenever he deems it necessary for the protection of policyholders. Whenever he has reason to believe that a company is in an unsafe condition, he may on reasonable notice suspend its right to do business in the State.

Fees.—License to company and renewal of same in July of each year, \$20; license to

each agent and renewal of same, \$2 for each person covered by the license; license to broker and renewal, \$10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions.

Licenses.—All licenses, except brokers', expire July 1 next succeeding the date thereof. Applications for licenses to firms or corporations must give firm or corporate name and name and residence of each member to be covered by the license. Brokers who place business with agents of foreign companies must be residents of the State. Brokers' licenses expire in one year from the date thereof.

Taxes.—Company must file a sworn statement on or before the 31st day of January, stating the amount of premiums received in the State during the year ending December 31 preceding, and on or before the first day of May pay to the State Treasurer a tax of one and one-half per cent on such gross premiums, less return premiums on policies canceled and reinsurance in companies authorized to transact business in Maine. Additional or greater taxes in accordance with reciprocal provisions. Companies must also furnish a schedule of risks reinsured and shall be allowed no reduction for premiums paid for reinsurance of Maine business to companies not authorized to transact business in Maine.

Penalties.—Agents acting for a company without license subject to a penalty not exceeding \$50 for each offense. Broker acting without license punished by a fine not exceeding \$50, or by imprisonment not exceeding sixty days. Licenses of companies violating or neglecting or refusing to comply with law may be revoked. Every company or agent violating "Anti-Rebate" law forfeits not exceeding \$200 and license of agents shall be revoked for one year upon conviction for violation.

Discrimination in life and endowment policies prohibited. Penalty not exceeding \$200.

Non-Forfeiture Law.—The non-forfeiture law applies to domestic companies only.

Rebating and Sale of Stock.—The legislature of 1907 passed bills increasing the penalty for rebating and prohibiting the sale or offer of any securities or profits other than those stated in the policy.

MISCELLANEOUS CASUALTY COMPANIES.

Casualty and miscellaneous companies are governed by the same general laws as life companies.

Accident and Health policies must contain copy of application; time within which notice of accident, injury or death may be given fixed at not less than thirty days.

MARYLAND.

SUPERVISING OFFICER, B. FRANK CROUSE, INSURANCE COMMISSIONER, BALTIMORE.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a certificate from the proper officer of the State wherein the company was organized showing that it is entitled to transact business; also a statement showing the condition of the company.

Attorney.—A citizen of the State must be authorized to accept service of legal process. In the absence of an attorney service may be made on the Commissioner.

Funds.—Company must possess assets satisfactorily invested to the amount of \$100,000, certificate of which must be renewed annually.

Agents.—Agents and solicitors must obtain a certificate of authority from the Commissioner, renewable annually on January 1 of each year. Licenses for general agent \$10; sub-agents or solicitors, \$2.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four and one-half per cent for all policies issued on or before December 31, 1902 and for all policies issued subsequent to that date on the Actuaries' Table with four per cent. Commissioner is required to accept the valuation of other State insurance officials, if made in accordance with the basis here given.

Deferred Dividends.—Apportionment and distribution of surplus must not be deferred beyond periods of five years.

Examinations.—The Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, or the correctness of any statement made by it; he must, however, first communicate his suspicions to the insurance official of the State wherein the company is organized, and shall examine if not satisfied with the information obtained.

License.—To company, \$300.

Fees.—Filing charter, \$25; annual statement, \$25; general agents' license, \$10; sub-agents, \$2; two abstracts of annual statement for publication, \$4.

Taxes.—One and one-half per cent on gross premiums. Retaliatory provision.

Annual Statements.—Annual statements must be filed within sixty days from January 1 of each year, showing the condition of the company on December 31 preceding. An abstract of the statement must be published by the Commissioner prior to the 1st day of March for fire companies, and of April for life companies, once a week for three weeks in a daily newspaper published in Baltimore, and the company must publish a similar abstract three consecutive times.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—False statements in an application shall not void policy unless such false statement materially affects the risk. When the misstatement is in regard to age, the company required to pay according to real age at date of policy.

Discrimination.—Companies prohibited from making discriminations between insureds of the same class and expectation of life, as to rates, benefits or conditions of contract. The offense constitutes a misdemeanor, and the penalty a fine of \$500 for each offense for each \$25,000 of insurance, and forfeiture of license.

False Statements.—Any person, officer or examining physician making false statements for the purpose of procuring insurance, shall be held guilty of a misdemeanor. Penalty, fine not less than \$100 nor more than \$1000.

MISCELLANEOUS CASUALTY COMPANIES.

Every stock company must have a capital of not less than \$100,000, and comply with the laws relating to fire insurance. All miscellaneous casualty and surety companies of other States are exempted from the payment of the annual license fee of \$300 which must be paid by companies of foreign countries. Surety and fidelity companies must have a capital of \$250,000, and must have on deposit with a State officer not less than \$100,000 in approved securities. The Maryland Employer's Liability Act has been declared unconstitutional.

MASSACHUSETTS.

SUPERVISING OFFICER, FANK H. HARDISON, INSURANCE COMMISSIONER, BOSTON.

On July 28, 1907, an act went into effect to recodify, revise and amend the laws relative to insurance other than fraternal and assessment.

Preliminary Documents.—To be filed with the Commissioner. Copy of charter, certified by proper State official. Record of the organization of the corporation, certified by Insurance Department of home State. Appointment of Insurance Commissioner of Massachusetts as attorney to accept service. Recent statement of financial condition and business of the company, verified by examination of Insurance Department of home State. Affidavit of the president and secretary that the company has not at present covered in any single hazard an amount in excess of ten per cent of its net assets, and an agreement that the company will not insure in a single hazard an amount in excess of ten per cent of its net assets, reinsurance not to be deducted in either case. Affidavit as required by chapter 537, Acts of 1898. (See page 69 of the Insurance Law of Massachusetts.)

Companies of Foreign Countries.—Companies of another country must deposit and

keep available cash funds in hands of trustees equal to the net value of all its policies in the United States and not less than \$200,000.

Companies of Other Countries.—Documents to be filed; companies of other countries must file with the Commissioner a copy of charter or deed of settlement, certified as true and correct by officers of the corporation and vised by American Consul. Record of the organization of the corporation, certified and vised as above. Duplicate of deed or trust and appointment of trustees, duly vised. Appointment of Insurance Commissioner of Massachusetts on blank furnished by the department as attorney to accept service, duly vised. Certified copy from home office of vote of directors or other officers authorizing deposit of securities with some one of the States of the United States, duly vised. Duplicate of contract with United States manager showing powers conferred upon him, duly vised. List of securities held by trustees, certified to by trustees. Statement of financial condition and business of the United States branch, certified to by United States manager. Certificate of party holding deposit capital, giving list of securities held. Affidavit of United States manager that the United States branch has not at present covered in any single hazard an amount in excess of ten per cent of its net assets, and an agreement that the company will not insure in a single hazard an amount in excess of ten per cent of its net assets, reinsurance not to be deducted in either case. Affidavit as required by chapter 537, Acts of 1898. Fee—For filing charter, \$30; for filing statement, \$20.

Valuation of Policies.—The net value on the last day of December of the preceding year of all outstanding policies of life insurance in the company issued before the first day of January, 1901, shall be computed upon the basis of the "Combined Experience" or "Actuaries' Tables" of mortality, with interest at four per cent per annum. The net value on the last day of December of the preceding year of all outstanding policies of life insurance issued after the thirty-first day of December, 1900, shall be computed upon the basis of the "American Experience Table" of mortality, with interest at three and one-half per cent per annum; but any such life company may, at any time, elect to reserve upon a three and one-half per cent basis, and thereupon its policies, issued upon such reserve, shall be computed upon the basis of the "American Experience Table" of mortality, with interest at three per cent per annum.

Annual Statements.—Annual statements must be filed with the Commissioner on or before January 15, showing the condition of the company at the close of the previous year and its business transactions. The time may, however, be extended for cause, but not later than February 15.

Agents.—Agents must have license from the Commissioner renewable annually on June 30, and must make a return by November 15 to the Tax Commissioner of all business transacted during the year ending October 31 preceding.

Examinations.—The Commissioner is authorized to examine into the affairs of any company at any time, and for cause revoke its authority to do business in the State.

Fees.—For valuation of life policies of a domestic company, two and one-half mills for each thousand dollars of insurance; for each examination of a domestic company's qualification to transact business, \$30; or filing copy of charter or deed of settlement of each foreign company, \$30; for filing statement with application for admission and for each annual statement, \$20; for each license of an insurance broker, \$10; for each license or renewal thereof, to an insurance agent, \$2; for each certificate of the valuation of the policies of any life insurance company, and for each certificate of examination, condition or qualification of an insurance company, \$2; for each service of lawful process upon him as attorney, \$2; for each copy of any paper on file in his office, 12 cents a page and \$1 for certifying the same.

Taxes.—Every company must pay an excise tax of one-quarter of one per cent upon the net value of all policies in force on December 31 preceding, held by residents of the State; company or its general agent must report on or before May 10 of each year to the Tax Commissioner the number, date and class of policies so held, ages of the assured, net value of each policy and their aggregate net value, upon which the tax shall be assessed.

An additional tax of two and one-half mills upon each \$1000 of insurance is charged. Reciprocal provisions.

Penalties.—Contract issued by a company doing business without authority shall be valid, but the agent issuing such contract is liable to a fine not exceeding \$500; agent doing business without procuring certificate, or failing to make returns, liable to a fine of \$500; agent or other persons making false representations for the purpose of obtaining a fee, commission or other benefit is guilty of a misdemeanor, punishable by a fine of not less than \$100 nor more than \$500, or imprisonment not less than thirty days or more than one year, or both fine and imprisonment. Any company failing to make returns to the Tax Commissioner shall forfeit \$50 for each day's neglect. Commissioner authorized to extend time on application. For making a false statement a company incurs a penalty of not less than \$500 or more than \$5000. Company failing to file annual statement within the prescribed time is liable to a penalty of \$100 for each day's neglect, and while in default the transaction of new business is unlawful.

ADDITIONAL NOTES FROM THE STATUTES.

Application by Insured.—No policy may be issued except upon application of the person insured.

Copy of Application.—Every person taking out a policy of insurance upon his life is entitled to receive with the policy a copy of the application made by him, attached to the policy.

Discrimination.—Any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life, as regards rates, dividends or benefits, is prohibited. Discrimination against colored persons, wholly or partially of African descent, is also prohibited. Companies and agents are prohibited from offering, or paying, or allowing as an inducement to insurance, any rebate of premium, or any special favor in dividends or benefits.

False Statements by Solicitor, Agent or Physician.—Any solicitor, agent, examining physician or other person, knowingly or wilfully making false statements in reference to an application for insurance, for the purpose of obtaining a fee, commission, money or other benefit, shall be deemed guilty of a misdemeanor.

Paid-up Policies.—After a life policy has been in force three years it shall not be forfeited for non-payment of premium, but a paid-up policy shall be issued for such an amount as the reserve, less surrender charge, etc., taken as a single premium, will purchase.

Policies Issued Without Knowledge of the Insured.—Where a policy is issued upon the life of a minor, without the consent of the parent, or guardian, or upon the life of the person without his knowledge, statements made in the application as to age, physical condition and family history shall be held to be valid and binding upon the company.

The Policy Must Show on its Face its Character.—Every policy issued must bear in bold letters upon its face a plain description of its character, giving dividend periods and other peculiarities.

MISCELLANEOUS CASUALTY COMPANIES.

Title guarantee companies must have at least \$200,000 capital. Casualty companies, except plate glass (\$100,000) must have \$200,000 capital. Miscellaneous companies writing burglary insurance are required to have a capital equal to that required of companies writing this line separately. All returns for taxation made to Tax Commissioner. Fidelity companies must secure annual renewal of license and have \$100,000 on deposit with the State Treasurer of some State.

Employers Liability Companies.—Every insurance company which has for ten years or more undertaken to insure persons, firms or corporations against loss or damage on account of bodily injury or death by accident of any person for which loss or damage said persons, firms or corporations are respectively responsible, shall on or before October 1 of each year render to the Insurance Commissioner a statement in writing of its business in the United States, which shall show separately for each of the five calendar years constituting

the first half of the period of ten years next preceding the 31st day of December of the year in which the statement is made: (1) The number of persons reported injured under all its forms of liability policies, whether such injuries were reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not. (2) The amount that, on or before the thirty-first day of August of the year in which the statement is made, had been paid on account or in consequence of all injuries so reported, including therein all payments on suits arising from such injuries. (3) The number of suits or actions under such policies on account of injuries reported which have been settled either by payment or compromise. (4) The amount paid in settlement of such suits or actions on or before the thirty-first day of August of the year when the statement is made, including therein all payments made on account or in consequence of injuries from which the suits arose, whether prior to or later than the date when the suits were brought.

SECTION 2. Every such company shall in its financial statements hereafter made in this Commonwealth use the experience so ascertained for computing its outstanding losses under all its forms of liability policies, irrespective of the date when the policies are issued. The average cost per suit of settling such cases, as computed by the data required in the preceding section, shall be multiplied by the number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date on which the condition of the company is to be ascertained and shown, which suits or actions are being defended for or on account of a holder of any such policy; also the average cost on account of each injured person, determined as aforesaid from the company's experience, shall be multiplied by the number of injuries reported within the eighteen months prior to making the statement of the company's condition, whether such injuries were reported to the home office of the company or to any of its representatives. From the sum of these two products so ascertained there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount so deducted to be taken as of the date at which the said statement is made. The sum remaining after making this deduction shall be charged as the liability of the company on account of outstanding losses.

SECTION 3. Any admitted company issuing liability contracts which by reason of its limited experience in liability underwriting cannot furnish the information required by section one shall, nevertheless, until it is able to comply with said requirements, be charged with a liability for outstanding losses upon all kinds of its liability policies an amount not less than the amount resulting from the following process: The number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date of making up the statement, whether such injuries were reported to the home office of the company or to any of its representatives, which are being defended on account of the holder of any policy, shall be multiplied by the average cost per suit, as shown by the average experience of all other admitted liability companies, ascertained from the data required by section one; also the number of injuries reported under said policies at any time within eighteen months of making up the statement, whether reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not, shall be multiplied by the average cost for each injured person, as shown by the average of said experience of all other admitted liability companies ascertained from the data required by section one. From the sum of these two products there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made. A sum not less than the amount remaining after this deduction shall be charged as a liability for outstanding losses to liability companies covered by the provisions of this section. The average cost for suits and for injured persons required by this section shall, on or before the first day of December of each year, be furnished by the Insurance Commissioner to every such company without a ten-year experience in liability underwriting.

Automobile Property Damage.—An act authorizing this form of insurance was approved March 20, 1908.

MICHIGAN.

SUPERVISING OFFICER, JAMES V. BARRY, COMMISSIONER OF INSURANCE, LANSING.

Preliminary Documents.—Every company must file a copy of its charter and a sworn statement giving the name, location, capital and condition of the company; also a copy of its last annual report.

Attorney.—Company must appoint an attorney to accept legal process, and must file a stipulation agreeing that legal process served upon the Commissioner or his deputy shall be binding upon the company.

Agents.—Agents are required to obtain license. Fees in accordance with retaliatory provisions.

Funds.—Company must possess at least \$100,000, properly invested and deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

Companies of Other Countries.—Foreign companies must have a deposit of \$200,000 with the proper officer of some State for the benefit of all its policyholders, and furnish certificate of such officer.

Valuation of Policies.—Basis of valuation is the American Experience Table of Mortality, with interest at four per cent.

Annual Statements.—Annual statements must be filed in the month of January of each year, showing the condition of the company on December 31 preceding.

Examinations.—Whenever the Commissioner shall deem it expedient he may examine any company doing business in the State, and if he deems it for the best interest of the public, he may publish the result in one or more newspapers.

Fees.—For valuation of policies, one cent for every \$1000 of insurance; examination of companies, actual expenses incurred and \$10 per day for services. Reciprocal provisions regulate other fees.

Licenses.—Company must obtain license from the Commissioner before commencing business.

Taxes.—Company required to make sworn return to the State Treasurer of the gross premiums received in the State during the preceding year, and shall, at the time of filing its annual statement, pay a tax of two per cent on all premiums received in cash or otherwise. This tax in lieu of all other taxes.

Penalties.—Companies doing business without complying with the law subject to a penalty of \$100 for every application obtained or contract made. Any person soliciting business or making any insurance contract before complying with the law of the State liable to a penalty of \$100 for every application obtained or contract made. And any person who may have paid money for such contract will be entitled to recover the same from the person to whom it is paid.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

False Representations.—Any medical examiner knowingly making false statements for the procurement of insurance shall be deemed guilty of a misdemeanor. Penalty, fine not exceeding \$100, or imprisonment not exceeding three months, and shall be liable to the company in the full amount of any insurance obtained from it by the assistance of such false reports.

LEGISLATION OF 1907.

Prohibiting the diversion of funds for political purposes. Prohibiting misrepresentations by an officer, director or agent; limiting salaries and compensation to \$5,000 a year unless the excess is approved by a vote of the board of directors; solicitor to be regarded as agent of the company and not the assured; all disbursements of \$100, or over, to be evidenced by voucher; policies to contain the entire contract; prohibiting discrimination and the sale of stock or bonds in connection with life insurance; establishing standard provisions and conditions to be contained in policies of life insurance.

MISCELLANEOUS CASUALTY COMPANIES.

Plate glass, burglary, credit, liability, title, mortgage guarantee, accident, steam boiler and live stock insurance companies must have a capital of \$100,000, and a deposit of at least \$100,000 in some State for the protection of all policyholders. Such companies must conform, as far as practicable, with the laws governing life insurance companies; must maintain a reserve of fifty per cent of premiums on all risks, and pay tax at the rate of two per cent on all premiums received during the year. No charge is made for fees, taxes or otherwise against casualty and miscellaneous companies, other than the two per cent on premiums above referred to, except under the provisions of the retaliatory law. No special deposit is required in this State by this class of company.

Fidelity and Surety Companies.—Must have \$250,000 capital and a deposit of at least \$200,000 with the State Treasurer and be subject to all the provisions of the State law relating to surety bonding business.

Employers' Liability.—In addition to the fifty per cent reserve, employers' liability companies are required to set aside fifty per cent of each year's premiums, less the amount paid for losses, under policies issued during such year, this reserve to be computed for five years.

MINNESOTA.

SUPERVISING OFFICER, JOHN A. HARTIGAN, INSURANCE COMMISSIONER, ST. PAUL.

Preliminary Documents.—Company must file a certified copy of its charter and a statement showing the condition of the company.

Deposit.—\$100,000 with the Insurance Commissioner.

Attorney.—Company must designate the Insurance Commissioner as attorney to accept service of legal process.

Funds.—Company must possess available assets, properly invested, to the amount of at least \$100,000.

Companies of Other States and Countries.—Company must furnish a certificate from the proper official of some State, showing that the company has on deposit for the benefit of all policyholders of the company securities to the amount of \$100,000, or, failing to furnish such certificate, such deposit must be made with the Commissioner of the State.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest not to exceed four per cent per annum.

Annual Statements.—Annual statement must be filed on or before February 15th, showing the condition of the company on December 31 preceding. Such statements must be published at least three times in a legal newspaper, published daily in the three most populous counties of the State; or if a Minnesota company, where the home office of the company is located.

Agents.—Every agent must procure a certificate of authority from the Commissioner, to be renewed annually on March 1 of each year. In all advertisements of the company or agency the name and location of the company must be given. Agents must be residents of Minnesota.

Examinations.—The Commissioner is authorized to examine any company whenever he deems it necessary in the interests of policyholders. He may suspend its license whenever its assets appear to him unsafe to justify its continuance of business.

Fees.—For filing certified copy of charter and accompanying documents, \$30; filing annual statement, \$20; issuing certificate of authority, domestic companies \$1 each; foreign companies, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; filing certified copy of amendment to articles of incorporation, \$10; abstracts of annual statements for publication when prepared by Commissioner, \$10; for each certificate, including certified copy of certificate of authority, renewal, valuation of life policy, corporate condition or qualification, \$1; for receiving and forwarding copy of summons or process served upon commissioner of insurance, as attorney for any insurance com-

pany, \$2, which amount shall be paid by the party serving same and may be taxed as other costs in the action. For receiving and filing certificates of valuation of policies by commissioner of any other State or territory, \$50, provided, that, when by the laws of any other State or nation any fines, penalties, license or fees additional to or in excess of those imposed by this section upon foreign insurance companies and their agents are imposed upon insurance companies of this State or their agents, doing business in such State, the same fines, penalties, licenses, and fees shall be imposed upon all insurance companies of such State and their agents doing business in this State, so long as such laws remain in force; valuing life policies, one cent per thousand of insurance or fraction thereof; examination of companies, actual expenses incurred by Insurance Commissioner or his deputy and the expenses and compensation of his assistants employed, and \$10 a day to be paid to the Insurance Department and by it turned over to the State Treasurer. Other or additional fees regulated by reciprocal provision.

Licenses.—See Agents.

Taxes.—A tax of two per cent is imposed upon all premiums collected within the State during the preceding year, which must be paid annually when the certificate of authority is issued. Other or additional taxes regulated by reciprocal legislation.

Suits.—Must not be transferred to Federal courts.

Penalties.—Every person doing business as an agent without a license shall be guilty of a gross misdemeanor. Neglect of company to transmit statement incurs a forfeiture of \$100 for each day's neglect. A company wilfully making a false statement is liable to a penalty of \$500. A company obstructing the Commissioner shall be guilty of a gross misdemeanor.

1907 LEGISLATION.

Establishing standard forms of policies and providing for one year preliminary term insurance; requiring annual apportionment and accounting of surplus; requiring annual apportionment of surplus as to policies heretofore issued on the deferred dividend plan; prohibiting the diversion of funds for political purposes; regulating real estate holdings and the investment of funds; requiring policies to contain the entire contract; defining the status of solicitors; prohibiting misrepresentations; prohibiting discrimination; prohibiting the issuance of non-participating and participating policies by the same company; regulating disbursements; regulating the retirement of capital stock; relating to annual reports.

ADDITIONAL NOTES FROM THE STATUTES.

Character of Contract.—Every policy must bear upon its face, in bold letters, a description of its character, dividend periods, etc.

Discrimination.—No company or agent, all other conditions being equal, shall make any discrimination in the acceptance of risks, in rates, premiums, dividends, or benefits of any kind, or by way of rebates, between persons of the same class, nor on account of race; and upon request of any person whose application has been rejected, the company shall furnish him, in writing, the reasons therefor, including a certificate of the examining physician that such rejection was not for any racial cause. Every company violating either of the foregoing provisions shall forfeit not less than \$500 nor more than \$1000, and every officer, agent or solicitor violating the same shall be guilty of a gross misdemeanor; and the Commissioner shall revoke the license of such company and its agents, and grant no new license within one year thereafter.

Fraudulent Statements.—Any solicitor, agent, examining physician or other person wilfully making false or fraudulent statements in the procurement of insurance, shall be held guilty of a gross misdemeanor.

Misrepresentations.—No oral or written misrepresentations made by the insured in negotiating a contract of insurance shall void the policy, unless made with intent to decrease or increase the risk.

Unauthorized Companies.—Any person may be licensed to place business in unauthorized companies upon their own property or upon property in which they are interested.

Such persons must file bond to comply with the law and pay a tax of two per cent upon the net premiums paid for such insurance. Penalty for non-compliance with this provision forfeiture of licenses and punishment by fine of from \$25 to \$500, or one year's imprisonment, or both.

MISCELLANEOUS CASUALTY COMPANIES.

Companies organized to do more than one kind of business other than life, fire or marine, required to have an aggregate capital and surplus of at least \$300,000, but can do all such classes of business when possessed of \$300,000. Companies doing one kind of business other than life, fire and marine, must have \$100,000, and \$100,000 deposited in some State.

Reserve for Reinsurance.—To determine the policy liability of any company, other than life or title insurance, and the amount such company shall hold as reserve for reinsurance, the commissioner shall take 50 per cent of the aggregate premiums, on policies running one year or less from date of policy and a pro rata amount on policies running more than one year from date of policy.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

Preliminary Documents.—Company must file a copy of its charter and a statement of its financial condition.

Attorney.—An agent of the company who lives in the State must be empowered to accept service of legal process, and also the Insurance Commissioner.

Funds.—Stock company must possess at least \$50,000 of actual capital, and a mutual company must have assets of an equal amount satisfactorily invested; industrial companies, \$25,000.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company December 31 preceding. Blanks can be had on application to Commissioner.

Agents.—Every agent must obtain a certificate from the Commissioner that the company is duly authorized. Certificates to be renewed and filed annually. Agents soliciting life insurance exclusively pays a privilege tax of \$10 for each county and when three counties have been paid for, he can solicit anywhere in the State. Industrial agents writing insurance not in excess of \$100 pay a privilege tax of \$3 a year.

Examinations.—Must be made every two years in the case of domestic companies, or upon request of five stockholders, policyholders or creditors.

Fees.—For filing preliminary statement, \$20; filing annual statement, \$10; copy of annual statement and certificate, \$5; for certificate of authority to each general or district agent, \$3; for each canvassing agent, \$2; for publication of annual statement (to be paid to publisher), \$9. For each certificate of examination or qualification \$2, for each seal \$1, for service of process \$2, for each examination of domestic company \$25 and expenses, foreign companies \$25 a day and expenses.

Licenses.—For life company, \$250 per annum.

Taxes, Life Companies.—Companies required to pay two per cent on gross premiums collected in the State during the first year, and one-tenth of one per cent "upon renewal premiums on business hereafter written."

Discrimination in Rates.—Prohibited.

Application.—Copy of application must accompany the policy.

Penalties.—On conviction of violation of any of the provisions of the law relating to insurance the offender is subject to a penalty of not less than \$100, nor more than \$500 for each offense, and, in some instances, imprisonment for not more than one year.

MISCELLANEOUS CASUALTY COMPANIES.

Accident insurance companies must pay a privilege tax of \$200, annual license \$200; plate glass companies, \$100, annual license \$100; live stock companies, \$100; surety companies, \$100, annual license, \$100. Companies must obtain license for each line of business that it does, except that life companies may do an accident business; a tax of two per cent on gross premiums, less return premiums, is required. Plate glass companies must have \$10,000 capital. Companies writing health, hail, marine or inland, \$25,000; life or fire, fidelity, accident, steam boiler, sprinkler or water leakage, elevator, bicycle or vehicle, credit indemnity, \$50,000; title companies, \$25,000; limit of any one risk, ten per cent of paid-up capital of a title company.

Surety Companies.—Any company with a paid-up capital of \$250,000 may be accepted as surety; \$100,000 of its capital must be invested in approved securities and deposited with its home State. Liability in any one case is restricted to one-tenth of paid-up capital.

MISSOURI.

SUPERVISING OFFICER, W. D. VANDIVER, SUPERINTENDENT OF INSURANCE,
JEFFERSON CITY.

Preliminary Documents.—Company must file with the Insurance Department a certified copy of its charter, with all amendments thereto and their dates; a copy of its last annual statement; a certificate from the Insurance Department of its own State that the company has been duly organized and authorized to transact the business for which it was chartered; a certificate from the Insurance Department (or in the absence of an insurance department, from the State Auditor or Treasurer) that the company has on deposit, for the benefit of all policyholders of the company, not less than \$100,000, and a schedule showing the kind of securities in which such deposit has been invested; a certificate that similar companies of the State of Missouri would be authorized to transact business in the company's home State upon compliance with the law; a copy of the appointment of the company's general agent, if any, with designated powers.

Attorney.—A power of attorney authorizing the Superintendent of the Insurance Department to receive and accept service of process.

Funds.—Foreign companies must deposit with proper officer of any State not less than \$100,000 for benefit of all policyholders in the United States.

Valuation of Policies.—Annual valuations upon the basis of net premiums by the Actuaries' Table of Mortality, with four per cent interest, are made in the department. Superintendent may (and does) accept certificates of valuation, not made by employees of companies, from States whose laws permit of reciprocity. Before proceeding against an insolvent company, Superintendent must apply a gross valuation based upon company's actual experience. Impairment of capital is to be treated with the discretion of the Superintendent of the Insurance Department.

Annual Statements.—Annual statements showing condition of company on 31st of December must be filed within sixty days after January 1.

Agents.—Local agents and solicitors must have certified copy of company's authority to transact business as their license. One copy answers for a firm, but each member of the firm must be named therein, except for companies whose home States require each member of the firm to have a separate license. In cities of 100,000 population agents must have special license, at an annual cost of \$100. Other incorporated towns have license system under which they demand of insurance agents \$5, \$10, \$15, \$20 or more per annum.

Examinations.—The Superintendent may at any time examine the affairs of any company, or is authorized to accept the report of an examination made by the proper officer of another State.

Fees.—For filing a copy of charter and preliminary statement of condition, \$50; regular annual statement, \$30; company's license, \$1; power of attorney and each other paper required to be put on file in the office of the Superintendent, \$10; agents' and solicitors'

copy of certificate of authority (license), \$2 each; copies of papers, 20 cents per folio; affixing seal of department, \$1. Valuation fee, \$10 per million of insurance. Fees are retaliatory.

Taxes.—Companies must make sworn report to the Superintendent of the Insurance Department, on or before March 1st, of all premiums received in the State, whether in cash or by note, during the year ending the preceding 31st of December. On this gross amount the Superintendent levies a State tax of two (2) per cent. The State tax must be paid to the State Treasurer on or before May 1. State taxes are retaliatory.

Penalties.—Agents doing business without authority are subject to fines from \$10 to \$100, or imprisonment, or both. Superintendent of Insurance Department has authority to revoke licenses of companies when, in his judgment, their proceedings are hazardous to the public.

1907 LEGISLATION.

Prohibiting the removal of suits to the Federal courts; prohibiting discrimination between policyholders; prohibiting misrepresentations by life companies; declaring it to be a felony for officers, stockholders, agents or employees to use or employ the money or securities of such companies for private profit or gain, and providing a penalty. The Superintendent of Insurance shall as often as he may deem proper, make careful inquiry and investigation as to the manner in which the money, funds or securities of insurance companies doing business in this State are invested or employed, and record the results of such inquiry or investigation in records kept in his office for the inspection of policyholders and public officials. In the event of a violation of this statute, the prosecuting attorney of the proper county, or in the city of St. Louis, the Circuit Attorney, shall proceed at once by information or indictment against the offenders. Providing that no foreign life company paying over \$50,000 salary per annum to any officer shall be licensed in the State, and no domestic company shall pay over \$5,000 salary to officers unless by vote of the directors.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—Misrepresentations in application shall not void the policy unless such misrepresentations materially affect the risk.

Compacts and Combinations.—It is unlawful to become a party to "any pool, trust, agreement, combination, confederation or understanding" to fix rates.

Policies Non-forfeitable.—Policies are made non-forfeitable after three years for non-payment of premium, but shall be converted into extended or paid-up insurance.

Suicide is not a valid defense against payment of loss unless it be shown that the deceased contemplated self-destruction when he took out the policy.

Stipulated Premium Companies.—Companies authorized to organize on stipulated premium basis, providing for a reserve for limited payment and other forms of investment policies and emergency or insurance fund for all other forms. Deposit of \$5,000 required.

MISCELLANEOUS CASUALTY COMPANIES.

Miscellaneous companies pay a tax of two per cent on premiums received and are required to have \$100,000 capital, unless they combine fidelity and surety business with their other business, then \$200,000 capital is required. Miscellaneous stock companies must file annual statements on or before February 1.

Papers, certificates, etc., required to be deposited with the Insurance Department as a condition precedent to the admission of a foreign accident health or plate glass insurance company. An application upon a blank furnished by the Commissioner for authority to transact business in this State; and stating the kind of business sought to be done; copy of charter and all amendments thereto, certified by the State officer having custody of the original; statement under oath of its president and secretary, in the form required by the State Superintendent of the business of the company for the preceding year; a supplemental statement showing the condition of the company upon the last day of the month next preceding the date of its application for admission; a certificate from the insurance officer of the company's own State, that the company is duly organized and authorized in such State; a certificate from the Superintendent of Insurance for the company's own state, showing that the capital stock of the company (not less than \$100,-

000), has been paid in and invested in cash, United States bonds or bonds of Missouri, or of its own State; or in mortgage loans on real estate worth double the amount of the loan in each case. If the company is one organized in a foreign country, this certificate must be that the company has deposited, with the proper State officers in the State in which the U. S. Manager of the company is to have his headquarters, approved securities to the amount of \$100,000 or more.

If an accident or plate glass company combines in its business any other class of insurance, its capital must be \$200,000, paid up and invested as required by law.

A certificate of appointment of a general agent for this State, who shall have authority to make requisition upon this department for the licensing of local agents, or a notice that local agents will be appointed from the home office. General agents are not required to reside in Missouri. Local agents and solicitors are.

Appointment of the Superintendent of Insurance as attorney for service of process in Missouri, prepared on the blank form furnished by the Insurance Department.

Surety and Fidelity Companies.—Foreign companies are required to conform to the same provisions as accident, health and plate glass companies and possess cash capital of \$200,000 and have \$200,000 on deposit for protection of policyholders.

MONTANA.

SUPERVISING OFFICER, H. R. CUNNINGHAM, STATE AUDITOR, HELENA.

Preliminary Documents.—Company must file a certified copy of its charter, with a statement as to the name of company, location, amount of capital and details of its condition.

Anti-Rebate Law.—The law of 1903 provides for a fine not exceeding \$500, and revocation of license for one year for rebating; secret and fraternal orders excepted.

Attorney.—Company must appoint an attorney, a resident of Montana, to accept service of legal process; also appoint the State Auditor for the same purpose.

Funds.—Company must have deposited with the proper officer of some one of the States or Territories a sum of not less than \$100,000 for the benefit of policyholders, and furnish a certificate to this effect.

Companies of Other Countries.—Foreign companies must have not less than \$100,000 deposited in some State for the protection of policyholders in the United States.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed with the Auditor within sixty days from January 1 each year, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Auditor, and in all advertisements publish the location of the company. All agents soliciting insurance must be residents of the State. Agent's license expires March 31, annually, one license held to be sufficient in the case of a firm or company acting as agent.

Examinations.—The State Auditor may, whenever he deems it expedient, examine into the affairs of any company doing business in the State.

Fees.—Admission fee required of all foreign companies except assessment life, \$300; filing annual statements, \$25; issuing certificate of authority, \$5; copies of papers on file, ten cents per folio; certifying same, fifty cents; for examination of companies, the necessary expense involved. Other fees regulated by reciprocal provisions. *Publication Fee.* The publication of the certificate of the State Auditor is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. The fee for such publication is \$9.00, and is paid to the Auditor, who designates the publication as provided by law.

Licenses.—Company must pay to the Auditor: For license to collect in any one year premiums amounting to the sum of \$5000 or less, \$125; for a license to collect in any one

year premiums over the sum of \$5000, the sum of \$20 for each and every \$1000 to be so collected. Company license expires December 31.

Taxes.—Each agent must report to the Tax Assessor of the county wherein he does business the amount of premiums received over losses and expenses during the preceding year. and shall pay a tax upon the excess at the same rate that personal property is taxed. Agent personally liable for the tax. If the agent neglects or refuses to render statement of premiums the Assessor will assess the amount according to the best of his knowledge, and the County Board of Equalization may add fifty per cent to the amount returned by the Assessor. This in lieu of all other taxation, except on real estate.

Penalties.—For every violation of the law or failure to comply with its requirements a fine not exceeding \$1000 and imprisonment not exceeding six months is imposed.

ADDITIONAL NOTES FROM THE STATUTES.

Persons and Companies.—The law applies to "every company, association, person or persons, agent or agents," transacting the business of insurance.

MISCELLANEOUS CASUALTY COMPANIES.

All companies must have at least \$100,000 capital, and conform to the general insurance laws.

Fidelity and Surety Companies.—A deposit of \$50,000 is required to be made with the State Treasurer and otherwise companies are to conform to the laws regulating life and casualty companies.

NEBRASKA.

SUPERVISING OFFICER, E. M. SEARLE, JR., AUDITOR OF PUBLIC ACCOUNTS, LINCOLN.
JOHN L. PIERCE, INSURANCE DEPUTY.

Preliminary Documents.—Company must file a copy of its charter and a statement showing its location, capital, assets and liabilities in detail, and a copy of its last annual report.

Attorney.—An agent of the company must be authorized to accept service of legal process.

Funds.—Every company must be possessed of paid-up capital to the amount of not less than \$100,000, and domestic legal reserve companies must deposit with the State Auditor \$100,000 in securities.

Valuation of Policies.—Policies valued according to the American Experience Table and interest at four per cent.

Annual Statements.—Annual statements must be filed in the month of January of each year, showing the condition of the company on December 31 preceding.

Agents.—Agents must procure a certificate from the Auditor showing that the company has complied with the requirement of the law. In all advertisements agents must give the name and location of the company and the government under which it is organized. Business must be transacted through resident agents.

Examinations.—The Auditor of the State is authorized to examine a company whenever he shall deem it expedient to do so.

Fees.—For filing annual statement, \$20; each certificate of authority, \$2; copies of papers on file, ten cents per folio; certifying same, fifty cents; examinations of companies, actual expenses incurred and not more than \$5 a day. This applies only to domestic companies.

Taxes.—Domestic Companies: Every domestic life, accident and surety company, except fraternal associations and mutual companies operating on the assessment plan, have no capital stock and make no dividends or return no profits to policyholders; shall be taxed in the county, town, city, village or school district wherein the agent conducts the business on the gross amount of premiums collected in the State less reinsurance, at the same rate as for other property.

Taxes.—Foreign Companies: Two per cent on gross premiums collected in the State.
Suits.—Suits may not be removed to Federal courts.

MISCELLANEOUS CASUALTY COMPANIES.

Domestic Accident Companies.—May be incorporated with an authorized capital of not less than \$100,000 and commence business with \$10,000 cash capital. They must keep on deposit with the State Auditor 25 per cent of premium receipts, deposit not to exceed \$100,000. Certificate of authority renewable in January. Annual statement to be filed by January 30. *Fees.*—For filing and examination of articles of incorporation and issuing license certificate, \$50; filing and recording articles in office of Secretary of State, \$10; if capital stock authorized exceeds \$100,000 an additional charge of ten cents for each \$1,000 in excess of \$100,000; for filing and examination of annual statement, \$20; for each certificate of authority for company or agent, 50 cents; for copies of papers on file, 20 cents a folio, and fifty cents for certifying same and affixing seal.

Live Stock Companies.—Foreign companies must have a paid-up capital of \$100,000; this amount to be on deposit with the proper State official.

Fidelity and Surety Companies.—Must have \$250,000 of capital; plate glass companies, \$100,000; all other companies, \$200,000. All companies must obtain licenses and conform to the general laws relating to insurance. Foreign surety companies pay two per cent tax on gross receipts in the State. Surety companies pay for filing copy of charter, \$30; preliminary statement, \$20; annual statement, \$20. Other fees in accordance with reciprocal provision.

Taxes.—See provisions for life companies.

Mutual Bonding Companies.—May be organized by ten or more persons, and when 100 members are secured may incorporate. Mutual plate glass companies may be organized by fifteen persons. Mutual companies to insure domestic animals may be organized by any number of persons, not less than 100, residing in not less than 10 counties, owning, collectively, domestic animals, except swine, valued at \$50,000. Mutual hail companies may be organized by 100 persons owning 5000 acres of grain. One hundred persons owning \$10,000 worth of swine may organize a company to insure this class of stock.

NEVADA.

SUPERVISING OFFICER, J. EGGERS, STATE CONTROLLER, CARSON CITY.

Preliminary Documents.—Stock companies must file with the Controller a certificate showing that it possesses a paid-up, unimpaired cash capital of \$200,000 or more. Filing of certified copy of the charter optional with the Controller.

Attorney.—Company must authorize some citizen and resident of the State to accept service of legal process. In case of the death or removal of such person, service may be made on the Controller.

Funds.—Mutual life insurance companies must have assets amounting to \$100,000 and upward.

Deposit.—None required.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed on or before the first day of March in each year with the Controller, showing the condition of the company on December 31 preceding, and a condensed summary also published one week in a daily Nevada newspaper.

Agents.—Company having outstanding policies in the State may appoint agents to collect premiums, provided it appoints an attorney as required. Controller will issue certificates to such agents.

Examinations.—It is made the duty of the Controller upon the written representation of three citizens, and the belief of the Controller that any company has less than \$200,000 paid-up, unimpaired cash capital, to make investigation or require proof satis-

factory to him as to its financial condition. The certificate of the proper officer of any State, having an Insurance Department, that such company has a paid-up, unimpaired cash capital of \$200,000 in United States gold coin, must be accepted by the Controller as satisfactory.

Fees.—Every company must pay a license fee of \$100 annually. For filing power of attorney and issuing certificate, \$5.

Licenses.—See Fees.

Taxes.—No provision.

Penalties.—Company neglecting to file its annual statement by March 1 shall forfeit \$100 for each day's neglect, and its authority to do business shall be revoked. For making a false statement the company and the person making the oath by subscribing to it may be punished by a fine of not less than \$500 nor more than \$5000.

ADDITIONAL NOTES FROM THE STATUTES.

Publish Annual Statements.—All corporations doing business in the State of Nevada shall, annually during January, publish statement of last year's business in some daily newspaper in the State of Nevada for a period of one week, said statements to be filed with the Controller on blanks furnished by him on application.

MISCELLANEOUS CASUALTY COMPANIES.

All companies are required to have a capital of not less than \$200,000, and must have at least \$200,000 deposited in some State for the benefit of all policyholders in the United States. Other insurance companies of whatever kind or character must file an annual statement on or before the first day of March with the State Controller.

NEW HAMPSHIRE.

SUPERVISING OFFICER, GEORGE H. ADAMS, INSURANCE COMMISSIONER, CONCORD.

Preliminary Documents.—Company must file a copy of its charter and by-laws and a statement showing the condition of the affairs of the company.

Attorney.—The Insurance Commissioner must be appointed attorney of the company to accept service of legal process.

Funds.—A mutual company must possess assets to the amount of \$200,000, and assets must equal outstanding liabilities. Stock companies of other States must possess a paid-up capital of \$200,000, and in addition assets equal in amount to all its outstanding liabilities.

Valuation of Policies.—The basis of valuation is the Actuaries' Table of Mortality, with interest at four per cent.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the company December 31 preceding.

Agents.—The agents of foreign insurance companies shall be residents of the State. No officer or agent thereof shall act or aid in any manner in the negotiation of any insurance with such company until he shall have procured from the Insurance Commissioner a license so to do. The license shall state in substance that the company is authorized to transact business in this State, and that the person named therein is the constituted agent of the company for that purpose. Such license is renewable annually on April 1.

Examinations.—The Commissioner is authorized to examine into the condition of any insurance company at any time, and will revoke its license if he shall deem it for the best interests of policyholders to do so.

Fees.—For filing copy of charter, \$25; filing annual statement, \$15; license to company, \$5; annual renewal of same, \$5; license to agents, \$2; annual renewal of same, April 1, \$2; reciprocal legislation.

Taxes.—Life companies must annually, on or before February 1 of each year, submit to the Commissioner a verified statement showing the gross amount of premiums

received from residents of the State for the preceding year, and upon such premiums the Commissioner shall assess a tax of one per cent, and all other companies two per cent, less return premiums and reinsured business in authorized companies, which must be paid into the State treasury within thirty days after receiving notice of the assessment. Reciprocal legislation.

Penalties.—Any violation of the law relating to insurance subjects the offender to a fine not exceeding \$2000 for each offense. Any person assuming to act as an agent without license subject to a fine of not more than \$500 for each offense. An agent procuring a premium through fraudulent representations is liable to a fine of not more than \$500, or imprisonment not more than one year. For violation of the rebate law a penalty of \$500 is provided, and a revocation of license for three years.

The legislature of 1907 passed the following bills: Requiring life policies to contain the entire contract; defining the status of solicitors; prohibiting political contributions; prohibiting discrimination; relating to license fees for agents or foreign companies.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life, as regards rates, benefits, or conditions of contract is prohibited. Penalty, a fine not exceeding \$500, and revocation of license.

Misrepresentations.—Misrepresentations or mistakes shall not void a policy unless such were intentionally or fraudulently made, or unless they materially affect the risk.

Representations Not Warranties.—Statements made in application are held to be representations only and not warranties.

MISCELLANEOUS CASUALTY COMPANIES.

Casualty companies to have \$100,000 capital.

Fidelity and Surety.—Companies organized under the laws of any of the United States can be admitted to this State upon complying with the laws relating to foreign insurance companies and their agents. Fifty per cent of the amount received on all outstanding contracts shall be treated as liability by the Insurance Commissioner in determining the question of the solvency of the company. The judge, head of department, or other officer authorized to approve the bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this State, and, if satisfied with the financial ability of the company, he need not require other sureties. A court or officer whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account. Any company which shall execute a bond as surety under the provisions of this chapter shall be estopped to deny its corporate power to execute the instrument or assume the liability.

Foreign casualty and fidelity companies pay a tax of two per cent on net premiums. Domestic companies pay no tax.

NEW JERSEY.

SUPERVISING OFFICER, DAVID O. WATKINS, COMMISSIONER OF BANKING AND INSURANCE, TRENTON.

Preliminary Documents.—Company must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its financial condition and business. It must appoint the Commissioner of Banking and Insurance its attorney, on whom service of legal process may be made.

Funds.—Company must possess a paid-up and well invested capital stock of at least \$100,000, or net cash assets to that amount.

Valuation of Policies.—Basis of valuation of policies, the Actuaries' Table of Mortality, with interest at four per cent on policies issued prior to January, 1, 1901, and the American Experience Table of Mortality, with three and one-half per cent interest on policies subsequently issued.

Annual Statements.—Annual statements must be filed with the Commissioner of Banking and Insurance during the month of January, showing the condition of the company December 31 preceding.

Agents.—Each agent must procure from the Commissioner of Banking and Insurance a certificate of authority to do business. Certificates renewable annually by March 1st.

Examinations.—The Commissioner of Banking and Insurance is authorized to examine any company doing business in the State, and to revoke its license if it shall be found to be impaired.

Fees.—For filing a copy of charter, \$20; annual statements, \$20; certificates to agents, \$2; license to broker, \$10. Other fees regulated by reciprocal provision. For computing values of policies, one cent on each \$1000.

Taxes.—Taxes upon life companies of other States regulated by reciprocal provision. In May, 1906, a law was enacted taxing domestic life companies on the full amount of their property, exclusive of real estate, after deducting liabilities.

Penalties.—For neglect to file statement a penalty of \$100 per day is provided. For violations of other requirements a penalty of \$500 is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life, as regards rates, benefits or conditions of contract, is prohibited. Penalty, a fine of \$100 for every \$2500 of insurance written, and the person against whom final judgment is obtained is prohibited for two years thereafter from acting as agent of any life insurance company in the State. Discrimination against colored persons, wholly or partially of African descent, is also prohibited. Penalty, a fine of \$500.

[Enactments of 1907.]

On April 16, 1907, the Governor signed the Hillery bills, the first of which provides that no domestic life insurance company issuing participating policies shall pay dividends aggregating more than ten per cent of the par value of its stock in any year; that no such company shall have stock of greater par value than \$2,000,000, and that upon dissolution the stockholders shall have not more than twice the par value of their stock, except that nothing in this act is to bar stockholders from participating where a company has now accumulated a surplus equal to at least twice the amount of its stock.

The second makes accumulated profits on deferred dividend policies of a domestic life insurance company a liability; requires an annual accounting and apportionment thereof and prohibits the use for any other purpose of funds so apportioned and set aside for the benefit of policyholders.

The third defines provisions which shall or shall not be contained in policies of life insurance of a domestic company and policies issued to residents of New Jersey by any foreign life company. No form of policy is to be issued until it has been filed with the Commissioner of Banking and Insurance, and the Commissioner may disapprove any form offered if decided contrary to law. No salary to any officer or director, nor any salary exceeding \$5000 a year is to be paid to any person unless with the approval of the board of directors, and companies must file a voucher for all sums expended in excess of \$100. This act provides that before September 7, 1907, all domestic companies shall elect whether they will carry on a participating or non-participating business, and after December 31, 1907, they shall engage only in the kind of business they have elected to do.

Another bill prohibits insurance companies from making campaign contributions.

Another provides for the formation of mutual life companies with a temporary capital stock of not less than \$100,000. The holders of such temporary capital stock may elect a bare majority of the board of directors, the rest to be chosen by the policyholders. It amends the investment section and forbids life companies to purchase more than twenty per cent of the stock of any corporation, except a municipality, and limits the stock holdings in any one company to two per cent of the assets of the life company, and the bond holdings of a corporation to ten per cent of the assets. Any company holding a larger amount of stock or bonds in another corporation is to divest itself of the excess within five years, unless upon a petition to the Chancellor further time is granted. Life

companies are also prohibited from lending more than two per cent of their assets on the stock or ten per cent on the bonds of any corporation. The act also limits the deposits of life companies in banks, providing that not more than three per cent of the assets shall be kept in one bank for a period exceeding ten days. No purchase shall be made of stock of any company which has not regularly paid dividends for at least five years preceding such investment.

The Governor also signed the bill empowering the Chancellor to appoint three members of the board of directors of each domestic stock life insurance company, who are to be policyholders, but not stockholders.

MISCELLANEOUS CASUALTY COMPANIES.

Preliminary Documents.—Same as for life companies.

Funds.—Company must possess a paid-up and well invested capital stock of at least \$100,000 to be admitted to transact one kind of business, and an additional capital stock of \$50,000 for each other kind of insurance it may be authorized to transact.

Fidelity or surety companies desiring to engage in the business of "executing or guaranteeing bonds, undertakings, recognizances or other obligations, in actions or proceedings, legal, equitable or otherwise, or which are required by law or by the charter, ordinances, rules or regulations of any county, municipality, township, town, village or borough commission, for the performance of any written contract for work or supplies, or for the enforcement of any penalty or forfeiture provided for in such contract," must have a paid-up, safely invested and unimpaired capital stock of at least \$250,000, and make a deposit of \$50,000 with the State Comptroller for the benefit of the holders of the company's obligations in New Jersey, and maintain a deposit of \$100,000 with the Superintendent of Insurance or other proper officer of its own State.

Annual Statements.—Same as for life companies.

Agents.—Same as for life companies.

Examinations.—Same as for life companies.

Fees.—Same as for life companies.

Taxes.—Company must pay an annual tax of two per cent upon the gross amount of premiums received for business done in New Jersey, less premiums returned on policies canceled and amounts paid authorized companies of other State and countries for reinsurance.

Penalties.—Same as for life companies.

NEW MEXICO.

JACOBO CHAVES, SUPERINTENDENT OF INSURANCE, SANTA FE.

Preliminary Documents.—Company must file certified copy of its charter or articles of incorporation, a copy of its last annual report, and a power of attorney authorizing the Superintendent to accept service of process; also a certificate that it has accepted all of the provisions of the insurance law.

Annual Statements.—To be filed on or before the first day of March in each year.

Examinations.—Superintendent may examine into the affairs of any company whenever he has reason to believe that it is in an unsound condition, or upon the request of five stockholders, creditors, policyholders or persons pecuniarily interested. Superintendent of Insurance may examine companies, with consent of the governor, whenever he deems it prudent.

Penalties.—For violations of insurance laws, fines not exceeding \$1000, and imprisonment for not less than two months in county jail, or not more than five years in penitentiary.

Fees.—Filing certified copy of articles of incorporation, \$50; filing power of attorney and statement preliminary to admission, \$50; filing annual statement, \$20; certificate of authority to company, \$2; agent's certificate, \$2; copies of papers on file, 20 cents per folio, and \$1 for certifying same.

Taxes.—Companies must pay to Superintendent on or before the first day of

February in each year two per cent on the gross amount of premiums received or written within the Territory during the year ending the previous 31st of December; no other tax except on real estate.

Capital Stock.—Life companies \$100,000.

Publication.—None whatever required of foreign companies.

MISCELLANEOUS CASUALTY AND SURETY COMPANIES.

Must file articles of incorporation, fee for same \$50. For filing power of attorney and preliminary statement, \$50. Copy of charter or deed of settlement and examination thereof, \$50. Fee for filing annual statement, \$20. Fee for filing certificate of authority, which expires last day of February, \$2. Each agent's certificate costs \$2, and is renewable on the last day of February.

NEW YORK.

SUPERVISING OFFICER, OTTO KELSEY, SUPERINTENDENT OF INSURANCE, ALBANY.

Preliminary Documents.—Company must file with the Superintendent a certified copy of its charter and a statement verified by the president, vice-president or other chief officer and secretary, giving the name, location, capital, assets and liabilities of the company in detail. Also a copy of its last annual statement made in conformity to the laws of the State in which it was organized. Company must obtain from the Superintendent a certificate of authority to do business.

Mutual companies may be organized within the State, provided applications are received from at least five hundred persons for not less than \$1,000,000 of insurance, upon which one full annual premium must be paid. Such a company must deposit \$100,000 with the Insurance Department, which may be borrowed, to be repaid when the reserve is at least \$100,000, and the company has in hand sufficient funds to meet all outstanding liabilities in addition to said \$100,000. Not more than eight per cent per annum can be paid for such borrowed capital.

Attorney.—The Superintendent of Insurance must be appointed attorney for a foreign company to accept service of legal process.

Funds.—Company must possess at least \$100,000 of assets invested in United States bonds or in securities of the State in which it is located, or of New York State, or of any county or incorporated city of this or its home State authorized by the legislature to issue bonds, such stocks or bonds not to be received at a rate above their par value or above the market value; or in bonds and mortgages on improved unincumbered real property in this or its home State worth fifty per centum more than the amount loaned thereon.

Deposit.—Company must have on deposit with the proper financial officer of the State wherein it was incorporated at least \$100,000, and must file a certificate with the Superintendent that such sum is held for the benefit of all its policyholders.

Companies of Other Countries.—Foreign companies must have not less than \$200,000 held in trust in this country for the protection of policyholders in the United States, including a deposit with Superintendent of Insurance of \$100,000.

Valuation of Policies.—The Superintendent of Insurance shall annually make valuations of all outstanding policies, additions thereto, unpaid dividends, and all other obligations of every life insurance corporation doing business in this State. All valuations made by him, or by his authority, shall be made upon the net premium basis. The legal minimum standard for contracts issued before the first day of January, 1901, shall be the Actuaries' or Combined Experience Table of Mortality, with interest at four per centum per annum, and for contracts issued on or after said day shall be the American Experience Table of Mortality, with interest at three and one-half per centum per annum.

The legal minimum valuation of contracts, after January 1, 1907, is fixed in accordance with the select and ultimate method with the following allowances for mortality in the first five years of the issuance of the contracts: First year, fifty per cent of the rate shown by

the American Experience Table of Mortality; second year, sixty-five per cent; third year, seventy-five per cent; fourth year, eighty-five per cent, and fifth year, ninety-five per cent. No policy shall be valued as term insurance, unless premiums are based upon net term rates, and no policy with level premiums shall be valued as term insurance for the first policy year.

The Superintendent may vary the standards of interest and mortality in the case of corporations from foreign countries, and in particular cases of invalid lives and other extra hazards, and value policies in groups, use approximate averages for fractions of a year and otherwise and accept the valuation of the Department of Insurance of any other State in place of the valuation herein required if made upon the basis and according to the standards herein required, and if the insurance officer of such State accepts as sufficient and valid for all purposes the certificate of valuation of the Superintendent of Insurance of this State.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding. Surety companies must report to the State Comptroller on or before August 1, as of June 30, the amount of premiums collected for the year ending on that date, for the purposes of taxation.

Agents.—Each life agent must procure from the Superintendent a certificate authorizing him to do business. Such certificate must be renewed annually. Copy to be filed in County Clerk's office.

Examinations.—Examinations of domestic companies are to be made at least once in three years, and may be made upon request of a stockholder, policyholder or creditor.

Fees.—On admission of foreign life insurance companies of foreign countries: For filing charter, \$30; filing annual statement, \$20; certificates to agents, such sum not exceeding \$5 as shall be fixed by the Superintendent; copies of papers on file, ten cents per folio; certifying same, \$1; examinations of companies, actual expenses incurred. Domestic life insurance companies pay no fees except for certified copies of papers on file ten cents per folio and one dollar for seal and actual expenses incurred on examinations. Fees for foreign life insurance companies of other States of the United States are regulated by reciprocal provisions. The following amendment to chapter 14 of the general laws relating to taxation became a law April 29, 1901, and exempts from taxation the funds specified:

The deposits in any bank for savings which are due depositors, the accumulations in any domestic life insurance corporation, held for the exclusive benefit of the insured, other than real estate and stocks now liable for taxation; the accumulations of any incorporated co-operative loan association upon the shares of such association held by any person; and personal property of any corporation, person, company or association transacting the business of fire, casualty or surety insurance in this State, equal in value to the unearned premiums required by the laws of this State, or the regulations of its Insurance Department.

Franchise Tax on Insurance Corporations.—The following amendment to the tax law in relation to franchise taxes of insurance corporations became a law March 16, 1901:

An annual State tax for the privilege of exercising corporate franchises or for carrying on business in their corporate or organized capacity within this State equal to one per centum on the gross amount of premiums received during the preceding calendar year for business done at any time in this State, which gross premiums shall include all premiums received during such preceding calendar year on all policies, certificates, renewals, policies subsequently canceled, insurance and reinsurance during such preceding calendar year, and all premiums that are received during such preceding calendar year on all policies, certificates, renewals, policies subsequently canceled, insurance and reinsurance executed, issued or delivered in all years prior to such preceding calendar year, whether such premiums were in the form of money, notes, credits, or any other substitute for money, shall be paid annually into the Treasury of the State, in the year nineteen hundred and five, on or before July 1, and in all subsequent years on or before the first day of June by the following corporations:

1. Every domestic insurance corporation, incorporated, organized or formed under, by, or pursuant to a general or special law.
2. Every insurance corporation, incorporated, organized or formed under, by, or pursuant to the laws of any other State of the United States, and doing business in this State, except a corporation doing a fire insurance business or a marine insurance business;

3. Every insurance corporation, incorporated, organized or formed under, by, or pursuant to the laws of any State without the United States, or of any foreign country, except such a corporation doing a life,* health or casualty insurance business, and doing business in this State; but the tax on gross premiums of a corporation so incorporated, organized or formed and doing a fire or marine insurance business within the State shall be equal to five-tenths of one per centum. This section does not apply to a fraternal beneficiary society, order or association, a corporation for the insurance of domestic animals, a town or county co-operative insurance corporation, nor to any corporation subject to the supervision of or required by or in pursuance of law to report to the Superintendent of Banks; but this section does apply to an individual, or partnership, or association of underwriters known as Lloyds, in so far as corporations doing the same kind of insurance business are subject to its provisions. The taxes imposed by this section shall be in addition to all other fees, licenses or taxes imposed by this or any other law, except that in assessing taxes under the reciprocal provisions of section 33 of chapter 38 of the general laws, credit shall be allowed for any taxes paid under this section. The term, "insurance corporations," as used in this article, shall include a corporation, association, joint stock company or association, person, society, aggregation or partnership by whatever name known doing an insurance business in this State.

Every insurance corporation liable to pay a tax under section 187 of this chapter shall, on or before March 1 in each year, make a written report to the Controller of its condition at the close of its business on December 31 preceding, stating the entire amount of premiums received on business done thereby in this State during the year ending with such day, whether the premiums were in money or in the form of notes, credits or other substitutes for money.

Taxes.—Marine insurance companies of foreign countries must pay to the Superintendent on or before March 1 of each year a tax of two per cent upon premiums received in the State during the preceding year. Surety companies must pay a franchise tax of one-fifth of one per cent upon gross premiums received in the State to the Comptroller. Other taxes regulated by reciprocal provisions.

Penalties.—Company failing to file annual statement as required by law subject to a penalty of \$500, and \$500 additional for each month it remains in default. The statute prevents a life company from making any discrimination between insureds of the same class and of the same expectation of life, either in the amount of premiums charged or in return of premium dividends or other advantages. Any person violating this provision of the law shall be deemed guilty of a misdemeanor, and on conviction thereof the Superintendent is required to revoke his certificate of authority, and is prohibited from issuing another to him for the term of three years from the date of his conviction.

ADDITIONAL NOTES FROM THE STATUTES.

Application by Insured.—No policy may be issued except upon application of the person insured, but a wife may insure the life or health of her husband, an employer may insure his employees against accident for the benefit of the injured, and a parent or guardian may insure the life of a minor.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

Distribution of Surplus.—Annually on policies issued after January 1, 1907.

Limitation of Employees' Contracts.—Companies are prohibited from making contracts with officers, trustees or employees for salaries extending beyond one year.

Notice before Forfeiture.—Notice to the insured of premiums due must be given at least fifteen days in advance, or policy cannot be forfeited.

Paid-up Policies.—After a policy has been in force three years, it shall not be forfeited for non-payment of premium, but a paid-up policy shall be issued for such an amount as the reserve, taken as a single premium, will purchase.

Limitation of New Business.—Companies with less than fifty millions in force, new policies must not exceed fifty per cent of the amount in force at the beginning of the year; between fifty and one hundred millions, not more than thirty per cent thereof; up to \$300,000,000, twenty-five per cent; up to \$600,000,000, twenty per cent; up to \$1,000,000,000, fifteen per cent, and over that amount not more than \$150,000,000 of new insurance in any one year.

* The Lewis Bill, requiring life companies of foreign countries to pay a tax of one per cent on all premiums on which a tax has not been paid to any other State, became a law in 1904.

Limitation of Expenses.—Expenses are limited on new business to the loadings on the new premiums received, plus the assumed mortality savings by the select and ultimate method of valuation, and renewals of five per cent are allowed for nine years only.

Standard Forms of Policies.—These are provided in four forms as follows: Ordinary life; limited payment life; endowment and term, and fifteen additional forms which have been approved by the Superintendent.

Misrepresentation.—No life company or agent thereof shall make any misrepresentation to any person insured in another company for the purpose of inducing or tending to induce such person to lapse, forfeit or surrender his insurance. A violation of the act is made a misdemeanor, and the penalty is revocation of the license of the corporation or agent so offending.

1907 LEGISLATION.

On July 19, 1907, the Governor signed the Fancher bill, which amends the insurance law by making the time for filing with the Superintendent of Insurance of lists of policyholders six instead of five months before the election. Such list shall be subject to inspection under regulations of the Superintendent of Insurance. Agents for mutual companies shall not during business hours solicit votes for directors of their companies. The bill also provides for a serially numbered official ballot in a form to be approved by the Superintendent of Insurance. This bill amends the insurance law relative to biennial elections of mutual life companies, and provides that in case of death or resignation of any director elected in 1906, his successor shall be chosen by the board of directors, to hold office only until the next election of directors. At the annual meeting in 1908 the directors shall be elected for a term of one year in place of those whose term of office then expires. At the annual meeting to be held in 1909 and semi-annually thereafter, an entire new board of directors shall be elected for the term of two years.

MISCELLANEOUS CASUALTY COMPANIES.

Casualty companies must make the same deposit as life companies, except where several classes of business are undertaken, when deposit must equal that which would be required were corporations formed separately for the several classes to be undertaken, not, however, to exceed the sum of \$250,000. Credit and title guarantee companies required to report annually the amount of bonds and mortgages guaranteed by them. Since June 1, 1905, credit companies not to write other casualty lines and casualty companies not to write credit insurance, except such company as shall have been authorized to transact such business before said date. Credit and title guarantee companies to have capital of \$150,000 and credit company must deposit with Insurance Department \$100,000.

Title and Bond and Mortgage Guarantee Companies.—Every corporation organized under provisions of subdivision one of section 170 shall make and file with the Superintendent of Insurance on or before January 31 of each year a report in writing, setting forth the aggregate amount of bonds and mortgages outstanding on the 31st day of the preceding December, the payment of the principal and interest of which has been guaranteed by such corporation.

Liability Companies Reserves.—For the purpose of computing said reserve, each such company which has been engaged in liability underwriting for ten years or more, shall, on or before the first day of October in each year, state in writing to the Superintendent of Insurance its experience in the United States, under all forms of liability policies, each year separately, according to the calendar years in which the policies were written, during a period of five years, commencing ten years previous to December 31 of the year in which the statement is made, in the following particulars, namely: Number of persons reported injured under all forms of liability policies; whether such injuries were reported to the home office of the company or of any of its representatives; the amount of all payments made on account or in consequence of injuries under such policies; the number and amount, separately, of all suits or actions against policyholders under such policies which have been settled either by payment or compromise; both of the above amounts to be ascertained as of August 31 of the year in which the statement is made, and to include in the case of suits all payments made on account or in consequence of the injury from which the suit arose, whether prior to or later than the date at which the suit was brought.

Each such company shall thereupon reserve upon all said kinds of policies, irrespective of the date at which the policies were issued (1) for each suit or action pending, on injuries reported prior to eighteen months previous to the date of making the statement, whether such injuries were reported to the home office of the given company or to any of its representatives, and which is being defended for or on account of the holder of any such policy the average cost thereof as shown by said experience, and (2) for injuries reported under such policies at any time within eighteen months, whether such injuries were reported to the home office of the given company or to any of its representatives, the average cost for each injured person as shown by said experience. From the sum so ascertained the company may deduct the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made. Any company which now issues, or shall hereafter issue, liability policies as aforesaid, and which has not been engaged in liability underwriting for ten years, shall nevertheless, until such times as it may be able to state its experience of the period hereinbefore required, make and maintain a reserve upon all said kind of policies, irrespective of the date at which the policies were issued, determined as follows: (1) for each suit or action pending, on injuries reported prior to eighteen months previous to the date of making the statement, whether such injuries were reported to the home office of the given company or to any of its representatives, and which is being defended for or on account of the holder of any such policy the average cost thereof as shown by the average of said experience of all other companies stated as required by this section, and (2) for injuries reported under such policies at any time within eighteen months, whether such injuries were reported to the home office of the given company or to any of its representatives, the average cost for each injured person as shown by the average of said experience of all other companies stated as required by this section; which average cost for suits and for injured persons shall be furnished by the Superintendent of Insurance to each such company on or before the first day of December, in each year. From the sum so ascertained each such company may deduct the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made.

Surety Companies.—Surety companies must pay to the Comptroller a franchise tax of one-fifth of one per cent upon gross premiums received in the State. Other taxes regulated by reciprocal provisions. Surety companies must report to the State Comptroller on or before August 1, as of June 30, the amount of premiums collected for the year ending on that date, for the purpose of taxation.

Live Stock.—Live stock companies may be organized on the assessment plan. At least 50 persons must apply and pay for insurance amounting to \$10,000

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a statement verified by the principal officer of the company or by its chief managing agent, showing its condition, December 31 preceding, and an agreement not to remove suits from State courts, and certificate of its home State that it is authorized to do the business named.

Funds.—Stock life and miscellaneous companies must have capital of \$50,000; industrial life, \$25,000. Foreign life companies must have \$500,000 insurance in force on at least 500 lives. In March, 1907, the law was amended to provide that any insurance company having a capital stock of over \$100,000 may, with the consent of the Insurance Commissioner, after investing \$100,000 of the capital, as provided in section 4731, invest the balance in securities approved by the Commissioner.

Deposit.—Life companies of foreign countries must have on deposit with a State of the United States not less than \$200,000, and companies of other States are required to have a capital of \$100,000.

Rebating.—Not allowed. Fine, not less than \$100 nor more than \$500; for repeated offense, revocation of license.

Resident Agents.—A resident agents' law is in force.

Attorney.—The Insurance Commissioner must be designated to accept service of legal process in behalf of the company.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 1. Abstracts of these must be published in one newspaper of general circulation.

Agents.—See Taxes and Penalties.

Examinations.—The Insurance Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, all expenses to be borne by the company. It is made his duty to examine every domestic company at least once in three years.

Fees.—Filing preliminary papers, \$20; filing annual statement, \$10; certificate of examination, \$2; charter fee, \$25; certificate of increase or decrease of capital stock, \$5; for each seal, \$1; examination of domestic company, \$25; examination of foreign company, \$50; other papers, \$1.

Licenses.—License to company to do business, \$250 per annum; to each general agent \$5, \$3 for each special or district agent, and \$1 for each local agent. Accident companies, \$200; miscellaneous stock companies, \$100. Renewable April 1 of each year. Company's licenses prorated remainder of year if over \$25.

Reinsurance.—No domestic life company shall reinsure its risks without consent of the Department, or over fifty per cent any individual risk.

Taxes.—General agents shall, within thirty days from January 1 and July 1 of each year, make a sworn statement of the gross receipts obtained by them from residents of the State during the preceding six months, and shall, within the first fifteen days of February and August of each year, pay to the Insurance Commissioner a tax of two and one-half per cent upon such gross receipts. If, however, the agent can show that the company has invested in State, city and county bonds, or property situated and taxed in the State in a sum equal to one-quarter of entire assets, then the tax shall be but one per cent on such gross receipts; if three-quarters, then one-quarter of one per cent. This in lieu of all other taxes, licenses or fees, State, county or municipal. Solicitor for life insurance shall be deemed to be the agent of the company and not the assured.

Penalties.—An agent unlawfully expending the funds of the company shall upon conviction be deemed guilty of a felony and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of \$200 or be imprisoned ninety days, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from \$10 to \$500 for every violation.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—A law prohibiting discrimination between insureds of the same class as to premiums, etc., is in force.

Application.—Statements in application are held to be representations only, and not warranties.

Contracts.—Contracts issued upon applications made in the State are held to be State contracts, and subject to State laws. Life companies may have their policies registered by depositing with the Commissioner the amount of the reserve in securities. After July 1, 1907, no policy or certificate of life insurance for less than \$500 shall be offered for sale, until copy of contract and application has been filed with and approved by the Insurance Commissioner.

MISCELLANEOUS CASUALTY COMPANIES.

Miscellaneous Companies.—Must comply with the general laws relating to insurance, and pay license fee for each class of business done, but not exceeding \$350 in the aggregate.

NORTH DAKOTA.

SUPERVISING OFFICER, E. C. COOPER, COMMISSIONER OF INSURANCE, BISMARCK.

Preliminary Documents.—Company must file with the Commissioner a copy of its charter and a statement showing its financial condition.

Attorney.—Company must appoint the Insurance Commissioner as its attorney to accept service of legal process.

Funds.—Company must possess available cash funds of not less than \$200,000.

Valuation of Policies.—The basis of valuation is the Combined Experience or Actuaries' Table of Mortality. The assets of a company, composing its legal reserve, shall be valued so that the annual income therefrom shall not be less than four per cent of the valuation. Loans and credits shall not be allowed for more than their face value, nor shall any asset or investment be allowed at more than its market value.

Annual Statements.—Annual statements must be filed with the Commissioner on or before first Monday in February, showing its condition on December 31 preceding. Such statement must be published at least three times in some newspaper of general circulation in each Judicial District of the State in which such insurance company shall have an agency. Statements for publication must be made out on blanks furnished by the Commissioner and published in each judicial district where company has an agency. Proof of publication must be filed with the Insurance Commissioner.

Agents.—Agents must obtain from the Commissioner certificates entitling them to do business. Such certificates are renewable annually. Each individual person who has anything to do, directly or indirectly, with the business of the company must have a certificate of authority, and all business must be transacted through resident agents.

Examinations.—The Commissioner of Insurance is authorized to make examinations of companies and to revoke licenses whenever he shall deem it necessary.

Fees.—Filing copy of charter, \$25; filing annual statement, \$10; furnishing copies of same for publication, \$2; certificates of authority to company, \$2; certificates to agents, \$2.

Suicide.—No defense after one year.

Taxes.—At the time of filing the annual statement company must pay to the Commissioner of Insurance a tax of two and one-half per cent on the gross premiums received. Upon payment of such sum the Commissioner shall issue the annual certificates provided by law. The tax of two and one-half per cent is in full of all taxes, State and local.

Penalties.—For neglect to make statement in the manner and within the time required, \$100 for each day's neglect, and upon notice by the Insurance Commissioner to that effect, its authority to do new business shall cease while such default continues. For wilfully making false statements, a fine of not less than \$500 nor more than \$1000. Any new business done by the insurance company after neglect to make the required statements shall be deemed to be done in violation of law. For violation of any provision when no penalty is specifically provided for, a fine of not less than \$100 nor more than \$500. For failure to procure agent's license, a fine of not less than \$50 nor more than \$500 for each offense. Any insurance company or association violating or failing to observe and comply with any of the provisions of sections applicable thereto, shall be subject to and liable to pay a penalty of \$500 for each violation thereof. Such penalty may be collected and recovered in an action brought in the name of the State in any court having jurisdiction thereof. Any insurance company or association which shall neglect and refuse for thirty days after judgment in any such action to pay and discharge the amount of such judgment shall have its authority revoked for at least one year from the date thereof.

MISCELLANEOUS CASUALTY COMPANIES.

Every stock company of whatever nature must have at least \$200,000 cash capital actually paid in. Hail companies must keep \$25,000 on deposit with the State Treasurer. Foreign mutual hail companies are barred.

Fidelity and Surety.—Foreign companies must comply with every law applicable to such companies and have paid-up capital of \$200,000, and a premium reserve of 50 per cent of the annual premiums on outstanding obligations; must have on deposit with some State \$100,000 in approved securities. At the time of making annual statement every foreign company shall pay a tax of 2½ per cent on gross premiums.

1907 LEGISLATION.

Every life policy to be so constructed as to contain the entire contract. Misrepresentations by company, officer, director or agent prohibited. No reinsurance or consolidation to be effected by domestic life, accident or health companies before plan of reinsurance or consolidation is submitted to and approved by Insurance Commissioner. No domestic mutual life company shall make any disbursements of over \$100 except by voucher. Annual apportionment and accounting of surplus of life companies is required as to policies heretofore issued. On policies hereafter issued, annual accounting and apportionment to be made after the third year. Solicitor is deemed to be agent of company and not the insured. Companies may not issue both participating and non-participating policies.

Providing for the accumulation of a contingency reserve and providing for automatic extended insurance. Political contributions prohibited. Retirement of temporary capital (\$100,000) of a mutual life company is provided for. Standard forms of life policies are provided for and discriminations prohibited. No life company paying a salary of over \$50,000 a year shall be licensed in the State, and no domestic company shall pay an annual salary or compensation of over \$5,000, except by vote of the board of directors. Pensions are also prohibited. On January 1, 1908, a new law went into effect regulating investments and real estate holdings of life companies.

OHIO.

SUPERVISING OFFICER, C. C. LEMERT, SUPERINTENDENT OF INSURANCE, COLUMBUS.

Preliminary Documents.—Company must file with the Superintendent certified copy of its charter and a statement verified by its chief officer, showing its condition. Certificates must be renewed and published annually. All life company licenses expire April 1, other companies, March 1. Before October of each year each company must file a report of the counties in which it has agencies, and the newspapers in which publication was made. Ohio companies are not required to publish certificates or file them with recorders.

Attorney.—A stipulation must be filed with the Superintendent to the effect that service of legal process made upon any agent of the company shall be valid.

Funds.—Stock companies must have at least \$100,000 of actual paid-up capital invested in the interest paying bonds or stocks of the United States, or of this State, or of some other State of the United States, of the market value of \$100,000 in the city of New York, or in bonds and mortgages on unincumbered real estate in this State, or in the State under the laws of which it was organized, of at least double the value of the amount loaned thereon; and such bonds and mortgages must be deposited with the Superintendent of Insurance of this State, or the chief financial or other officer of the State in which such company was organized, designated by the laws of such State to receive the same. Employers liability companies must deposit \$50,000 with the Insurance Superintendent to secure all policyholders. Companies of foreign countries must deposit \$100,000 for the benefit of policyholders residing in the United States.

Companies of Other Countries.—Each company must have a deposit with the Superintendent of \$100,000 in treasury notes, stocks or bonds of the State of Ohio, United States bonds or bonds of any city or county in Ohio, to the value of \$100,000, or with the proper officer of some State for the benefit of policyholders in the United States.

Valuation of Policies.—Policies are valued on the basis of the American Experience Table of Mortality, with interest at four per cent, or other valuation if not lower than that required by law. Valuations are to be made annually.

Annual Statements.—Annual statements must be filed on the first day of January or within sixty days thereafter, showing the condition of the company on December 31 preceding.

Agents.—Every agent must procure a license from the Superintendent for each company he represents, and a certified copy of same must be filed with the Recorder of the county in which the office is located. Certificates renewable annually.

Examinations.—The Superintendent of Insurance is authorized to examine a company at any time when he shall have good reason to suspect the correctness of any statement made to him, or that the affairs of the company are in an unsound condition. Domestic

life companies must be examined annually. Expense of examination paid by State, except where made at request of company and subject also to reciprocal laws.

Fees.—For filing charter of company, \$25; preliminary statement, \$20; annual statements, \$20; certificate of authority to agents, and certified copy thereof, \$2; certificate of compliance, \$1; copies of papers on file, 20 cents per folio; certification thereof, \$1. For valuing policies, one cent for each \$1000 of insurance valued. For clerical work in connection with deposits, \$25 for each \$100,000. Other fees regulated by reciprocal provision.

Taxes.—Foreign companies pay two and one-half per cent on gross premiums, less return premiums and reinsurances. If any other State or government shall tax an Ohio company in excess of the above, the taxes of companies of such State or government operating in Ohio shall be the same.

Impairment.—In event of an impairment of capital of twenty per cent, the company must make good the deficiency. An impairment of forty per cent forfeits the right to transact new business.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—A copy of the application and of any other document affecting the validity of the policy must accompany the policy as part thereof.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, fine of not less than \$100 nor more than \$500 and revocation of license for one year.

False Statements.—Any medical examiner making a false statement to a company affecting the granting of insurance shall be liable to a fine of not more than \$500 or imprisoned not more than three months.

Misstatements.—Misstatements in application shall not bar the right to recovery under the policy unless such misstatements were willfully made and materially affect the risk.

Policies Non-Forfeitable.—After three annual payments have been made thereon, company cannot defend "upon any other ground than fraud, on any claim arising upon such policy by reason of any errors, omission or misstatements of the assured in any application except as to age."

BILLS RECOMMENDED BY THE OHIO SPECIAL JOINT INSURANCE COMMITTEE

The following bills recommended by the Ohio Special Joint Insurance Committee have become laws.

Establishing standard forms in which policies of life insurance may be issued in this State and in which policies of life insurance companies organized under the laws of this State may be issued; and regulating the conditions and provisions to be contained in policies of life companies that do not adopt such standard forms. Prohibiting the diversion of funds for political purposes; defining the status of persons soliciting life insurance, declaring the solicitor to be agent of the company and not the insured; prohibiting misrepresentations by life companies; requiring separate annual statements of profits and losses of participating and non-participating business of life insurance companies; limiting expenditures without voucher to \$100; prohibiting false statement of assets or financial standing of any life company or association by said company or its agent.

MISCELLANEOUS CASUALTY COMPANIES.

Every company must have at least \$100,000 capital.

OKLAHOMA.

SUPERVISING OFFICER, J. T. McCOMB, INSURANCE COMMISSIONER, GUTHRIE.

Preliminary Documents.—Company must file with the Commissioner a certified copy of its charter, and a verified statement of its condition, and obtain certificate to do business.

Attorney.—An attorney, a resident of the Territory, must be appointed to accept service of legal process. In case of fraternal orders, must appoint Insurance Commissioner as agent.

Funds.—Life company must have at least \$100,000 safely invested.

Valuation of Policies.—Valuations are made on the Combined Experience or Actuaries' Tables of Mortality, with interest computed at four per cent.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding.

Taxes.—Two per cent on gross premiums.

Agents.—Must state name and location of their company on all signs and print same on all policies. Whoever acts for a company in any capacity is held to be the agent of the company, and must procure certificate of authority from Commissioner.

Examinations.—Commissioner may make examinations when he deems necessary.

Licenses.—An annual entrance fee of \$200 is exacted from each company.

Fees.—For filing annual statement, \$50; filing copy of charter, \$30; appointment of attorney for service, \$3; agent's certificate of authority, \$3; copies of papers on file, 20 cents per folio; certifying same, \$1; for examining company, actual expenses incurred. Other fees governed by reciprocal provisions.

Penalties.—For any violation of the insurance laws a penalty of \$500 is provided, and \$100 additional for each month of default.

[Insurance Section of State Constitution Which Became Operative November 16, 1907.]

Sec. 1. No foreign insurance company shall be granted a license or permitted to do business in this State until it shall have complied with the laws of this State, including the deposit of such collateral or indemnity for the protection of its patrons within this State as may be prescribed by law, and shall agree to pay all such taxes and fees as may, at any time, be imposed by law or act of the legislature on foreign insurance companies, and the refusal to pay such taxes or fees shall work a forfeiture of such license.

Sec. 2. Until otherwise provided by law, all foreign insurance companies, including surety and bond companies, doing business in the State, except fraternal insurance companies, shall pay to the Insurance Commissioner for the use of the State an entrance fee as follows:

Each foreign life insurance company per annum, \$200; each foreign fire insurance company per annum, \$100; each foreign accident and health insurance company, jointly per annum, \$100; each surety and bond company per annum, \$150; each plate glass insurance company (not accident) per annum, \$25; foreign live stock insurance companies per annum, \$25.

Until otherwise provided by law, domestic companies excepted, each insurance company, including surety and bond companies doing business in this State, shall pay an annual tax of 2 per cent per annum on all premiums collected in this State, after all cancellations are deducted, and a tax of \$3 on each local agent.

Sec. 3. The revenue and tax provisions of this constitution shall not include, but the State shall provide for the following classes of insurance organizations not conducted for profit and insuring only their own members: Farm companies, insuring farm property and products thereon; trades insurance companies, insuring the property and interest of one line of business; fraternal, life, health and accident insurance in fraternal and civic orders, and in all of which the interests of the members of each respectively shall be uniform and mutual.

Sec. 4. All fees collected by the Insurance Commissioner shall be paid to the State Treasurer monthly.

MISCELLANEOUS CASUALTY COMPANIES.

Surety Companies.—Are required to make a deposit of \$50,000 with the Territorial Treasurer, consisting of cash or government, or county or municipal bonds, or other security as may be approved by the Territorial Bank Commissioner. Additional deposits shall be required to keep the same equal in the aggregate amount to one-half the premiums and compensations earned during the preceding year, and such companies shall, on or before the 10th day of January in each year, file under the oath of one of its principal officers, a statement showing the amount of such receipts for the preceding year, and shall accompany such statement with the additional deposits required. Articles of incorporation or charter must be filed with the Attorney-General, and must show that it has a paid-up capital of \$500,000 in cash or its equivalent.

Fees and Taxes of Surety Companies.—Annual entrance fee, \$150; filing annual statement, reciprocal, minimum, \$10; filing copy of charter, \$30; appointment of attorney for service, \$3; each agent's license, \$3; taxes, 2 per cent on gross premiums.

Live Stock.—The law permits the entry of mutual companies, only.

Fees for Casualty and Miscellaneous Companies.—All fees except the annual entrance fee and the fee for filing the annual statement, \$50, are the same as for fire companies* and the minimum annual entrance fee for any line of miscellaneous insurance except live stock and plate glass, is \$100. The Constitution specifically provides the annual entrance fees of live stock, life, fire, accident and health, surety and bond, and plate glass companies, and where companies transact more than one line of insurance, they are charged the entrance fee specifically set out in the Constitution for the different classes of insurance transacted, but if they desire to transact any class of insurance not specifically covered by the provisions of the Constitution, they are not charged an entrance fee for that line; for instance, a company writing personal accident and health insurance, also burglary and steam boiler insurance, is charged only the entrance fee for accident and health, \$100; but if it desires to transact plate glass insurance, it would be charged an additional \$25, inasmuch as the Constitution provides a specific fee for that class of insurance.

Taxes.—Two per cent on gross premiums.

Contracts.—Each life company is required to file an agreement with the Insurance Commissioner that it will not issue in this or any other State or territory any "special" or "advisory board" contract; that it will not sell stock in the company or any agency in connection with its policies, and that it will not employ any stock company as agent.

* Fees for fire companies—Annual entrance fee, \$100; filing annual statement, reciprocal, minimum, \$10; copy of charter, \$30; appointment of attorney for service, \$3; each agent's license, \$3.

OREGON.

SUPERVISING OFFICER, F. W. BENSON, SECRETARY OF STATE, SALEM.

Preliminary Documents.—Joint stock companies must show to the Insurance Commissioner, by the reports or certificate of the proper insurance officer of some State having an insurance department, that it is possessed of a paid-up, unimpaired cash capital of at least \$200,000, the requirements of capital not applying to life insurance companies possessing assets of \$1,000,000 or more. Also file copy of charter or articles of incorporation. Mutual or co-operative insurance associations must show, to the satisfaction of the Insurance Commissioner, by the certificate of the proper insurance officer of the State in which it is organized, that it is possessed of an emergency or reserve fund for the benefit of its policy or certificate-holders, which shall not be less than \$200,000, provided, that if such association shall have assets amounting to \$200,000 set apart as a capital fund upon which it transacts business, it will be considered to have complied with the requirements respecting the emergency fund.

Attorney.—A citizen and resident of the State must be appointed attorney to accept service of legal process, and resident general agent, to whom all other agents of the company shall report.

Companies of Other Countries.—Foreign companies must have at least \$200,000 deposited with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—An amendment to the insurance code went into effect on May 25, 1907. It provides that every life insurance company shall annually file a sworn statement with the Insurance Commissioner on or before March 1, showing total value of all policies and annuities on December 31 next preceding. These valuations shall be verified by the Commissioner on the net premium basis, according to the American Ex-

perience Table with four and one-half per cent interest, or the Actuaries or Combined Table with four per cent interest, or the select and ultimate method. Valuations by other State departments will be accepted in lieu of a valuation by this State.

Discrimination.—There shall be no discrimination between insureds of this same class, and no benefit shall be offered or given unless specifically stated in the policy.

Annual Statements.—Annual statement must be filed with the Commissioner on or before the first day of March, showing total gross premiums received during the year previous, from which shall be deducted returned premiums and losses paid in the State. This general annual statement is required only upon entering the State, not annually.

Agents.—All life insurance companies or corporations and all mutual insurance associations or societies must apply for a license for each agent or solicitor.

Examinations.—The Commissioner is authorized to examine any company upon the complaint of three citizens, but a certificate from the proper officer of some other State to the effect that it is financially sound, must be accepted in lieu of examination.

Fees.—For filing and recording articles of incorporation of a domestic company, from \$10 to \$75, according to amount of capital stock; filing supplementary articles of incorporation, \$5. All fees payable to Secretary of State.

Taxes.—Two per cent upon gross receipts less premiums returned and losses paid in the State. Resident general agent must file sworn statement showing total premiums, premiums returned and losses paid.

Penalties.—For doing business without authority, \$500 fine. Violations of other provisions of law, a fine of not less than \$100 nor more than \$500 is imposed. For making false statement, guilty of perjury, imprisonment.

MISCELLANEOUS CASUALTY COMPANIES.

Surety Companies.—Foreign surety companies must show that they are possessed of a capital of \$250,000 and assets of \$300,000; pay \$100 annually for a license. If engaged in other insurance business they shall pay the license required for each class of business transacted. A deposit of \$50,000 is required or an investment of \$65,000 in Oregon real estate approved by the Department. Must be authorized, under their charter and the laws of the State where incorporated, to become surety upon bonds, etc., file certified copy of articles of incorporation and a written application for authority to do business under the Act of February 20, 1899; also file power of attorney, appointing the Secretary of State of this State its true and lawful attorney, upon whom lawful process may be served. Domestic companies must have a paid-up capital of \$100,000. Taxes—Two per cent upon gross premiums less premiums returned and losses paid in the State.

Personal Accident, Health, and Liability.—Companies governed by same provisions as old line life.

Burglary, Title, Bond and Mortgage and Credit Companies.—Must file declaration and duly authenticated copy of charter or articles of incorporation, and appoint attorney for service. Declaration fee, \$50; and annual license fee based on amount of authorized capital stock.

Live Stock.—Same fees and licenses as required of life companies, and show to satisfaction of Insurance Commissioner that company is able to pay losses in full.

Plate Glass and Steam Boiler Companies.—File copy charter or articles, and otherwise comply with the same laws as accident companies, except no annual license required.

PENNSYLVANIA.

SUPERVISING OFFICER, DAVID MARTIN, INSURANCE COMMISSIONER, HARRISBURG.

Preliminary Documents.—Company must file with the Commissioner a certified copy of its charter and a verified statement showing its affairs and condition.

Attorney.—Must appoint some citizen of Pennsylvania, other than the Insurance Commissioner, attorney to accept service of legal process.

Funds.—Company must possess assets equal to its liabilities.

Valuation of Policies.—The basis of valuation is the Actuaries' Experience Table of Mortality, with interest at four per cent to January 1, 1903, thereafter the American Experience Table of Mortality, with interest at three and one-half per cent. Commissioner authorized to accept valuations of other State officials.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company December 31 preceding.

Agents.—Company must certify to the Commissioner the names of the agents whom it appoints, and such agents must obtain certificate of authority from the Commissioner. Certificates to be renewed annually.

Examinations.—The Commissioner is authorized to make examinations for probable cause, and to publish the result of such examination whenever he shall deem it to the best interests of the public to do so.

Fees.—Filing copy of charter, \$25; filing annual statement, \$20; issuing certificates of authority and a certified copy of the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; valuing policies, not exceeding 3 cents for each \$1000 of insurance valued; for examination of companies, actual expenses incurred. If the fees collected are not equal to the expenditures of the Department, the Commissioner is authorized to assess the deficiency upon the companies doing business in the State. Other fees regulated by reciprocal provision.

Taxes.—Company is required to report in the month of January of each year to the Commissioner the amount of premiums received by it in the State during the preceding year and to pay a tax of two per cent thereon into the State Treasury.

Penalties.—For neglecting to file the statements required, company incurs a penalty of \$100 for each day's neglect. Companies or agents doing business without complying with the law incur a penalty of \$500 for each month and fraction thereof in which such unlicensed business is transacted. For violation of the anti-rebate law a fine of \$500 is provided for each offense where the amount insured is \$25,000 or less, and \$500 additional for each additional \$25,000.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—A copy of the application, and of every document affecting the contract, must be attached to policy.

Brokers.—Every person not an officer or agent of a company, who aids in the procurement of insurance, is deemed a broker, and must obtain a certificate from the Commissioner. Fee, \$10.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine of \$500 where the insurance is \$25,000 or less, and for every additional \$25,000 or less an additional fine of \$500, and the offender to be disqualified from doing business for three years. One-half the fine goes to the informer, the other half to the school fund of the county where the offense was committed.

Fraudulent Representations.—Any agent, physician or other person, making false representations for the purpose of procuring insurance, is deemed guilty of a misdemeanor, and may be fined not more than \$1000 or imprisonment not exceeding one year.

Misrepresentations.—Untrue statements made in application in good faith shall not forfeit policy unless such statements relate to matters material to the risk.

Real Estate.—The Roberts bill, approved May 28, 1907, limits the purchase, receiving, holding and conveying of real estate by domestic companies.

MISCELLANEOUS CASUALTY COMPANIES.

The general law places these companies in the same category as fire insurance companies, and they are required to conform to the same requirements as that of fire companies. Surety companies must have at least \$250,000 capital, and are required to deposit \$100,000 with the Insurance Commissioner. All other companies, \$100,000. Companies paying sick and accident benefits not exceeding \$10 per week, or death benefit

not exceeding \$250, may do business with a paid-up capital of \$25,000. Steam boiler companies are liable for the full amount named in the policy in case of explosion.

Pennsylvania employers liability law commonly known as the Casey bill:

Section 1. Be it enacted, etc., That in all actions brought to recover from an employer for injury suffered by his employe, the negligence of a fellow-servant of the employe shall not be a defense, where the injury was caused or contributed to by any of the following causes; namely:

Any defect in the works, plant, or machinery, of which the employer could have had knowledge by the exercise of ordinary care; the neglect of any person engaged as superintendent, manager, foreman, or any other person in charge or control of the works, plant, or machinery; the negligence of any person in charge of or directing the particular work in which the employe was engaged at the time of the injury or death; the negligence of any person to whose orders the employe was bound to conform, and did conform, and, by reason of his having conformed thereto, the injury or death resulted; the act of any fellow-servant, done in obedience to the rules, instructions, or orders given by the employer, or any other person who has authority to direct the doing of said act.

Section 2. The manager, superintendent, foreman, or other person in charge or control of the works, or any part of the works, shall, under this act, be held as the agent of the employer, in all suits for damages for death or injury suffered by employes.

Section 3. All acts or parts of acts inconsistent herewith be and the same are hereby repealed.

Approved—The 10th day of June, A. D., 1907.

RHODE ISLAND.

SUPERVISING OFFICER, CHARLES C. GRAY, INSURANCE COMMISSIONER,
PROVIDENCE.

Preliminary Documents.—Company must file with the Commissioner a copy of its charter and a verified statement showing the condition of the company, also certificate from Insurance Commissioner of home State that company is authorized to issue policies there.

Attorney.—Company must appoint the Insurance Commissioner its attorney to accept service of legal process.

Funds.—Company must possess at least \$100,000 assets invested in approved securities if a mutual company. If a stock company it must have capital stock of \$100,000.

Deposit.—Company must furnish to the State Treasurer a certificate setting forth that it has on deposit with the proper officer of the State wherein it is incorporated the sum of \$100,000 at least, invested in approved securities for the benefit of its policyholders.

Valuation of Policies.—Annually for all companies operating in this State. The legal minimum standard on policies issued prior to January 1, 1907, to be American Experience Table with 4 per cent interest; subsequent issues 3½ per cent. Policies may provide for 1-year preliminary term, subject to certain conditions.

Contracts.—Any contract that makes a part of the constitution and by-laws of the company a part of such contract must have attached thereto a copy of such constitution and by-laws.

Annual Statements.—Annual statements must be filed within thirty days from January 1, showing the business and condition of the company December 31 preceding.

Agents.—General agents must execute a bond to the State Treasurer, with two or more approved sureties, in a sum not less than \$200 (bond of \$500 required of life agents), conditioned to make annual returns required by law, and that they will pay the taxes required. An agent doing business in one town prohibited from establishing a branch agency in another town. Companies prohibited from doing business except through licensed resident agent. Every person acting in any manner for an insurance company who is accountable to any agent of such company for premiums received shall

be designated as a sub-agent. All agents and sub-agents must procure licenses from the Commissioner, renewable annually, on April 1, under general law that went into effect February 1, 1896. Agents of life companies required to publish an abstract of annual statement, approved by Insurance Commissioner, in a newspaper printed in the county in which the principal office of the company is located in this State, once a week for three successive weeks in the month of March, which is attended to by the companies direct.

Examinations.—The Commissioner may examine any company doing business in his State whenever he shall deem it important for the safety of policyholders, and may publish the result in one or more newspapers.

Fees.—For filing a copy of charter, \$30; filing preliminary statements, \$20; filing annual statement, \$20; issuing certificate to agent, \$2; all firms of general agents counted as one agency; copy of service of process, \$2; examination of company, actual expenses incurred. Other fees regulated by retaliatory provisions.

Taxes.—In the month of January of each year agent of any company, co-operative or otherwise, is required to make a return to the State Treasurer of the amount of the insurance placed by him or his sub-agents during the preceding year, the premiums or assessments collected during said period by his company or any of its agents or sub-agents within this State, and at the same time shall pay to the Treasurer a tax of two per cent on such premiums or assessments. Other taxes and requirements regulated by retaliatory provision.

Penalties.—Any person acting as agent for an unauthorized company shall be fined \$1000. An agent doing business without complying with the laws of the State incurs a penalty of not less than \$300 or more than \$1000. An agent refusing or neglecting to answer interrogatories of the Commissioner for thirty days is liable to a fine of \$1000.

ADDITIONAL NOTES FROM THE STATUTES.

Brokers.—Any person, not an officer or agent of a company, aiding in negotiating insurance shall be deemed a broker, and must pay a license fee of \$10.00 to the Insurance Commissioner.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, a fine not exceeding \$100.

MISCELLANEOUS CASUALTY COMPANIES.

Surety companies must have at least \$250,000 capital, and do nothing but surety business in this State; all other companies, \$100,000.

Fees.—For filing copy of charter, \$30; preliminary statement and each annual statement, \$20; each agent's certificate, \$2.

SOUTH CAROLINA.

SUPERVISING OFFICER, F. H. McMASTER, INSURANCE COMMISSIONER, COLUMBIA.

The following are the requirements for all foreign life insurance companies to enter this State for business:

1. Certified copy of charter.
2. Certificate from insurance department of home State, showing that it has complied with all the requirements of that State. Companies must be possessed of \$100,000 capital or surplus, or in lieu thereof to deposit with the Insurance Commissioner \$10,000 valid securities, or a bond for the same amount made by a solvent surety company doing business in South Carolina.
3. Annual statement of condition, as of 31st December.
4. Annual license fee of \$100, payable to the Insurance Commissioner. Domestic company, \$50.
5. An additional fee of \$50 for each company doing business on the legal reserve basis.

6. \$25 for each company doing business on the mutual assessment plan and operating in more than one County.

7. \$10 for each company doing business on the mutual assessment plan and doing business in one county.

The appointment of an attorney to accept service of legal process in South Carolina, must be a resident citizen. One of the company's agents will answer.

9. List of all agents appointed in South Carolina and their postoffice address must be sent to the department for record before they can solicit business in South Carolina.

After Entry.—An additional license fee of one-half of one per cent on all gross premiums collected in this State, payable quarterly, direct to the Insurance Commissioner.

Quarterly reports of gross premiums must be made to the Insurance Commissioner after March 31, June 30, September 30 and December 31.

There is also a State and county tax, based on the premiums collected in the various counties during the year next preceding. These taxes are due October 15 to December 31.

No fees are charged for filing papers or for the appointment of agents.

The fiscal year runs from April 1 to March 31.

Policies Non-forfeitable.—After a policy has been in force two years, the company is deemed to have waived its right to question statements made in the application.

Annual Statements.—Annual statements must be filed prior to March 31 showing its condition on December 31 preceding.

Agents.—Copy of appointment must be filed with Insurance Commissioner giving post-office address and residence. Agents must make a return between January 1 and February 20, showing the gross receipts and the value of personal property of the company at the agency.

Examinations.—Upon being satisfied that any company is unsafe or insolvent, it is made the duty of the Insurance Commissioner to refuse to license it and to cancel any license that may have been issued. When he has reason to doubt the solvency of any company doing business in the State, he must accept a certificate from the proper officer of the State under whose authority it was organized as proof of its solvency.

Licenses.—For license authorizing company to do business, \$100, and a department license of \$50. Also a "graduated license fee" of one-half of one per cent on gross premiums received during the three months immediately preceding the payment of such fee, to be made direct to Insurance Commissioner. Quarterly returns of premiums to be made to the office of the Insurance Commissioner on the last days of March, June, September and December. (The City of Columbia imposes a special license of \$50 for the first \$1000 of premiums received by the agent, and \$30 for each additional \$1000.)

Taxes.—Every insurance company, of any class, not organized under the laws of the State, shall make a quarterly return to the Insurance Commissioner of its gross income for the preceding quarter, which return shall state in detail the amount of gross premiums, gross receipts or gross income collected by such company, in each of the various counties in the State. These returns to be made on the 31st of March, 30th of June, 20th of September and 31st day of December in each year. Immediately after the close of the year the Insurance Commissioner will report to the county auditor in each county a statement of the amount of gross premiums collected in such county during the preceding year, which statement shall be placed on the duplicate in such county, together with the other items now included in the taxable property of such company. Taxes are due and payable from October 15 to December 31 to County Treasurer. (The city of Columbia imposes a license of \$50 for the first \$1000 premiums, and \$30 for each additional \$1000.)

Penalties.—For each violation of the provision of the statutes a penalty of not less than \$100 nor more than \$500 is imposed for each offense.

Misrepresentation.—No life company and no officer, director or agent thereof, shall issue or circulate or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be

received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

Discrimination.—No life company shall make or permit any distinction in favor of individuals between insureds of the same class and equal expectation of life, in the amount of the payment of premiums or rates, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or agent thereof, make any contract of insurance or agreement as to such contracts other than as plainly expressed in the policy issued thereon; nor shall any such company or an officer, agent, solicitor or representative thereof grant as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; nor give, sell or purchase, as inducement to insurance or in connection therewith any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon, or anything of value whatever, not specified in the policy.

Special Contracts and Sale of Stock.—No life company shall issue in this State agency company stock or other securities, or any special or advisory board or other contract of any kind, promising returns and profits as an inducement to insurance; and no company shall be authorized to do business in this State, which issues or permits its agents, officers or employees to issue in the State of South Carolina or any other State or Territory, agency company stock, or other stock or securities, or any special or advisory board or other contract of any kind promising returns and profits as an inducement to insurance, and no corporation or stock company, acting as agent of a life insurance company, nor any of its agents, officers or employees, shall be permitted to agree, sell, offer to sell or give, or offer to give directly or indirectly, in any manner whatsoever, any share of stock, securities, bonds or agreement of any form or nature, promising returns and profits as an inducement to insurance, or in connection therewith.

MISCELLANEOUS CASUALTY COMPANIES.

Accident, Surety, Casualty, Fidelity and Miscellaneous.—Companies must have a capital of not less than \$100,000, and deposit in lieu thereof \$10,000 or a bond for same with the Insurance Commissioner. All companies required to pay a license fee of \$100 per annum and department fee of \$40 to the Insurance Commissioner.

An additional license fee of one-half of one per cent on all premiums, payable quarterly; municipal and county taxes in addition. Otherwise, must conform to the requirements made of life companies.

SOUTH DAKOTA.

SUPERVISING OFFICER, O. S. BASFORD, INSURANCE COMMISSIONER, PIERRE.

Preliminary Documents.—Company must file with the Commissioner of Insurance a certified copy of its charter and a statement showing its financial condition; also a certificate showing that it has at least \$100,000 of assets deposited with the proper officer of some State for the protection of all its policyholders.

Distribution of Surplus.—Annual apportionment and accounting required.

Attorney.—A resident of the State must be appointed and empowered to accept service of legal process, or Commissioner of Insurance may be appointed.

Funds.—Company must have assets amounting to at least \$100,000 deposited with the proper officer of some State for the protection of all its policyholders in the United States.

Valuation of Policies.—Policies are valued on basis of the American Experience Table and four and one-half per cent interest, or the Actuaries' Table and four per cent interest.

Annual Statements.—Annual statements must be filed within two months from January

1, and must be published at least three times in a legal newspaper, and printed and published in each judicial circuit of the State in which the company shall have an agency. Advertisements must be paid for at legal rate, which is 75 cents per square of twelve lines of nonpareil type or its equivalent for the first insertion, and 50 cents per square for each subsequent insertion.

Agents.—Agents must obtain from the Commissioner of Insurance a certificate entitling them to do business. Certificates renewable annually.

Rebating.—Not prohibited.

Examinations.—The Commissioner may, personally or by an authorized suitable person, make examinations at any time.

Fees.—For filing copy of charter, \$25; annual statement, \$10; issuing certificate of authority and certifying the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; examinations of companies, actual expenses incurred, not exceeding \$10 per diem. All fees subject to reciprocal laws of the State.

Taxes.—At the time of filing annual statement, company is required to pay into the State Treasury two and one-half per cent on the gross premiums received in the State during the preceding year. Such taxes in lieu of all other State and local taxes. Reciprocal laws govern taxes, fees, etc., same to a penalty of \$500 for each violation. For neglect to file statements as required, \$100 for each day.

Penalties.—Violation of any of the provisions of the act subjects the party violating.

ADDITIONAL NOTES FROM THE STATUTES.

Fraudulent Statements.—Any agent, physician, or other person, making fraudulent statements to obtain insurance, shall be deemed guilty of a misdemeanor, and subject to a fine not exceeding \$1000 or imprisonment not more than one year, or both fine and imprisonment.

Medical Certificate.—When a medical examiner has certified that the applicant is a fit subject for insurance, company is estopped from defending on the ground that insured was not in good health.

Misstatement of Age.—When the applicant has misstated age in his application, company may charge premium as of his correct age, but can make no other deduction from policy on account of such misstatement.

MISCELLANEOUS CASUALTY COMPANIES.

Accident and health companies are subject to the laws governing life companies. Burglary, credit, fidelity and surety, liability, title and bond and mortgage companies must deposit \$20,000 with the State Treasurer; file certified copy of articles of incorporation, statement of condition and pay a fee of \$5 for a certificate of authority.

Foreign companies subject to reciprocal law as to fees. Business of foreign companies must be done through resident agents. Plate glass and steam boiler companies are subject to the laws governing fire insurance companies.

Live Stock.—Mutual companies; mutual fire laws govern. Companies must also deposit \$25,000 with State Treasurer of South Dakota in cash or approved securities, or may file certificate of deposit with home State. (Stock companies' laws for stock fire companies govern.) Companies must have capital of at least \$200,000.

TENNESSEE.

SUPERVISING OFFICER, REAU E. FOLK, INSURANCE COMMISSIONER, NASHVILLE.

Preliminary Documents.—Company must file a certified copy of charter, a certificate of the Insurance Commissioner of the State where incorporated, to the effect that it has authority to do the character of business in such State it desires to do in Tennessee, and a sworn statement showing its condition December 31 preceding. Company must also file a certified copy of its charter with the Secretary of State.

Attorney.—Company must appoint the Insurance Commissioner its agent to accept service of legal process and stipulate that service on the Commissioner shall be valid.

Funds.—Company must possess actual cash assets over and above all liabilities to the amount of at least \$100,000.

Deposit.—Company required to have a deposit of \$100,000 with the proper financial officer of the State wherein it is organized, and must present certificate to the Commissioner that such funds are held by him for the security of the policyholders of the company. This deposit must consist of bonds of this State, the United States or the State in which such company is organized, or in real estate mortgages of not more than one-half the value of the real estate.

Valuation of Policies.—The basis of valuation is the Combined Experience or Actuaries' Table or American Experience Table of Mortality with interest at the rate of four per cent per annum. Commissioner required to value the policies of all companies, but is allowed to accept valuation made by the Commissioner of another State, provided such valuation is on the required basis, or one producing a larger reserve.

Annual Statement.—Annual statements must be filed within thirty days from December 31 showing the condition of the company on December 31 preceding. But for good cause shown Commissioner may extend time thirty days.

Agents.—Company must verify to the Commissioner the names of all agents appointed in the State, and must obtain from the Commissioner certificates of authority for each agent to do business. Each agent is required to have a certificate of authority. Certificates renewable annually in January. Agents personally liable for insurance placed in unauthorized companies. Agents must pay an annual tax of \$10.

Examinations.—The Commissioner of Insurance is authorized to examine into the affairs of any company doing business in the State whenever he shall deem it expedient. Every life company must have printed or stamped in conspicuous type on the face of its policies an inscription indicating the character of the contract. Said inscription, together with a copy of each form of contract issued by the company, to be submitted to the Insurance Commissioner for approval.

Fees.—For filing copy of charter with Secretary of State, graded according to amount of capital stock; for filing preliminary papers with Commissioner of Insurance, including financial statement, \$30; filing annual statement, \$25; issuing certificates of authority, or renewal thereof, \$2; for each seal of office with certificate, \$1; copies of papers on file, 20 cents per folio. Fees subject to change by reciprocal provision in law.

Taxes.—Company is required to report in July and January in each year the amount of gross premiums collected in this State during the preceding six months ending with June 30 and December 31, and to pay into the State Treasury \$2.50 on each \$100 of premiums received less only what dividends are actually applied in reduction of premiums. Each agent, including each member of a firm or agency, shall pay a State tax of \$10 in lieu of all other taxes, such tax to be paid direct to the Insurance Commissioner. Taxes subject to change by reciprocal provisions in law.

Penalties.—Agents doing business for an unauthorized company liable to a fine of from \$100 to \$200 or imprisonment for not more than thirty days, or both, in the discretion of the court. Company neglecting to make return or pay taxes as required incurs a penalty of \$500. A company that neglects to file its annual statement within the time required by law, incurs a penalty of \$100 for each day neglected. For violation of any provision of the law the penalty whereof is not specifically stated, a fine of not more than \$500 is incurred.

LEGISLATION OF 1907.

The General Assembly of 1907 passed the following bills: Establishing standard clauses for policies of life insurance. The act prescribed certain clauses that must and must not be inserted, but does not establish a standard form of policy. Regulating disbursements by life companies; providing that no life insurance company shall make any payment out of its funds of more than \$100, except by voucher; regulating and limiting the salaries and compensation of officers, trustees, agents and employees of life companies, and to prohibit the granting of pensions. This act limits the pay of any officer or employee to \$5000 per year unless the board of directors so order. Providing that every policy issued for the benefit of a citizen of this State shall contain the entire contract between the company and the insured, except in cases of fraternal beneficiary

associations, mutual insurance companies or associations operating on the assessment plan; defining the status of solicitors and providing that they are agents of the company and not of the insured; prohibiting political contributions; prohibiting corporations and stock companies from acting as agents or representatives of insurance companies; prohibiting life companies, the officers, agents, etc., from giving, selling, purchasing, or in any way handling stock, bonds or other securities of corporations or companies as an inducement to insurance; prohibiting "board contracts"; prohibiting misrepresentations by companies, agents, etc., and providing for the revocation of licenses for violation of this provision. Requiring all life companies operating on mutual plan to have a fixed period of accounting, not to exceed five years.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited. Penalty, a fine of not less than \$100 nor more than \$500 for company; for officer or agent, a fine not exceeding \$100, or imprisonment not exceeding thirty days, or both fine and imprisonment.

Misrepresentations.—Misrepresentations in application shall not void policy unless such misrepresentations were made with intent to deceive, or increase the risk of loss.

Advertising Financial Condition.—Company must not publish its assets unless it shall in the same connection and with equal conspicuousness publish its liabilities, and any publication purporting to show its capital shall exhibit the amount of such capital as has been paid in cash. Penalty for issuing advertisement contrary to the requirements is a fine of not less than \$100 nor more than \$500.

MISCELLANEOUS CASUALTY COMPANIES.

Casualty companies are governed by the laws regulating fire companies. They must have at least \$100,000 capital. All classes of casualty insurance companies on the legal reserve basis are governed by the same law.

Surety Companies Making Bonds Required By Law.—Surety companies of other States or countries, in order to make bonds required by the laws of this State, are required to have a special license to execute such bonds as security thereon. If the company has a paid-up capital of less than \$300,000 and no deposit with any State Department, it is required to deposit \$100,000, but if it has a general deposit of \$100,000 with any State Department, it is required to deposit only \$25,000. No deposit will be required in Tennessee from foreign companies having a paid-up capital of \$300,000, \$200,000 of which is invested in approved securities and deposited with some State Department.

TEXAS.

SUPERVISING OFFICER, THOMAS B. LOVE, INSURANCE COMMISSIONER, AUSTIN.

Preliminary Documents.—Company must file a certified copy of its charter and by-laws, giving the name and residence of each of its officers, directors and members, also a verified statement showing the condition of the company.

Attorney.—A stipulation must be filed by level premium companies authorizing a resident citizen of this State to accept service of legal process. Foreign life or health companies must file a power of attorney for all its agents, officers or representatives in the State to accept service of process. Natural premium companies must appoint Commissioner; other companies may appoint any one to accept service in the State.

Funds.—Company, domestic or foreign, must possess at least \$100,000 invested in State and other securities.

Deposit.—Foreign company must furnish certificate that it has at least \$100,000 deposited with the proper officer of some State, or in lieu thereof must deposit a similar amount with the Treasurer of this State; reciprocal law. Life or health company of a foreign country must deposit with the State Treasurer of Texas \$100,000 in approved securities.

Application.—Copy of application must accompany policy, except in the case of life policies, which are indisputable after two years or less. Misrepresentation in application no defense, unless material to the risk. Company must notify the insured or beneficiaries within ninety days of the discovery of any misstatement. After two years, misstatements in application shall not constitute a defense, provided company has not up to that time questioned the correctness of same.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the company on December 31 preceding.

Agents.—Agents must obtain from the Commissioner a certificate of authority, to be renewed annually before March 1. Company must furnish a list of agents appointed in Texas each year. Agents for any class of insurance must be residents.

Investment of Reserves.—Life companies are required to invest 75 per cent of their reserve on Texas business in Texas securities and real estate. The Commissioner of Insurance is authorized, when it is shown to his satisfaction that these companies are not able safely to invest the required amount in Texas securities or real estate, to permit investments in United States bonds or in bonds of any State of the Union. Companies which loan more than 25 per cent of the entire reserve to Texas policyholders shall be required to invest in Texas securities only the difference between the amounts so loaned and 75 per cent of the reserve. Companies required by the laws of the States under which they are chartered to deposit the entire amount of their reserve in their home States are given two years within which to comply with this law.

Valuation of Policies.—Annually, using the American Experience Table at four and one-half per cent.

Examinations.—The Commissioner shall, each 5 years or oftener, examine each domestic company; expense of examination to be paid by the company.

Fees.—For filing annual statement, \$20; domestic companies, \$10; for filing copy of charter, \$25; for each renewal certificate of authority expiring on December 31 of current year, \$1; certified copy of certificate of authority, 50 cents; notice of qualification, \$1. Copies of papers on file, 20 cents per folio; certificates of same, \$1; valuing policies, \$10 for each \$1,000,000 of insurance; other fees regulated by reciprocal provision.

Taxes.—Every life and accident, life and health, accident, credit, title, steam boiler, live stock, fidelity, guaranty, surety and casualty company, and all other insurance companies at the time of filing annual statement shall report the gross amount of premiums received upon property, and from persons residing in this State during the preceding year.

Each life insurance company shall pay a tax of three per cent of such gross premiums; all other companies enumerated above shall pay a tax of two per cent of such gross premiums; provided, that any company doing a life insurance business in connection with any other class of insurance business enumerated shall pay the same tax upon the gross receipts from life insurance business as is levied against the receipts of a company conducting a purely life insurance business; and the gross premium receipts are understood to be the premium receipts reported to the Commissioner. Taxes to be paid to the State Treasurer on or before March 1.

If any life company shall have as much as one-fourth of its entire assets invested in any or all of the following securities: real estate in the State of Texas, bonds of this State or of any county, incorporated city or town of this State, or other property in this State in which by law such companies may invest their funds, then the annual tax of any such company shall be one per cent of its said gross premium receipts; and if any such company shall have invested, as aforesaid, as much as one-half of its said assets, then the annual tax of a life company shall be one-half of one per cent of its said gross premium receipts, as above defined; any life company complying with the act approved April 24, 1907, requiring investment and deposit of 75 per cent of reserve on Texas policies, shall pay a tax of one per cent on gross receipts; and provided further, that no occupation tax shall be levied on insurance companies herein subjected to a gross premium receipt tax, by any county, city or town. Provided, also that all mutual fraternal benevolent associations, now or hereafter doing a life insurance or a life and accident insurance busi-

ness in this State under the lodge system and on the assessment plan, whether organized under the laws of this State or a foreign State or country, are exempt from the provisions of this section.

The tax aforesaid shall constitute all taxes and license fees collectible under the laws of this State against any such insurance companies, and no occupation or other tax shall be levied on or collected from any insurance company by any county, city or town; but this act shall not be construed to prohibit the levy and collection of State, county and municipal taxes upon the real and personal property of such companies. Provided, that this shall not relieve agents from paying an occupation tax.

Occupation Tax.—Each person, company or association acting as general agent or adjuster of a life or accident company pays an annual occupation tax of \$50; local agents, \$5; industrial life agents, \$2.

Penalties.—For violation of the insurance laws the offender incurs a penalty of not less than \$500 nor more than \$1000 and imprisonment for from three to six months.

Any three or more citizens of this State may associate to form a domestic company for the purpose of transacting the business of life insurance, the business of accident insurance, or the business of both life and accident insurance provided, that such accident insurance business shall be made a separate department of the business of a life insurance company undertaking it.

MISCELLANEOUS CASUALTY COMPANIES.

Every company must have at least \$100,000 capital. Domestic guaranty and surety companies must have \$100,000 capital and deposit with the State Treasurer \$50,000. Domestic guaranty and surety companies doing business only in Texas must deposit \$25,000 with State Treasurer, which \$25,000 may be a part of the capital stock. Foreign guaranty and surety companies must have \$100,000 capital, and have on deposit with some other State, \$100,000 and a special deposit of \$50,000 with the State of Texas.

Live Stock.—Paid-up capital required \$10,000.

Taxes.—See life companies.

UTAH.

SUPERVISING OFFICER, C. S. TINGEY, SECRETARY OF STATE, SALT LAKE CITY.

Preliminary Documents.—All foreign corporations, insurance or otherwise, must, before doing business within the State, file with the Secretary of State and with the County Clerk of the county wherein their principal office is located, a copy of its last annual statement, a certified copy of certificate of incorporation, articles of incorporation or charter and by-laws, coupled with an acceptance of the State constitution, also a verified statement showing the name and location of the company and the amount of capital stock, assets and liabilities, and surplus.

Attorney.—Company must appoint an attorney or agent residing in the county where its principal office is located to accept service of legal process.

Funds.—The law does not specify in relation to foreign corporations organized within any other State of the United States or Territory thereof, what the paid-up capital shall be, but it does provide that the paid-up capital required by companies organized within the State shall be \$100,000, and the same rule is made to apply to other corporations outside the State. Companies organized without the United States must have "deposited in some one of the United States or Territories a sum not less than \$200,000 for the special benefit or security of the insured therein."

Annual Statements.—Annual statements must be filed with the Secretary prior to the first day of March, and must be published four times in some newspaper having a general circulation, published in the State.

Agents.—Agents must procure a certificate of authority from the Secretary, renewable annually. Such certificates to run from date of appointment to last day of February following.

Examinations.—The Secretary of State is required upon the application of twenty-five policyholders to make an examination into the affairs of any insurance company doing business in this State and to publish the result of such investigation whenever he deems it for the best interests of the public.

Fees.—Filing copy of certificate of incorporation, \$25; filing acceptance of constitution, \$3; certificate of authority to company, \$5; filing list of authorized attorneys, \$1; filing notice of appointment of agents and solicitors, \$5; certificate of authority to agents and solicitors, \$5 each; renewal of certificates, \$2; for filing statement, \$25; issuing a certificate of authority and each subsequent certificate, \$5; issuing certified copy of annual statements for publication, \$5; filing tax statement, \$2.

Taxes.—One and one-half per cent on gross premiums collected.

Penalties.—Agent doing business without obtaining certificate of authority is deemed guilty of a misdemeanor and is punishable accordingly.

MISCELLANEOUS CASUALTY COMPANIES.

Surety companies must file the same preliminary documents as life and fire companies. They must have an unimpaired capital of \$250,000 and a deposit of \$100,000 in securities deposited with the State authority where incorporated, and \$25,000 deposited in Utah. Deposits to be in interest bonds or stocks worth par.

VERMONT.

SUPERVISING OFFICERS, FREDERICK G. FLEETWOOD, SECRETARY OF STATE, MORRISVILLE; EDWARD H. DEAVITT, STATE TREASURER, MONTPELIER.

Preliminary Documents.—Company must file a certified copy of its charter and by-laws, and a statement showing its capital, assets and liabilities.

Attorney.—Company must appoint the Secretary of State its attorney to accept service of legal process.

Funds.—Every company must possess at least \$100,000, and in addition assets equal to its liabilities.

Deposit.—Reciprocal provisions.

Valuation of Policies.—Net value of policies issued before January 1, 1903, to be computed upon basis of "Actuaries" Table of Mortality, with four per cent interest. Net value of policies issued after December 31, 1902, to be computed upon basis of "American Experience" table, three and one-half per cent. Company may elect to reserve on three per cent basis. Expense of valuations for domestic companies to be borne by the State.

Annual Statements.—Annual statements must be filed before March 1, showing the condition of the company on December 31 preceding.

Agents.—Agents must be residents of Vermont and must file with the Commissioner a certificate of appointment and obtain a license, renewable annually on April 1.

Examinations.—The Insurance Commissioner is authorized to examine into the condition of any company doing business in the State at any time.

Fees.—For filing charter, \$30 (reciprocal); filing annual statement, \$20; issuing license to company, \$5; license to agents, \$2; license to brokers, \$10.

Licenses.—Companies and agents must procure licenses annually.

Taxes.—Company must pay, during the month of February, an annual license tax of \$30 for the first \$50,000, or less, of capital stock or deposit, and \$5 for each additional \$50,000, or fractional part thereof, but the whole tax not to exceed \$50, and a tax of two per cent upon premiums received in the State during the preceding calendar year. [Domestic life companies must pay an additional tax of one per cent annually on surplus above the necessary reserve computed at four per cent; the value of real estate taxed locally may be

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deducted from such surplus.] The amount of tax to be paid is determined by deducting from the gross premiums the reinsurance in authorized companies, return premiums, unused balances of premium notes, and dividends to policyholders. Reciprocal provisions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

Penalties.—For any violation of the law relating to insurance a fine not exceeding \$2000 will be imposed. Agents doing business without a license or for unauthorized companies are liable to a fine not exceeding \$1000. For violation of the anti-rebate law a fine of \$500 is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, a fine not exceeding \$500.

MISCELLANEOUS CASUALTY COMPANIES.

No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

Personal accident and health companies are governed by the same laws as to admission, capital and assets, as other companies. Burglary, credit, liability, plate glass, steam boiler, title and bond and mortgage companies are not specifically mentioned in the statutes. Live stock companies operating on the mutual plan, organized under the laws of any of the New England States, or of the State of New York, may be admitted, subject to laws governing other insurance companies, and by depositing quarterly with a trust or national bank designated by the Insurance Commissioners all moneys received for its mortuary fund from policyholders in this State.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

Preliminary Documents.—Company must file three certified copies of its charter with all amendments, three copies of power of attorney appointing a resident of the City of Richmond upon whom process may be served, deposit with the Treasurer bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal in cash value to five per centum of its paid-up capital stock which shall in no event be less than \$10,000 nor more than \$50,000; mutual companies are required to deposit with the Treasurer an amount to be determined by the State Corporation Commission which shall in no event be less than \$10,000 nor more than \$50,000. Company must give bond, with two approved sureties or a guaranty company authorized to do business in Virginia of not less than \$1,000 nor more than \$5,000, conditioned to make returns and pay taxes as required by law.

Attorney.—A citizen of the State who shall be a resident of the City of Richmond shall be appointed agent to accept service of legal process. If an agent dies or removes from State, resigns or is removed, another agent is to be appointed, but if no such agent be appointed as hereinbefore provided, service of process or notice may be upon the Commissioner of Insurance.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at 4 per cent.

Fees.—Charter fee, from \$10 to \$600; State Corporation Commission fee, \$1; fee of Secretary of the Commonwealth, 20 cents; for recording each 100 words of charter and

amendments, and \$1 for recording one copy of the power of attorney; annual registration fee, \$5 to \$25.

Licenses.—Upon making the required deposit, paying the specific license tax of \$200 and license fee of \$5, company may obtain from the Commissioner of Insurance a license to transact business; said licenses to be paid on January 1, annually.

Annual Statements.—Annual statements must be filed with the Commissioner of Insurance on or before March 1 (except fire and marine insurance companies, which must make annual report on or before February 15), showing the condition of the company on the 31st of December preceding.

Taxes.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property, and there shall be a tax of 20 cents on every \$100 of the assessed value of the real estate and tangible personal property, and a tax of 25 cents on every \$100 of the assessed value of the intangible personal property of every such company, and a further tax of 10 cents on every \$100 of the assessed value of all the real estate and personal property of the company, and a further special tax of 5 cents on every \$100 of the assessed value of the real estate and tangible personal property of every such company. The specific license tax upon every such company for the privilege of doing business in the State shall be \$200 a year. In addition to the foregoing taxes and license fees, life insurance companies, mutual aid, mutual benefit, sick benefit, health, assessment and united brethren are taxed a sum equal to one per centum upon the gross amount of all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State. All other companies are taxed a sum equal to one and one-quarter per centum upon the gross amount of all premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State.

All companies are taxed a sum equal to one-tenth of one per centum upon all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State for the maintenance of the Bureau of Insurance.

Discrimination and Rebates.—No life company shall make any discrimination in favor of individuals of the same class, or of the same expectation of life, either in the amount of premium charged or in any return of premium, dividends or other advantages. No agent shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No company or agent thereof shall pay, or allow or offer to pay, or allow as an inducement to any person to insure, any rebate of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Penalty for violation, a fine of from \$100 to \$500 for each offense, and revocation of license.

Penalties. Any person acting as an agent for an unauthorized company shall be fined not less than \$10 nor more than \$1000.

Any company, association, society, partnership, or person violating any of the provisions of this act, shall be fined not less than \$20 nor more than \$200. For neglecting to pay taxes a penalty of five per cent a month, or fraction thereof, during the continuance of such failure, is incurred. For failure to make annual report a fine of not less than \$100 nor more than \$1000 is provided.

MISCELLANEOUS CASUALTY COMPANIES.

Surety companies must have \$250,000 capital, and give bond not less than \$1,000 nor more than \$5,000, conditioned that it will make annual returns and pay taxes. All miscellaneous companies must pay annually a specific license tax of \$200 (except live stock insurance companies, which only pay \$100), and $1\frac{1}{4}$ per cent on premiums and $1/10$ of 1 per cent on all premiums for the maintenance of the Bureau of Insurance.

Taxes.—See life companies.

Deposit of Securities.—Every surety company must, by an agent employed to super-

deducted from such surplus.] The amount of tax to be paid is determined by deducting from the gross premiums the reinsurance in authorized companies, return premiums, unused balances of premium notes, and dividends to policyholders. Reciprocal provisions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

Penalties.—For any violation of the law relating to insurance a fine not exceeding \$2000 will be imposed. Agents doing business without a license or for unauthorized companies are liable to a fine not exceeding \$1000. For violation of the anti-rebate law a fine of \$500 is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurers of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, a fine not exceeding \$500.

MISCELLANEOUS CASUALTY COMPANIES.

No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

Personal accident and health companies are governed by the same laws as to admission, capital and assets, as other companies. Burglary, credit, liability, plate glass, steam boiler, title and bond and mortgage companies are not specifically mentioned in the statutes. Live stock companies operating on the mutual plan, organized under the laws of any of the New England States, or of the State of New York, may be admitted, subject to laws governing other insurance companies, and by depositing quarterly with a trust or national bank designated by the Insurance Commissioners all moneys received for its mortuary fund from policyholders in this State.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

Preliminary Documents.—Company must file three certified copies of its charter with all amendments, three copies of power of attorney appointing a resident of the City of Richmond upon whom process may be served, deposit with the Treasurer bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal in cash value to five per centum of its paid-up capital stock which shall in no event be less than \$10,000 nor more than \$50,000; mutual companies are required to deposit with the Treasurer an amount to be determined by the State Corporation Commission which shall in no event be less than \$10,000 nor more than \$50,000. Company must give bond, with two approved sureties or a guaranty company authorized to do business in Virginia of not less than \$1,000 nor more than \$5,000, conditioned to make returns and pay taxes as required by law.

Attorney.—A citizen of the State who shall be a resident of the City of Richmond shall be appointed agent to accept service of legal process. If an agent dies or removes from State, resigns or is removed, another agent is to be appointed, but if no such agent be appointed as hereinbefore provided, service of process or notice may be upon the Commissioner of Insurance.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at 4 per cent.

Fees.—Charter fee, from \$10 to \$600; State Corporation Commission fee, \$1; fee of Secretary of the Commonwealth, 20 cents; for recording each 100 words of charter and

amendments, and \$1 for recording one copy of the power of attorney; annual registration fee, \$5 to \$25.

Licenses.—Upon making the required deposit, paying the specific license tax of \$200 and license fee of \$5, company may obtain from the Commissioner of Insurance a license to transact business; said licenses to be paid on January 1, annually.

Annual Statements.—Annual statements must be filed with the Commissioner of Insurance on or before March 1 (except fire and marine insurance companies, which must make annual report on or before February 15), showing the condition of the company on the 31st of December preceding.

Taxes.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property, and there shall be a tax of 20 cents on every \$100 of the assessed value of the real estate and tangible personal property, and a tax of 25 cents on every \$100 of the assessed value of the intangible personal property of every such company, and a further tax of 10 cents on every \$100 of the assessed value of all the real estate and personal property of the company, and a further special tax of 5 cents on every \$100 of the assessed value of the real estate and tangible personal property of every such company. The specific license tax upon every such company for the privilege of doing business in the State shall be \$200 a year. In addition to the foregoing taxes and license fees, life insurance companies, mutual aid, mutual benefit, sick benefit, health, assessment and united brethren are taxed a sum equal to one per centum upon the gross amount of all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State. All other companies are taxed a sum equal to one and one-quarter per centum upon the gross amount of all premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State.

All companies are taxed a sum equal to one-tenth of one per centum upon all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State for the maintenance of the Bureau of Insurance.

Discrimination and Rebates.—No life company shall make any discrimination in favor of individuals of the same class, or of the same expectation of life, either in the amount of premium charged or in any return of premium, dividends or other advantages. No agent shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No company or agent thereof shall pay, or allow or offer to pay, or allow as an inducement to any person to insure, any rebate of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Penalty for violation, a fine of from \$100 to \$500 for each offense, and revocation of license.

Penalties. Any person acting as an agent for an unauthorized company shall be fined not less than \$10 nor more than \$1000.

Any company, association, society, partnership, or person violating any of the provisions of this act, shall be fined not less than \$20 nor more than \$200. For neglecting to pay taxes a penalty of five per cent a month, or fraction thereof, during the continuance of such failure, is incurred. For failure to make annual report a fine of not less than \$100 nor more than \$1000 is provided.

MISCELLANEOUS CASUALTY COMPANIES.

Surety companies must have \$250,000 capital, and give bond not less than \$1,000 nor more than \$5,000, conditioned that it will make annual returns and pay taxes. All miscellaneous companies must pay annually a specific license tax of \$200 (except live stock insurance companies, which only pay \$100), and 1¼ per cent on premiums and 1/10 of 1 per cent on all premiums for the maintenance of the Bureau of Insurance.

Taxes.—See life companies.

Deposit of Securities.—Every surety company must, by an agent employed to super-

intend or manage its business in the State, deliver under oath to the Treasurer of this State, a statement of the amount of capital stock of such company, and deposit with him bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal to five per cent on said capital stock, and the Treasurer shall thereupon give the agent a receipt for the same; provided, that the cash value of the securities so deposited need not be more than \$25,000, nor shall be less than \$10,000. Said securities shall be assigned to said Treasurer and his successors in office in trust for the purpose of this act. The Treasurer shall require any such company to make good any depreciation or reduction in value of said securities, and he shall, in the month of December of every year, examine all securities so deposited with him for the purpose of ascertaining whether any of them have depreciated or have been reduced in value. The Treasurer shall give to the company authority to draw the interest on the bonds, as the same may become due and payable, for the use of the company, which authority shall continue in force until the company fails to pay any of its liabilities in this State by reason of its becoming security, or by reason of its assuming any duty or obligation of like nature, as principal or otherwise, by becoming fiduciary, and which failure has been ascertained by agreement to the parties binding on such company, or by judgment, order or decree of a court of competent jurisdiction against such company, not appealed from, superseded, or stayed, and, in case of such failure so ascertained, the party charged with the payment of such interest shall be notified of such failure and thereafter such interest shall be payable to the Treasurer, to be applied, if necessary, to the payment of such liabilities

WASHINGTON

SUPERVISING OFFICER, SAM. H. NICHOLS, SECRETARY OF STATE AND INSURANCE COMMISSIONER, OLYMPIA. J. H. SCHIVELY, DEPUTY COMMISSIONER.

Preliminary Documents.—Company must file with the Secretary of State, who is *ex-officio* Insurance Commissioner, a copy of its articles of incorporation and charter certified by the State or county officer having custody of the original, also a certificate of the proper officer of the State in which it was organized setting forth that it has unimpaired capital of not less than \$100,000.

Attorney.—A citizen and resident of the State must be appointed to accept service of legal process. In the absence of such attorney service may be made upon the Commissioner.

Funds.—Companies must have a paid-up capital or net assets of \$100,000 at least.

Companies of Other Countries.—Foreign companies must have at least \$200,000 deposited with the proper officers of some State for the protection of policyholders in the United States.

Annual Statements.—Company must file with the Commissioner, on or before February 15, a statement showing the business done in the State during the previous year, and on or before March 1 must file the usual statement showing the condition of the company December 31 preceding.

Examinations.—The Commissioner of Insurance is authorized to make examinations of companies whenever he shall deem it necessary for the interests of policyholders.

Fees.—Filing articles of incorporation, \$25; issuing certificates, \$10; filing annual statement, \$10; filing statement of business done in the State, \$10; filing any other paper, \$1; copies of papers on file, 20 cents per folio; certification of same, \$1. All other agents must pay a fee of \$5, but one such license authorizes the solicitation of all kinds of insurance other than fire and marine. Examination of companies, actual expenses.

Taxes.—A tax of two per cent on premiums less amount paid for premiums returned must be paid to Insurance Commissioner. Only one per cent paid by companies having 50 per cent of assets invested in Washington.

MISCELLANEOUS CASUALTY COMPANIES.

Personal accident and health, burglary, credit, fidelity and surety, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies are governed the same as life, except that they pay $2\frac{1}{4}$ per cent tax.

Live Stock Companies.—An act of February, 1905, provides for the formation of this class of company by ten or more persons, for the purpose of insuring live stock against death from disease, lightning, tornado, cyclone, accidents, etc.

Fidelity and Surety.—Company organized under the law of the United States or of any State, to have net assets or unimpaired capital of at least \$350,000.

WEST VIRGINIA.

SUPERVISING OFFICER, ARNOLD C. SCHERR, STATE AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHARLESTON.

Preliminary Documents.—Company must file with the Auditor on or before March 1, each year, a verified statement setting forth the condition of the company at the close of the preceding year.

Attorney.—Some resident of the State must be appointed attorney to accept service of legal process. The State Auditor is constituted attorney in fact for all foreign corporations.

Funds.—Company must possess at least \$100,000 capital invested in approved securities

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company December 31 preceding. One year preliminary term allowed.

Agents.—Companies must procure a certificate of authority from the Auditor for each agent, a copy of which is to be filed in the office of the Circuit Court in each county in which the agent does business, and must be published in some newspaper of general circulation published in the State. Certificates renewable annually on January 1, or within sixty days thereafter, to be filed and published as above. A law passed in February, 1901, requires companies to appoint a resident agent who shall countersign all policies issued in the State and receive all commissions thereon.

Examinations.—The Auditor is authorized to examine into the affairs of any company doing business in the State at least every four years or whenever he shall deem it to be necessary; the expenses of such examinations to be borne by the companies.

Fees.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, \$10; filing annual reports, \$10; valuation of life policies of domestic companies, one cent for each \$1000 of insurance; rate for valuation of policies of foreign companies arranged by reciprocal provision; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, \$5; for each agent's certificate of authority and copy of report, \$5. Life companies to report to the Commissioner annually on or before March 1.

Taxes.—Companies are required at the time of filing annual statement to pay into the State Treasury a tax of one and one-half mills on each dollar of risks written in the State during the previous year.

Penalties.—Any company or agent failing to make the return or pay the taxes or fees as required, or who shall make a false return, is liable to a fine of not less than \$100 nor more than \$1000 for each offense. For transacting business for an unauthorized company a penalty of not less \$20 nor more than \$200 for each offense is provided. Any violation of the anti-rebate law constitutes a misdemeanor, and in addition to the penalty provided for such, the certificate of authority granted the offender shall be revoked and no other issued him for three years.

Valuations.—The legal minimum standard for contracts issued before the first day of January, 1907, shall be Actuaries' or Combined Experience Table of Mortality with in-

terest at four per centum per annum, and for contracts issued on or after said date American Experience Table of Mortality with interest at three and one-half per centum per annum, except, however, that any life insurance company may at any time elect to reserve upon a three per centum reserve basis, and then the values upon its policies issued upon such reserve, shall be computed upon the basis of the American Experience Table of Mortality with interest at three per centum per annum.

The following bills were enacted in 1907: Requiring annual apportionment and distribution of surplus; prohibiting political contributions; prohibiting the issue of non-participating policies by certain companies; regulating disbursements of companies; defining status of solicitors.

ADDITIONAL NOTES FROM THE STATUTES.

The manner of payment of stockholders' dividends is prescribed; policy to contain the whole contract; selling stock or other security as an inducement to purchase life insurance prohibited; life companies required to make annual apportionment and accounting of surplus; diversion of funds for political purposes prohibited; participating and non-participating policies not to be issued by the same company; all disbursements of \$100, or over, to be evidenced by voucher; solicitor to be deemed agent of the company and not the insured.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not less than \$100 nor more than \$500.

MISCELLANEOUS CASUALTY COMPANIES.

Capital required to be not less than \$10,000 fully paid in, and a tax of one-tenth of one mill on each dollar of gross risks written is also required. Must keep on hand a reserve fund equal to the amount of the unearned premiums of all insurance in force on policies written in West Virginia; otherwise governed by provisions regulating fire companies.

Fidelity and Surety Companies.—Domestic companies examined by the State Bank Examiner; foreign companies by the Auditor of State, under all the laws applicable to foreign fire companies. Domestic companies to have \$250,000 cash capital, and from \$50,000 to \$75,000 on deposit with the Auditor of State; must render statement of condition on or before the tenth day of January and July in each year.

WISCONSIN.

SUPERVISING OFFICER, GEO. E. BEEDLE, COMMISSIONER OF INSURANCE, MADISON.

Preliminary Documents.—Domestic life companies: Conditions precedent to doing business; no domestic stock or mutual company may transact business until at least 500 persons have applied for at least \$1000 insurance, each, and paid one full premium in cash and there shall have been subscribed for not less than \$1,000,000 insurance. A company organized without capital stock pays a fee of \$100. Company organized with capital stock pays a fee equal to that required of other corporations under Chapter 86 of the general statutes. Foreign company must file a copy of its charter with the Commissioner and a verified statement showing its condition, and a copy of its last annual report.

Attorney.—Foreign company must appoint a resident attorney to accept service of legal process.

Funds.—Company must possess at least \$100,000 paid-in capital.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four and one-half per cent, valuations to be made annually. The Wisconsin policies of a company organized in a foreign country to be valued annually and the net value of such policies to be deposited with the State Treasurer.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company December 31 preceding.

Agents.—Agents must procure from the Commissioner a license to be renewed annually on March 1.

Examinations.—The Insurance Commissioner may examine any company doing business in the State whenever he shall deem it expedient to do so.

Fees.—For filing first declaration or statement, certified copy of charter, \$25; filing annual statement, \$25; license to agents, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; valuation of policies, 1 cent for each \$1000 of insurance; examination of companies, reasonable compensation fixed by the Commissioner and necessary expenses not to exceed \$5 per day and 5 cents per mile, each way; other fees regulated by reciprocal provision.

Taxes.—Domestic life companies; if not purely an assessment or stipulated premium company it shall pay as an annual license fee three per cent of its gross income from all sources for the year ending December 31, excepting therefrom income from rents of real estate upon which company has paid the taxes and excepting also premiums collected outside of Wisconsin.

Foreign companies; if not purely assessment, an annual license fee of \$300; reciprocal provision.

Penalties.—Agent or company doing business without having first obtained a license is liable to a fine of not less than \$50 nor more than \$500 for each offense. For willfully making false statements, a fine not exceeding \$500 nor less than \$50 is imposed. For violation of the anti-rebate law, license to be revoked for three years.

LEGISLATION OF 1907.

Among the laws enacted in 1907 are those limiting the expense charge in the premium which may be charged by life companies; regulating the manner of electing the directors or trustees of mutual life companies; limiting the expense to be incurred or paid by life companies; providing for the apportionment of deferred dividend surplus, and requiring reports thereof; providing a penalty for the violation of laws relating to insurance; providing for the annual apportionment and distribution of surplus, and requiring reports thereof; limiting salaries to be paid to officers or employees of any domestic life insurance company doing a mutual or participating business; requiring life insurance companies to furnish a gain and loss exhibit; relating to discrimination by life insurance companies; prohibiting corporations or stock companies acting as agents or solicitors for life insurance companies; application, copy to be furnished on request; one company not to write both participating and non-participating business.

ADDITIONAL NOTES FROM THE STATUTES.

Removal of Suits.—Removal of suits from State to Federal courts prohibited.

May Write Accident.—Any stock life company with \$100,000 capital may write accident and health insurance.

Discrimination.—Discrimination between insureds of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited. Penalty, revocation of license.

MISCELLANEOUS CASUALTY COMPANIES.

Domestic companies writing any of the following lines: personal, accident and health, burglary, credit, fidelity and surety, liability, plate glass, steam boiler, title and bond and mortgage guarantee, must be possessed of a cash capital of \$100,000 and an additional \$50,000 fully paid in in cash for every kind of insurance more than one, which it is authorized to do, except that title guarantee companies must have \$150,000 paid in capital, and maintain a deposit with the Treasurer of State of an equal amount; reinsurance reserve of such companies, fifty per cent of the gross premiums of all policies in force. Companies must file an annual statement during the month of January and on or before March 1 pay to the Commissioner of Insurance taxes equal to two per cent upon all premiums received in the State. Domestic live stock companies must have a paid-in capital

of \$25,000 deposited with the State Treasurer, and pay a license fee of \$25. No casualty insurance or suretyship corporation shall be formed or licensed for the purpose of undertaking any other kind of insurance than that specified in Section 1966-25, insurance laws of Wisconsin, as listed above, or more kinds of insurance than are specified in a single subdivision of said section, except that a corporation may be formed and licensed for all the purposes specified in said section except title and mortgage guarantee and commercial credit, and may also be formed for any two or more of the purposes specified in subdivisions 1, 2, 3, 6, 7, 8 and 9, *vis.*; accident, health, liability, fidelity, surety, credit, burglary, plate glass, steam boiler, elevator or machinery, and also for the purposes specified in subdivisions 3 and 5, *vis.*; fidelity, surety and credit. No policy shall embrace more kinds of insurance than are specified in subdivisions 8 and 9, *vis.*; steam boilers, elevators and machinery. A corporation desiring to do more than one kind of business shall make application for a separate license for each class and no one license shall be issued to any agent covering more than one subdivision of said section; the fee for each agent's license shall be one dollar.

Any company, foreign or domestic, having a paid-up capital of \$250,000 and having also deposited \$250,000 as required by law, may transact the kinds of business defined in subdivisions 1, 2, 3, 5, 6, 7, 8 and 9, *vis.*; accident, health, liability, fidelity, surety, credit, burglary, plate glass, steam boiler, elevator and machinery.

Foreign Casualty Companies.—Any foreign casualty or surety corporation must have a capital stock of \$100,000, and a like amount on deposit with the proper official of some State, or if the company has not made such deposit, a deposit of \$50,000 with the State Treasurer of Wisconsin. If such corporation desires to do more than one of the classes of business enumerated in Section 1966-25, it shall make an additional deposit of \$50,000 for each additional line it desires to cover. File certified copy of charter and by-laws, certificate of authority of home State, appoint commissioner of insurance attorney for service; copy of last annual financial statement and statement showing condition on first day of month next preceding date of application. Foreign casualty and surety agents to do business through resident agents.

WYOMING.

SUPERVISING OFFICER, LEROY GRANT, AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHEYENNE.

Preliminary Documents.—Company must file a certified copy of its charter and a verified statement, showing its condition, and, on obtaining certificate from the Auditor, publish the same in two newspapers of general circulation in the State, one of which is published at the capital.

Attorney.—The State Auditor must be appointed attorney for the company to accept service of legal process.

Funds.—The law declares that every company desiring to transact business in the State shall possess an actual paid-up capital of not less than \$300,000. Mutual life companies must have surplus of at least \$300,000.

Deposit.—Companies of foreign countries required to have a deposit of \$100,000 in some one of the States or Territories.

Annual Statements.—Annual statement must be filed with the Auditor within sixty days from January 1, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Auditor. All advertisements must set forth the location of the company, its actual paid-up capital and cash assets. All business must be done by resident agents.

Examinations.—The Insurance Commissioner is authorized to appoint one or more persons to examine into the affairs of any company doing business in this State whenever he shall deem it expedient, and he may publish the results of such examinations in one or more papers if he deems it for the best interests of the public to do so.

Fees.—For filing application and issuing certificate, \$50; filing annual statement, \$25, for issuing certificates of authority to agents, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred. A certificate of acceptance of State Constitution must be filed; fee, \$2.50. Retaliatory provision. Publication, condensed statement, \$12; publication of compliance with laws, \$4.

Licenses.—No provision. Law of 1891 prohibits discrimination in favor of individuals of the same class and age.

Taxes.—A tax of two and one-half per cent of gross premiums is exacted, and a report of premiums collected must accompany the annual report.

Penalties.—For doing business without complying with the law a fine of not less than \$50 nor more than \$1000, or imprisonment, or both, is imposed. Any violation of the anti-rebate law is made a misdemeanor and incurs a fine of \$500 when the amount of insurance is \$25,000 or less, and \$500 for each additional \$25,000.

MISCELLANEOUS CASUALTY COMPANIES.

Fidelity companies must comply with the laws relating to life insurance companies. Guaranty and surety companies must have fully paid-up capital of at least \$100,000. Special requirements for companies insuring live stock.

CANADA.

SUPERVISING OFFICER, WILLIAM FITZGERALD, SUPERINTENDENT OF INSURANCE,
OTTAWA.

Preliminary Documents.—Company must file certified copy of its charter and a statement showing its condition December 31 preceding, and power of attorney from the company to its chief agent in Canada.

Attorney.—An agent of the company at its head office in Canada must be appointed to accept service of legal process.

Deposits.—Companies are required to deposit \$50,000 with the Minister of Finance, and to make additional deposits as required sufficient to equal the liabilities to policyholders in Canada, including matured claims and the full reserve or reinsurance value upon policies in force in Canada after deducting any claim the company has against such policies; or to place such sum in the hands of trustees in Canada for the benefit of Canadian policyholders, under a trust deed to be approved by the Minister.

Valuation of Policies.—Policies issued prior to January 1, 1900, are, until January 1, 1910, to be valued by Institute of Actuaries' H. M. Table of Mortality, with interest at four and one-half per cent; from January 1, 1910, to January 1, 1915, these policies are to be valued on said mortality table with interest at four per cent, and on and after said last-mentioned date with interest at three and one-half per cent. Policies issued subsequent to January 1, 1900, are to be valued on Institute of Actuaries' H. M. Table of Mortality with interest at three and one-half per cent.

Annual Statements.—Every company incorporated or legally formed elsewhere than in Canada, and licensed to do business in Canada, must file annually, on or before March 1, a statement of the Canadian business verified by the oath of the chief agent in Canada, and must file a statement of its general business verified by the oath of its president, vice-president or managing director and its secretary or actuary, within thirty days after it is required by law to be made to the government of the country in which the head office of the company is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs; provided, however, that no such statement of general business need be deposited earlier than the 1st day of June, nor shall it be deposited later than the 30th day of June next following the date thereof. The annual statement of Canadian companies showing their Canadian and foreign business at the preceding 31st day of December must be filed on or before March 1 in each year; policies to be valued every five years.

Agents.—No provision regarding agents.

Examinations.—The Superintendent shall visit the head office of each company in Canada at least once in every year, and when he deems it necessary to make a further examination of the affairs of any company and so reports to the Minister of Finance, the Minister is authorized in his discretion to instruct the Superintendent to visit the office of the company to examine its affairs, and the Minister may from time to time instruct the Superintendent to visit the head office of any company licensed in Canada and incorporated or legally formed elsewhere than in Canada and to examine into the general condition and affairs of such company at such head office outside of Canada.

Fees.—The expenses of the office of the Superintendent of Insurance to be paid by an assessment made *pro rata* upon the companies upon gross premiums received by them in Canada during the previous year. For valuation of policies, if in addition to the valuation of policies required to be made once in five years by the Superintendent, a further valuation is requested or required, a charge of three cents is made for each policy or bonus addition.

Licenses.—Each company must obtain a license from the Minister of Finance, to be renewed on April 1 of each year; notice of the original license to be published in The Canada Gazette and one newspaper in the place where the chief agency of the company is established; publication to be continued for four weeks; like notice to be given for three calendar months when the company proposes to cease business in Canada.

Taxes.—No provision for taxation.

Penalties.—For neglect to file annual statement, a penalty of \$10 for each day during which the company is in default is provided. Any person acting in any manner in behalf of an unlicensed company incurs a penalty of not less than \$20 nor more than \$50 for the first offense, and for the second offense imprisonment without the option of a fine.

ASSESSMENT ASSOCIATIONS AND FRATERNAL ORDERS.

The following brief synopses of the laws of the different States regarding the admission of assessment associations and fraternal orders will indicate the special requirements. For names of supervising officers see list of State officials.

ALABAMA.

The law of Alabama distinguishes between mutual aid associations and assessment life associations. Mutual aid, benefit and industrial companies or associations are defined as those issuing insurance against contingencies such as the birth or death of a child, upon marriage, death, sickness, or physical disability. The association's charter, together with the constitution, by-laws and certificate of membership or policy must be submitted to the Insurance Commissioner; a membership of 500 bona fide members must be maintained, and from \$1000 to \$5000, according to amount of policy, weekly benefit or death indemnity, paid in as a benefit fund. Said fund may be in cash or satisfactory securities deposited with the Department. Annual reports to be filed by March 1. Tax, one per cent on net premiums and a license fee of \$20; Alabama companies are allowed to set off against said licenses and taxes such amounts as may be paid as tax upon property of such company. The Insurance Commissioner shall act as attorney for service. The Insurance Commissioner has supervision of mutual aid and assessment life associations. Assessment companies must have 100 members and \$250,000 insurance in force to procure a charter. A deposit of \$5000 with the State is required upon receipt of charter, and \$1000 thereafter for each million at risk up to \$100,000. No policyholder can be held liable for losses or liabilities of an association by reason of his being a member thereof. Assessment companies of other States must have on deposit in the State where it was incorporated at least \$100,000 for the benefit of all the policyholders. Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding, and its transactions for the year. Fee, \$101. The amount of every contingency insured against must be specifically stated in the policy.

Few requirements are made of fraternal orders by this State. All that is required of them is that they furnish certificate showing full compliance with the laws of their home State and that they maintain in this State a lodge system with ritualistic form of work.

ARIZONA.

Associations may be formed for the purpose of paying to the nominee of any member a sum, upon the death of said member, not exceeding three dollars for each member of such association. No such association shall exceed in number 5000 person. Such association formed by filing a verified certificate in the office of the Recorder of the County in which the principal place of business in Arizona is situated, and filing a like certificate in the office of the Secretary of Arizona; such certificate shall state the general objects of the association, its principal place of business, and the names of the officers elected to hold office for the first three months, and shall be signed by the said officers and verified by at least three of them.

ARKANSAS.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of \$20,000 for the protection of policyholders, to be approved and filed with the Auditor of State. Fraternal orders file a bond of \$10,000.

CALIFORNIA.

Preliminary Documents.—Each association must deposit with the Insurance Commissioner a certified copy of its charter, or other instrument, required by its home authorities; a statement under oath of its business for the preceding year; an appointment of a general agent, service upon whom shall bind the corporation; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums; and evidence satisfactory to the Insurance Commissioner that the corporation has accumulated a fund

equal to that required of like corporations in this State, constituting a reserve or surplus fund, held in trust for the benefit of its contract holders.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the association on December 31 preceding, and also on or before January 15, showing business done in California only. Statements must be published in daily newspaper.

Fees.—For filing charter, \$30; filing annual statement, \$20; other papers, \$5 each; license to agent, \$1.

Taxes.—Governed by reciprocal legislation. Assessment companies charged \$70 for admission.

Fraternal Orders.—The law relating to assessment associations does not apply to secret or fraternal societies, lodges or councils which conduct their business and secure membership on the lodge system exclusively.

COLORADO.

An entirely new code went into effect on July 1, 1907, a summary of which will be found on pages 39 and 40.

CONNECTICUT

Preliminary Documents.—Association must deposit with the Commissioner a certified copy of its charter and copy of its statement showing its business transactions for the year ending December 31 preceding; a certificate that it has paid and has the ability to pay its certificates or policies to the full limits named therein; that it does not issue such certificates upon lives of persons more than sixty-five years of age; that its certificates are payable only to the beneficiaries who have an insurable interest in the life of the insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership, issued to residents of this State. A copy of the constitution and by-laws of the association must be filed, together with a copy of the form of each certificate issued by it, and a copy of the application. The Insurance Commissioner must be appointed the attorney of the association to accept service of legal process.

Examinations.—The Insurance Commissioner shall examine into the condition, affairs, and management, of every corporation or association applying for admission or doing business in this State under the provisions of this chapter, and the necessary expense of such examination shall be paid by the corporation or association so examined. If the Insurance Commissioner shall ascertain that an ordinary assessment upon the members of such corporation or association would not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently or is not carrying out its contracts in good faith, he shall refuse such application for admission or forthwith revoke all authority previously given to such corporation or association and all its agents, to do business in this State, and shall publish such revocation in a newspaper published in this State.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the company December 31 preceding. Such reports to be made upon blanks to be furnished by the Insurance Commissioner, and the substance thereof published in his annual report.

Fees.—For filing copy of annual statement, \$10; for filing copy of charter, reciprocal; for granting license, \$10; additional papers, 25 cents; taxes, reciprocal.

Fraternal Orders.—Fraternal orders must file with the Insurance Commissioner certified charter or articles of association and a copy of the constitution and by-laws; must also appoint the Insurance Commissioner their attorney to accept legal process; are required to make on or before the first day of March in each year a report of their operations during the year preceding ending on the 31st of December, and of its financial condition on that date. No paid agents allowed. *Fees.*—For filing annual statement, \$5; for filing copy of charter, \$5; for granting permit, \$5; other papers, 25 cents.

DELAWARE.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter, and appoint some resident within the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association on December 31 preceding.

Fees.—Company to pay an annual license fee of \$25, with a fee of \$2 for issuing said license. For filing charter, \$10; filing annual statement, \$10; for each agent's certificate of authority, \$2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, \$1; examinations, actual expenses incurred; agent's State license, \$5.50.

Taxes.—Associations required to pay a tax of one and one-half per cent on gross premiums collected in the State.

Fraternal Orders.—Every benevolent, charitable or fraternal organization or association duly organized, or existing, or which may hereafter be duly organized in this State, or operates in this State, is required to file copy of constitution, and appoint some resident within the State as its attorney to accept service of legal process, and to file an annual statement. Fee, \$10. Publication fee, \$3.

DISTRICT OF COLUMBIA

Preliminary Documents.—Assessment life associations must file with the Superintendent of Insurance a copy of charter, certified by the proper officer of the State wherein incorporated.*

Application.—Must accompany each policy so that the policy will contain the whole contract.

Annual Statements.—Annual statement must be filed during the month of January with the Superintendent, and a sworn statement setting forth that they are now paying and for the twelve months next preceding have paid, the maximum amount named in its policy or certificate of membership, when and as the same became payable, and that one assessment upon its members is sufficient to pay the maximum amount for such certificate. It must also furnish evidence that it holds an emergency or surplus fund, as a guarantee of payment of future death claims, when the same is required by the charter or constitution of the company or association.

License Fee.—Renewal license fee, \$10.

Penalties.—Failure to file the certificates as set forth subjects the association to a revocation of its license.

Fraternal Orders.—Fraternal orders must be organized on the lodge plan, have a representative form of government, and each is required to file with the Superintendent of Insurance a copy of its charter, and articles of association; a copy of its by-laws, and appoint the Superintendent of Insurance as an attorney upon whom legal process may be served. It must show that it has authority to do business in the State or Territory wherein it was incorporated. Annual reports must be made on or before the 1st day of March in each year, showing its condition on the 31st day of December preceding.

License Fee.—Renewal, \$5.

FLORIDA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State. Assessment life companies must show an investment of \$200,000, same as old-line companies. The laws of Florida make no distinction between them.

Annual Statements.—Annual statements must be filed with the Board of Insurance Commissioners in the month of January, showing the condition of the association December 31 preceding. Abstracts of these statements must be printed in a newspaper of general circulation published at the capital.

Fees.—For filing statement, to the State Treasurer, \$10; association must pay an annual license fee of \$200 in October of each year, and the association or company must pay for each agent \$5 annually to the State Treasurer for State license tax, and \$2.50 to the tax collector in each county in which they do business. Traveling agents, \$25 each.

Taxes.—All companies must pay a tax of two per cent upon gross premiums received within the State.

Fraternal Orders.—Fraternal and benevolent societies are exempt from the operations of the law.

Sick and Funeral Benefit Associations.—Must have capital stock of at least \$10,000, fifty per cent paid in. Ten per cent of capital stock to be deposited with State Treasurer in cash or approved securities. Must obtain certificate of authority from State Treasurer and furnish statement annually as of December 31. Foreign companies required to furnish certificate of authority from home State and to have on deposit with the State \$5000 cash or approved securities. License tax, \$100; \$2 for each local agent and \$10 for each traveling agent. Fee for filing annual statement, \$5. The provisions of this act do not apply to secret or fraternal societies operated on the lodge plan.

No association shall be classed as a sick or funeral benefit company which shall insure any one person in a sum exceeding \$100. \$5000 to be invested in approved Florida securities. Foreign companies must have \$50,000 in mortgages on unincumbered real estate worth double the amount loaned thereon, and deposit \$5000 with the State Treasurer.

* Requirements for qualifying do not differ from regular insurance companies.

GEORGIA.

Preliminary Documents.—Each association must file with the Insurance Commissioner a certified copy of its charter and a copy of its statement of business for the preceding year; such statement must show the number and amount of certificates of membership in force, and a detailed account of its expenditures, income, assets, liabilities, and a certificate setting forth that it has paid and has the ability to pay its certificates for the full amount named therein. Also a copy of its certificate and application for membership, and of its constitution and by-laws. Policies and all literature must be labeled in large type in red ink "issued on the assessment plan."

Annual Statement.—Annual statement must be made to the Commissioner on or before March 1, showing condition of the association December 31 preceding.

Deposit.—Association must furnish satisfactory evidence that it has on deposit with the proper officer of its own State not less than \$5000 for the protection of its policyholders.

Fees.—For filing statement of association, \$20; issuing certificates to agents, \$3 each, for filing copy of charter, \$20.

Taxes.—All companies required to make returns of gross receipts for the year ending April 30, to be taxed at one per cent; returns to be made and taxes paid by July 1 of each year.

Fraternal Societies.—Organizations of other States must file with the Commissioner a certificate from the proper officer of its home State that it is authorized to transact business therein; a copy of its charter, and its constitution and by-laws; must appoint Commissioner as person to accept legal service. Annual reports must be filed on or before March 1, showing business and standing of previous year. Fee for certificate to do business, \$10, payable annually.

IDAHO.

Preliminary Documents.—Association must file a copy of its charter, an agreement appointing the Insurance Commissioner its attorney to accept legal process; also certificate that it is paying, and for the last twelve months has paid, the maximum amount named in its policies; also a statement of its business of the preceding year; also copies of its constitution and by-laws, and of its policies and applications. It must also show that it is lawfully entitled to do business in the State wherein it is chartered. All policies must have printed conspicuously upon them in red ink, the words "assessment plan," and all advertisements, circulars, etc., must contain the same words in red ink.

Assets.—Life and accident companies operating on the assessment or mutual premium plan must have assets of not less than \$100,000 invested, as required by the law of the State regulating other insurance companies, and must certify under oath of its president and secretary that it is paying, and for the twelve months next preceding, has paid the maximum amount named in its policies or certificates in full.

Policy Form.—Every policy or certificate issued to a resident of Idaho by any corporation therein transacting business of life insurance upon the assessment plan must have printed in bold type in red ink near the top the words "Issued Upon the Assessment Plan," and the words "Assessment Plan" shall be conspicuously in red ink in or upon every application, circular, card, advertisement and other printed documents issued, circulated, or caused to be circulated, by such corporations within the State.

Annual Statement.—Assessment companies must file with the Comptroller, by May 1 each year, on blanks furnished by him, a statement of the affairs of the company on December 31 preceding. A statement showing the condition of the association must be printed in a newspaper published at the capital.

Fees.—For filing charter, \$10; for filing preliminary statement, \$10; for filing annual statement, \$10; for certificate of authority, \$3.

Fraternal Orders.—Associations doing business by the lodge plan, with ritualistic form of work and representative form of government, will be admitted to the State. Association must file with the Insurance Commissioner copies of its charter, constitution and by-laws, together with an appointment of the Commissioner as its attorney to accept legal process; it must also show that it is lawfully entitled to do business in the State wherein it is chartered. Annual report of its affairs and condition on December 31 preceding must be filed on or before March 1. Fee for filing annual statement, \$25; for permit, \$5.

ILLINOIS.

Preliminary Documents.—Company must deposit with the Insurance Superintendent a certified copy of its articles of incorporation; statement of its business for the preceding year; also certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority of its home State that Illinois corporations are legally entitled to transact business in such State; that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; a copy of its policy or certificate, application and by-laws, which must show that the insured's liability to contribute to the payment

of benefits is not limited to the payment of a fixed periodical sum; must appoint Insurance Superintendent attorney to accept legal service.

Annual Statements.—Association must file its annual statement with the Commissioners on or before the 1st of March, showing the condition of the association on December 31 preceding.

Fees.—For filing application and charter, \$30; filing annual statement, \$10. These in lieu of all other fees. Reciprocal provisions.

Fraternal Orders.—Each fraternal order must file with the Insurance Superintendent a certified copy of its charter and articles of incorporation, accompanied by a fee of \$10; also by a sworn certificate by its secretary that it has paid all approved death claims in full for a period of at least six months previous; also must appoint the Insurance Superintendent its attorney to accept legal process. A certificate must also be filed showing that the order is authorized to do business in the State wherein it is organized. On or before March 1 of each year it must file a report showing its operations for the previous year. Orders not allowed to employ paid agents to solicit business, but may organize subordinate lodges.

INDIANA.

Preliminary Documents.—Assessment associations applying for license or renewal thereof to transact business in the State of Indiana are required to file with their application a copy of charter or articles of association and amendments thereto, certified by the State officer having custody of the original; certificate from the proper authority in its home State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized, and further certifying that like associations of Indiana are legally entitled to do business in such State; appointment of the Auditor as attorney for service of process in Indiana; statement under oath of its chief officer and secretary in the form prescribed by the Auditor, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. The financial statement must show the association to be solvent; certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificate of membership in full; copy of by-laws and amendments thereto; copy of certificate of membership, which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision by promise or calculation for the payment of endowments or annuities, nor the fixed cash values or loan values or paid-up values or extended insurance values during the lifetime of the member; this certificate must contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership must be uniform and of same character, differing only in denomination or amount payable; copy of application for membership and medical examiner's report; associations of other States must file an agreement duly executed by the proper officers, that such corporation, association or society will not enter into or issue within this State any contract of insurance, policy or agreement not authorized by the Act of March 9, 1897. Copies of literature used by solicitors in extending the business of the association are also required to be filed.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For filing articles of association, \$25; for filing copy of annual statement, \$20; other fees regulated by reciprocal provisions.

Fraternal Orders.—Fraternal beneficiary associations applying for license to transact business in the State of Indiana under the provisions of the Act of March 1, 1899, should file with their applications a copy of charter and amendments thereto, certified by the State officer having custody of the original; a certificate under oath of its chief officer and secretary that the association conducts its business upon the lodge system, with ritualistic form of work, and that it has a representative form of government; a certificate from the Superintendent of Insurance for the association's own State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized; a statement under oath of its chief officer and secretary in the form prescribed by this office, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. This financial statement must show the association to be solvent; copy of constitution and by-laws certified to under oath by its chief executive officer and secretary. Appointment of the Auditor of State of the State of Indiana as attorney for service of process in Indiana, prepared on blank form furnished for the purpose. Copy of certificate of membership which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision for the payment of endowments, dividends or annuities. Certificate should contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates

of membership should be uniform and of same character, differing only in denomination or amount payable, all members being of one class. Copy of application for membership and medical examiner's report. Copy of literature used by organizers or representatives in soliciting business and extending the operations of the association.

IOWA.

Preliminary Documents.—The laws of this State no longer provide for the organization or authorization of assessment life insurance associations; the same having been repealed by Chapter 83, Acts of the 32d General Assembly. Assessment life insurance associations now authorized to do business in Iowa may continue so to do provided they value their assessment policies or certificates of membership as yearly renewable term policies according to the standard of valuation of life insurance policies prescribed by the laws of this State.

Attorney.—Association must designate the Auditor of State its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association December 31 preceding; certificate issued to association required to be published once a week for four weeks in some newspaper published at the capital city.

Fees.—For issuing first license, \$25; filing annual statement, \$20; certificate to association, \$2; certificate for publication, \$2; examinations of associations, \$5 per day and expenses; issuing license to agents, \$2; other fees regulated by reciprocal provision.

Taxes.—Companies must, at the time of filing their annual statements, pay a tax of one per cent upon the gross amount received on assessments, fees, dues or premiums on business done in the State during the preceding year. Applies to Iowa companies only.

Stipulated Premium Companies.—The stipulated premium law has been repealed, and this form of association cannot be organized in the State.

Assessment Accident Associations.—Section 1794 of the code was amended in 1907 by adding thereto the following:

The provisions of this section shall apply to fraternal beneficiary associations doing exclusively an accident insurance business, and upon compliance with the provisions of this chapter (82) and the provisions of Chapter 8 of Title 9 of the code, so far as the same are applicable, such associations may be authorized to transact business.

Fraternal Orders.—Every such association shall, on or before the first day of March of each year, make and file with the Auditor of State, a report for the year ending on the 31st day of December immediately preceding. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Examinations may be made not less frequently than once in two years. Before any such association can be authorized, copy of by-laws, rules, articles of incorporation and plan of business must be submitted to the Auditor and Attorney-General. Fee for certificate of authority or renewal of same, \$25. To obtain a certificate, applications on at least 500 persons for \$1000 each must be in hand, and said certificate will not be renewed if the membership falls below the above requirements. Foreign associations must have 1000 members holding \$1,000,000 insurance before they will be authorized. Fraternal orders are exempt from local taxes on funds in their possession. Fraternal beneficiary associations and societies organized under the laws of Iowa are required to invest their reserve or emergency fund accumulations in the same class of securities as the old line legal reserve life insurance companies are required to invest in and deposit same with the Auditor of State.

In 1907 amendments were passed relating to rates of fraternal beneficiary societies in which it is provided that no association may transact business in the State upon rates lower than those of the National Fraternal Congress; permitting fraternal beneficiary societies, etc., to purchase and own real estate, erect buildings and occupy the same; amending Senate File No. 22, providing for the investment of funds of fraternal beneficiary societies, etc.

KANSAS.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized, showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superintendent as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of \$50,000, with resident sureties approved by the Superintendent, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less

than ten per cent of each assessment made by the company for the payment of death claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 preceding.

Fees.—Foreign assessment life associations, annual license, \$100, prorated; filing original papers, \$10; certificate of authority, \$5; agent's certificate, \$2.

Fraternal Orders.—Fraternal societies are described as beneficiary associations, organized on the lodge system with ritualistic form of work and having a representative form of government. Such associations of other States must file with the Superintendent of Insurance a copy of their charter, of their constitution and by-laws; evidence that they are authorized to do business in the State wherein they are chartered and an appointment of the Superintendent to accept service of legal process. Annual statements must be filed on or before March 1, showing the business of the preceding year. Fee for filing annual statement, \$20. Admission fee, \$25.

KENTUCKY.

Preliminary Documents.—Association must file a copy of its charter, certified by custodian of original; a resolution of board of directors authorizing service of process upon the Insurance Commissioner, or upon any agent of the company in this State; a statement under oath of the condition of the company on the 31st day of December next preceding, which must include a statement that it has paid, and has the ability to pay, its certificates or policies to the full limit named therein; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of this State to the full amount named therein; a certificate of examination by the Insurance Commissioner of its own State in verification of statement of condition of the company. Certificate from the Insurance Commissioner, or other like officer, certifying that it is legally entitled to do business in its home State; a certificate of deposit (by official holding same) that he holds on deposit, for the benefit of policyholders of such company, good securities, amounting to no less than the amount of the maximum certificate or policy issued by it, or in lieu of such deposit may make a similar one in this State; a copy of the constitution and by-laws, and of each and every addition thereof, which must show that all indemnities to beneficiaries are in the main provided for by assessment upon all surviving members; a copy of the application for membership or insurance, and of each form thereof, if more than one form is used; a copy of the form of certificate of membership or policy, and of each form thereof if more than one form is used.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the association on December 31 preceding.

Fees.—For filing copy of charter, \$30; for filing annual report, \$25; for life companies, \$5; accident, \$3; retaliatory law in force.

Taxes.—Each association must file on the first day of January in each year, or within thirty days thereafter, a statement of all premiums or annual dues and assessments received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending on the 31st of December last preceding, and shall at the same time pay into the State Treasury a tax of \$2 on each \$100 of said premiums, annual dues and assessments.

Penalties.—For transacting business in violation of the law, or without license, a fine of not less than \$50 nor more than \$100 for each offense is provided, and imprisonment until such fine is paid.

Fraternal Orders.—The laws relating to insurance provide as follows: Section 104. The provisions of this chapter or article shall not apply to secret or fraternal societies, lodges or councils which are under the supervision of a grand or supreme body, and secure members through the lodge system exclusively, and pay no commissions nor employ any agents except in the organization of, and supervision of, the work of local subordinate lodges or councils.

LOUISIANA.

Preliminary Documents.—Any corporation or association furnishing life or accident insurance, or indemnity, upon the assessment plan must obtain a license from the Secretary of State, preliminary to which it must file with him a certified copy of its charter, a copy of its statement of business for the year ending the 31st day of December preceding, and a certificate that it has paid and has the ability to pay its certificates, or policies, to the full limit named therein; that it does not issue certificates upon lives of persons who are more than sixty-five years of age; that an ordinary assessment upon its members is sufficient to pay its maximum certificate; a certificate that it is lawfully entitled to do business in the State of its organization; also a copy of its application for membership or insurance, and a copy of the form of certificate of membership or policy and each form thereof, if more than one is used; and a copy of its constitution and by-laws.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements must be filed with the Secretary of State before the first day of March each year, showing its condition on the 31st day of December preceding.

Policy Requirements.—Every policy or certificate issued to a resident of Louisiana by a corporation or association transacting the business of life insurance upon the assessment plan shall be printed in black ink, and shall have printed in bold type in red ink, diagonally across the face, the words "Issued upon the assessment plan," and the words "assessment plan" shall be printed in red ink upon every application, circular, card, advertisement and other printed documents issued or circulated by such corporation. A company refusing to comply with this requirement shall have its license revoked.

Licenses.—(Same as for life companies; see page 50.)

Benevolent and Fraternal Societies.—Act of 1902. All associations soliciting through paid representatives are divided into four classes and taxed as follows: First class, when gross annual receipts amount to \$50,000 or more, the tax shall be \$375; second class, \$40,000 and less than \$50,000, \$300; third class, \$30,000 and less than \$40,000, \$225; fourth class, \$20,000 or less, \$150. A certified copy of its act of incorporation, certificate of membership and form of application is required.

Penalties.—Failure to comply with provisions subjects to a fine not exceeding \$100 or thirty days' imprisonment or both. Secret societies are exempt under this act.

Fraternal and Industrial Assessment Associations.—Associations transacting life, accident, sick benefit or disability insurance on the fraternal plan are exempt from general insurance laws; applications for insurance on 500 lives for \$1,000 each must be secured; National Fraternal Congress rates to be used. Foreign fraternal shall file with Secretary of State certified copy of charter or articles of association, copy of constitution and by-laws, certified by its secretary; sworn statement of business of preceding year, certified to by State insurance official; Secretary of State to be designated attorney for service; every association to file annual statement on or before March 1. Masons, Odd Fellows or Knights of Pythias, not issuing insurance certificates, exempt from this act.

MAINE.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter and by-laws, a sworn statement of its business for the preceding year, and a certificate that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its certificates in full; also a certificate from the proper officer of its home State that the company is legally organized or incorporated and is transacting business in compliance with its charter and the laws of such State, and that Maine assessment corporations are legally entitled to do business in such State; also a copy of its certificate and application, which must show that benefits are provided for by assessment upon policy or certificate-holders, and satisfactory evidence that the association maintains a reserve fund equal to not less than the proceeds of one assessment. The Insurance Commissioner is by law the attorney of all companies licensed to do business in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before January 31, showing the condition of the association December 31 preceding.

Agents.—Company must file with Commissioner a certificate of appointment and obtain license for each agent, which must be renewed July 1. Agent personally liable on all contracts of insurance unlawfully made by or through him in unauthorized companies.

Fraternal Orders.—Fraternal beneficiary corporations must obtain license from the Insurance Commissioner. Such a corporation shall furnish the Commissioner with a certified copy of its charter and by-laws, with a statement under oath, showing its membership and financial condition, and shall also furnish the Commissioner with such other information as he shall deem necessary to a proper exhibit of its business and standing and plan of working, and if he deems it expedient he may license such corporation, association or society to do business in this State in accordance with the provisions of this act. For such license the corporation shall pay a fee of \$20. Must report annually, on or before the first day of March, to the Commissioner the names and addresses of its president, secretary and treasurer, and shall make such further statements of its membership and financial transactions for the year ending on the preceding 31st day of December as the Commissioner may deem necessary. All such organizations are required to be operated on the "lodge system, with ritualistic form of work and representative form of government," etc. Companies applying for admission must have adopted, and in force, mortuary rates of assessments not lower than those of the National Fraternal Congress. Any fraternal society having more than three hundred members must comply with the provisions of the law. Agents must obtain license, fee \$2. Retaliatory provision.

MARYLAND.

Preliminary Documents.—Associations required to have in force applications for membership from at least 100 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition. Also a certificate from the proper officer of its own State that it is authorized to do business therein.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1 showing their condition on December 31 preceding.

Fees.—For license to do business, \$300 per annum from January 1 to December 31; filing certified copy of charter, \$25; annual statement, \$25; certificate to agent, \$10; certificate to sub-agent or solicitor appointed by general agent, \$2; abstract of annual statement, \$2; also net cost of publication; copies of papers on file, 20 cents per folio; certification, \$1; valuing policies, \$30 per million of insurance or fraction thereof; examination of associations, actual expenses incurred.

Fraternal Beneficiary Associations.—Must make annual statement of financial condition on or before March 31, and appoint the Commissioner its attorney to accept legal service. Associations that pay endowments at fixed periods of not less than five years, or paying dividend, withdrawal, surrender, or old age benefits, or on paying certificates at the expiration of life expectancy, must deposit with the Insurance Department \$10,000 in dividend bearing securities.

MASSACHUSETTS.

Assessment life companies have no longer authority to do an assessment business in Massachusetts.

Fraternal Orders.—Fraternal beneficiary corporations organized under the laws of another State, and paying only disability and death benefits, may be admitted to transact business. Annual statements must be filed on or before February 1, showing the condition of the corporation on December 31 preceding. For good cause shown the Commissioner may extend the time, but not to a date later than March 1. The Insurance Commissioner must be designated as attorney to accept service of legal process.

MICHIGAN.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its charter and by-laws and a certified statement of its business for the preceding year, together with a copy of its certificate and application and a certificate, under oath, of its president and secretary that it has not issued certificates upon the lives of persons over sixty-five years of age, nor upon the life of any person except such person shall have personally made and signed application for such certificate; that one assessment will pay the maximum amount named in its certificates, and that it is paying, and for the twelve months preceding has paid, the highest amount named in its certificates in full. A resident of the State must be appointed attorney to accept service of legal process. In addition, the association must file copy of a certificate, issued by the proper officer of the State in which it was organized, stating that it is authorized to do business.

Annual Statements.—Annual statements must be filed with the Commissioner within sixty days from January 1, showing the condition of the company December 31 preceding.

Assessment Notices.—Every notice of assessment must specify the amount to be paid and where payable, the loss for which it is made, and a statement of the condition of the mortuary and emergency funds, and balances at the close of the calendar month.

Fees.—For issuing certificate of authority and filing annual statement, \$25; examinations of companies, not exceeding \$10 per day and necessary expenses. All agents must obtain a certificate of authority; fees in accordance with reciprocal provision.

Reserve Funds.—Co-operative life, accident and sick benefit associations are required to deposit a reserve or emergency fund with the State Treasurer. When the annual premium exceeds \$25,000, but does not exceed \$50,000, the emergency fund shall be \$3000. If over \$50,000 a year, \$5000. Associations having a yearly income of less than \$25,000 must put up \$2000.

Fraternal Orders.—Each fraternal order must file with the Commissioner of Insurance a certified copy of its charter and articles of association, a copy of its constitution or laws, and satisfactory proof that it has paid all death claims in full for a period of at least one year immediately preceding, and appoint the Commissioner of Insurance its attorney to accept legal process. It must also file a certificate showing that it is authorized to do business in the State wherein it is organized. Annual reports must be filed on or before the first day of March, showing its operations during the preceding year.

NEVADA.

Preliminary Documents.—Association must deposit with the Controuler a certified copy of its charter; a statement of its business for the preceding year; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service of legal process; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and evidence that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplus fund held in trust for the benefit of its contract holders.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding, and published for a period of one week in a daily newspaper in Nevada.

Fees.—For filing power of attorney and issuing certificate, \$5 Reciprocal legislation as regards fees, etc. Each association must pay to the Controller \$100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Fraternal Orders.—Nevada has no special laws relating to fraternal orders.

NEW HAMPSHIRE.

Preliminary Documents.—Association is required to file a statement of its condition; a certified copy of charter and by-laws; copies of certificates or policies; power of attorney; certificate, under oath, of president and secretary that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; that an assessment upon its policyholders will produce a sum equal to the maximum policy written by the company; that it is in possession of, and maintains as a trust for the benefit of policyholders, a fund equal to the amount which one assessment would produce; that it possesses invested assets of not less than one hundred thousand dollars; a certificate from the Insurance Commissioner of its own State that New Hampshire assessment companies are legally entitled to do business in such State. All such associations pay the same fees and taxes paid by foreign insurance companies. Other fees governed by reciprocal legislation.

Assessment Casualty Companies.—Companies of this class must possess invested assets to the amount of \$10,000, otherwise subject to the above requirements, and pay the same tax as other companies.

Fees.—For filing copy of charter, \$25; filing annual statement, \$15; license to company \$5; annual renewal of same, \$5; license to agents, \$2 annually; license to steam boiler companies, \$10. Licenses renewable April 1, each year.

Fraternal Orders.—Association must appoint the Insurance Commissioner its attorney to accept legal process, and on or before the first day of March each year must report its transactions for the preceding year. Associations not allowed to employ paid agents in procuring members, except in the organization of subordinate lodges, and must file with the Commissioner a certificate showing that it is authorized to do business in the State wherein it is organized. Fees: Admission fees, \$10; thereafter annually, \$5.

NEW JERSEY.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its business for the preceding year; also a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a copy of the application for membership or insurance and by-laws, and of each form of policy issued; also satisfactory evidence that the association has accumulated and maintains a reserve or emergency fund not less than the proceeds of one death assessment on its policy or certificate holders, and at least equal to the amount of its maximum policy or certificate, and that the same is a trust for the benefit of policy or certificate holders only. The association must designate a principal office within the State, and some person resident therein on whom service of legal process and papers may be made.

Annual Statements.—Annual statements must be filed on or before January 31, showing the condition of the association on December 31 preceding.

Fees.—Filing charter, \$20; filing statement, \$20; each agent's certificate, \$2.

Fraternal Orders.—Fraternal orders are required to file with the Insurance Commissioner a copy of their charter, constitution and by-laws, and annually on or before the 31st of January file a statement showing the transactions of the previous year ending December 31. The Commissioner of Banking and Insurance must be appointed attorney, on whom process may be served.

Fees.—Filing charter, \$10; filing statement, \$5; permit to do business, \$5.

NEW MEXICO.

New Mexico has no laws relative to assessment insurance organization, general laws apply to same.

Fraternal Orders.—New Mexico has no laws relating to fraternal orders. The following from the general law relating to insurance has been construed to apply to assessment accident companies:

It shall not be lawful for any insurance company, association or partnership, organized or associated for any form of insurance, incorporated by or organized under the law of any State of the United States or any foreign government, directly or indirectly to take or transact any business of insurance in this Territory, unless possessed of three hundred thousand dollars of actual paid-up capital (excepting companies transacting and confining their business exclusively to the insurance of plate glass against breakage, and all accident insurance companies, either stock or mutual, which shall be possessed of one hundred thousand dollars of actual paid-up capital or available cash assets, inclusive of any assets of any such company as shall be deposited in any other State or Territories or foreign countries for the especial benefit or security of the insured therein).

The law shall not be construed so as to prevent any fraternal, religious or benevolent society from issuing indemnity to anyone against loss by death or accident of and of its members, and such society shall not be held amenable under or governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said association or society. The fee for filing the annual statement as herein provided shall be five (\$5) dollars. But all life and accident associations hereafter organized under the laws of this territory to operate on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law, within ninety (90) days after its approval, and thereafter shall be subject to examination; shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department.

NEW YORK.

Preliminary Documents.—Foreign assessment associations must file with the Superintendent of Insurance a copy of annual report, showing a full statement of business for the preceding year. A certificate must be filed in the office of the clerk of the county wherein is located the principal office of the association within sixty days after filing its annual report with the Superintendent. Association must designate some place within the State as its principal office, and must appoint the Superintendent of Insurance as its attorney to accept service of legal process. Company must accumulate a reserve fund equal to one death or disability assessment.

Annual Statements.—Annual statements must be filed with the Insurance Department on or before March 1, showing the condition of the company December 31 preceding. Reports to be made out upon blanks furnished by the Superintendent.

Fees.—Reciprocal fees only charged, other State corporations being charged same fees that New York assessment corporations are charged in such other States.

Fraternal Orders.—On organization, fraternal orders must file with Superintendent a certificate under oath of their principal officers that at least two hundred persons have subscribed in writing to be beneficiary members therein, with a total beneficiary amount not less than four hundred thousand dollars, and that they have paid in one full assessment in cash amounting to at least one per cent thereof. Annual reports must be made on or before March 1. Chapter 450, Laws of 1903, eliminated the right of fraternal orders thereafter organized to do an endowment business.

No new assessment associations can now be organized in this State and none from other States admitted. Those now licensed may be relicensed.

NORTH CAROLINA.

Preliminary Documents.—Company must file with the Commissioner of Insurance copy of its charter and by-laws, and its business must not exceed its charter rights. Foreign companies on entering the State must file application for admission, application for license, certificate of home State, certified copy of charter, power of attorney and financial statement. All fees, \$44.

Annual Statements.—Annual statements must be filed on or before March 1, showing business of preceding year.

Fraternal Orders.—Not organized for purposes of gain, are not subject to the insurance general laws, but to special laws governing fraternal orders, and must pay an annual license of \$25, have agents licensed, and make annual reports to the Commissioner. Domestic mutual companies pay a license fee of \$50, and if operating in not more than two counties, \$10 per annum.

Fees.—For filing charter, \$25; annual statement, \$10.

NORTH DAKOTA.

North Dakota has no laws relating specially to assessment insurance.

Fraternal Orders.—Each association must do business on the lodge plan, with ritualistic form and a representative form of government. It must file with the Commissioner of Insurance a copy of its charter, constitution and by-laws, file actuaries' certificate that its rates are equal to or greater than those required by the National Fraternal Congress Table of Mortality, and appoint the Commissioner its attorney to accept legal service. Must incorporate under the State civil code, article 3, chapter 17, and furnish evidence that it is lawfully doing business in the State wherein it is chartered. Paid agents prohibited. Annual reports must be filed on or before March 1, showing business of the preceding year. Fees, filing preliminary documents, \$15.

OHIO.

Preliminary Documents.—Company must deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations on the assessment plan are legally entitled to do business in such State; a statement of its business for the preceding year; a certificate that such company is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which must show that the liabilities of the members are not limited to fixed or artificial premiums; evidence that such corporation has accumulated and maintained a fund not less in amount than the proceeds of one periodical payment by certificate or policyholders thereof, and that such fund is held solely for the benefit of certificate or policyholders, and can only be used for the purposes provided by the laws of the State where incorporated; provided, that said fund in the case of accident companies or accident associations shall not be less than \$5000, and need not be more than \$10,000; that such corporation, except it be an accident insurance corporation, does not issue certificates or policies upon the life of any person more than sixty-five years of age, or upon any life in which the beneficiary named has not a legal insurable interest; must file with the Superintendent of Insurance an appointment of an attorney within this State upon whom service of process may be had.

Annual Statements.—Associations must file reports with the Superintendent on or before March 1, showing its condition on December 31 preceding.

Fees.—For filing copy of charter or articles of incorporation, \$25; for filing each annual statement, \$20; for issuing certificate of authority or license to company or association, \$1; for issuing license to each agent, \$1; for affixing seal and certifying any paper, \$1. Provided, that any company or association may pay to the Superintendent the sum of \$25 for licenses to its agents for the year, and by so doing shall be entitled, without further charge, to licenses for as many agents as it may choose to appoint. Reciprocal provisions additional.

Taxes.—Assessment associations not required to pay taxes.

Fraternal Orders.—To procure a certificate of authority, articles of association and duly certified copies of the constitution and by-laws, rules and regulations, and copies of all proposed forms of benefit certificates, applications and literature, and a bond in the sum of \$5000 shall be filed with the Superintendent of Insurance. No domestic association shall transfer its membership or funds to an unauthorized association, or to a licensed association unless contract for such transfer be approved by a two-thirds vote of the members of the supreme body, and a two-thirds vote of the trustees of the association proposing to take such membership. Licenses expire April 1. Fee for license or renewal thereof, \$25. Superintendent of Insurance shall be appointed attorney for service of legal process. Annual reports to be filed on or before March 1. Expenses of examinations of domestic associations are paid out of the State Treasury. Examinations of foreign associations are made without expense to the association examined. Certain associations are exempt from the above provisions.

Assessment life and accident associations of other States, whose expenses exceed thirty per cent, are forbidden.

Funeral and burial associations are amenable to the provisions of Sections 3630a, b, c, d, f, g and h, and Section 3631 of the Revised Statutes relating to Mutual Protection Associations.

OKLAHOMA TERRITORY.

The insurance laws adopted by the Oklahoma legislature contain no special provisions relative to associations doing business on the assessment plan, but all such would, doubtless, be required to comply with the laws relating to life insurance companies. These require that the company should have at least \$100,000 of funds safely invested, that a copy of its charter should be filed by each company with the Commissioner, and annual statements made before March 1.

The Attorney-General has held that under the laws of Oklahoma, the Insurance Commissioner is not authorized to license any form of assessment life insurance or organization other than fraternal beneficiary associations.

Fraternal Orders.—Association must file with the Superintendent of Insurance a certified copy of its charter and articles of association, a copy of its constitution and by-laws, and an appointment of the Superintendent as an attorney to accept legal service. It must also file a certificate that it is authorized to do business in the State, Province or Territory in which it is organized. Association must, on or before the first day of March, each year, file with the Superintendent a report of its affairs and operations during the year preceding, and must appoint the Superintendent its attorney to accept service of legal process. A law was passed by the legislature of 1901 providing for the admission of fraternal orders. Such associations must be organized on the lodge plan, have a ritualistic form of work, and provide for membership representation. The rates to be charged must not be lower than those of the National Fraternal Congress Table of Mortality. A copy of its charter and by-laws must be filed with the Secretary of State, and a statement showing the condition of the association at the close of the preceding year. Annual statements must be filed on or before March 1. Fees: Superintendent of Insurance must be appointed attorney to accept service of legal process, fee \$3; for State license, reciprocal, minimum, \$5.

OREGON.

The laws of Oregon do not refer especially to assessment associations. Such associations must have a capital or reserve fund of not less than \$10,000 provided, they limit their certificate holders to a particular order or society. Associations which do not limit their policyholders as aforesaid must have at least \$200,000 reserve. Accident associations may have only \$100,000.

Fees.—Mutual associations, whether assessment or otherwise, must pay fees as follows: To Secretary of State for filing power of attorney, \$5; issuing certificate of authority, \$5; annual license to life, accident or surety company or mutual insurance association, \$100; license to agent or solicitor of life insurance company, \$5; casualty (accident) not required to license agents; examinations, expenses incurred; to Treasurer, filing certificate of deposit and expense of printing notices, \$10.

Fraternal Orders.—Incorporated for the primary purpose of mutual protection and relief of members and having ritualistic work and ceremonies, are exempt from complying with the laws of the State respecting insurance corporations or associations.

PENNSYLVANIA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter and a copy of its annual statement for the preceding year; also a certificate setting forth that it has paid and is able to pay its certificate to the full limit named therein; also a certificate from the Insurance Commissioner of its home State, setting forth that it is legally entitled to do business in that State; also copies of its certificate of membership, application and by-laws, and designate some person residing in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing license, \$25; each annual renewal, \$25; filing annual statements, \$20.

Fraternal Orders.—Association must file with the Insurance Commissioner a copy of its constitution and by-laws, appoint the Insurance Commissioner its attorney to accept legal process, and must, on or before the first day of March in each year, make a report of its transactions during the preceding year. No fees.

RHODE ISLAND.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a statement of its business for the preceding year; a certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a copy of its certificate and application, and satisfactory evidence that the association, if engaged in the business of life insurance, has \$100,000 safely invested in real estate or mortgages on real estate, or ground rents, or any securities the market value of which is at or above par, or, if engaged in the business of casualty insurance, has and maintains an emergency or reserve fund.

Annual Statements.—Annual statements must be made to the Insurance Commissioner in the month of January, showing the condition December 31 preceding.

Fees.—For filing copy of charter, \$30; filing statement, \$20; issuing agents' certificate, \$2. All firms of general agents counted as one agency. Agents' licenses renewable April 1, each year.

Fraternal Orders.—Fraternal orders are not required to comply with the insurance laws.

SOUTH CAROLINA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a copy of its annual statement and a certificate setting forth that it has paid, and is able to pay, its policies or certificates to the full limit named therein; also a certificate of the Insurance Commissioner of its home State, setting forth that it is legally entitled to do business in that State; also a copy of its certificate of membership, application and by-laws, and appoint the Insurance Commissioner of the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 31, showing the condition of the company December 31 preceding.

Fees.—For certificate issued to association, \$100, and department license of \$25, payable to the Insurance Commissioner on or before April 1. If concern operate only in one county the department license fee is \$10; also a graduated license fee of one-half of one per cent on gross premiums collected within the State.

Fraternal Orders.—The following are the requirements for all fraternal associations to do business in South Carolina.

1. Certified copy of charter.
2. Certificate from home Insurance Department showing that association has complied with all the requirements of the insurance laws.
3. Annual statement of condition as of December 31.
4. Annual license fee of \$25, payable to the Commissioner on or before April 1.
5. The appointment of the Insurance Commissioner attorney to accept service of legal process in South Carolina.
6. List of all agents appointed to represent the association in South Carolina, and their postoffice address, must be sent to the Insurance Department for record before they can solicit business in South Carolina.

Copy of by-laws, policies, etc.

No fees are charged for filing papers or for the appointment of agents.

SOUTH DAKOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter, a sworn statement showing the location of the association, the amount of its business, and a certificate that it is legally organized, and that an ordinary assessment is sufficient to pay a maximum certificate to the full limit named therein. A joint bond must be filed, given by the president, secretary and treasurer, in the sum of \$10,000, for the faithful performance of duties. A resident of the State must be designated as an attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper printed and published in each judicial circuit of the State in which the association shall have an agency within ninety days from the filing of the statement.

Fees.—For each certificate to agent, \$2; filing copy of charter, \$25; annual statement, \$10; copies of papers on file, 20 cents per folio; certifying same, \$1. All fees subject to retaliatory law; examination of companies, actual expenses incurred, not exceeding \$10 per diem.

Taxes.—Every mutual benefit association or insurance company organized or doing business in this State shall, at the time of making annual statements, pay into the State Treasury as taxes two per cent of the gross amount of assessments received in this State during the preceding year.

Fraternal Orders.—Fraternal orders required to comply with the law relating to assessment companies, excepting taxes.

TENNESSEE.

Preliminary Documents.—Every assessment life and accident association must file with the Insurance Commissioner a copy of its charter and a sworn statement setting forth that the association is paying and has paid for the twelve months next preceding the maximum amount named in its policies; also copies of its policies and application and its by-laws; also evidence that it accumulates a reserve equal to that of State companies; the Commissioner must be appointed attorney to accept legal process. New associations must have one million insurance in force to receive a license. A reserve of two per cent on insurance in force must be maintained. A deposit of \$100,000 is required.

Annual Statements.—Annual statements must be filed within thirty days from January 1, showing the condition of the association December 31 previous.

Fees.—For issuing original license, \$25; this in lieu of all other taxes. Filing annual statement and issuing renewal license, \$15; issuing certificates or licenses to agents, \$2.

Taxes.—Associations must pay semi-annually, in January and July, two and one-half

per cent on gross premiums collected in the State. Sworn returns of premiums received must be made as of December 31 and June 30.

Agents.—Agents are required to pay a privilege tax of \$10 per annum.

Fraternal Societies.—Associations doing business on the lodge plan, with ritualistic form of work, organized for the sole benefit of their members and their beneficiaries, are permitted to do business upon compliance with the special act relating to such societies. Such associations must make annual reports on or before March 1, showing the business of the preceding year to December 31, and file with such report a copy of their constitution and by-laws then in force. Fee for filing annual report, \$10.

TEXAS.

Preliminary Documents.—Life and casualty company operating on the assessment or natural premium plan. Association must obtain a license from the Insurance Commissioner; must have cash assets of not less than \$100,000 and a surplus of \$100,000, and must file with the Commissioner a certified copy of its charter; a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its certificates in full; a statement showing its business for the previous year; a certified copy of its constitution and by-laws, and a copy of its policy and application; also a certificate from the proper authority of its home State that such association is legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business December 31 preceding.

Fees.—For filing copy of charter, \$25; filing preliminary statement, \$20; filing annual statement, \$20; license to company or association, \$1; certificates for publication, \$1; annual tax, two per cent of gross premium receipts for previous year.

The above provisions do not apply to mutual benefit organizations doing business in Texas through lodges or councils.

Fraternal Orders.—Fraternal orders must be conducted on the lodge system with ritualistic form of work. They must file with the Commissioner copies of their constitution and by-laws, and appoint the Commissioner as a person to accept legal service. Annual statements must be made on or before the first day of March, showing their transactions for the year ending December 31 preceding. Associations must provide for substantial death benefit; sick and accident must be incidental and not of the essence of the contract. The law does not say what proportion shall be death benefit. Fraternal beneficiary associations may not write endowment policies.

Fees.—For charter, \$50; each amendment to charter \$25; filing copy of charter, \$5; filing annual statement, \$1; certificate of authority, \$1. Fraternal beneficiary orders of other States are subject to a franchise tax.

Assessment Accident Associations.—Must secure applications from 200 persons for at least \$100,000 insurance, and deposit in bank a sum equal to 80 cents on each \$1000 insurance applied for. Fee for filing charter, \$20; certified copy of charter, \$1; filing annual statement, \$10; certified copy of same, \$1. Each certificate of membership to contain the following clause: "The payment of the benefit herein provided for is conditioned upon its being collected by this company from assessments and other sources, as provided in its by-laws." Examinations annually.

UTAH.

Preliminary Documents.—Association must file with the Secretary of State a copy of its last annual statement for the preceding year; also certified copies of articles of incorporation, certificate of incorporation and by-laws, coupled with an acceptance of the State constitution. Similar documents must be filed in the office of the county clerk where the head office is located. Association must appoint an agent as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Secretary of State prior to the first day of March, showing its condition December 31 preceding.

Fees.—For filing articles of incorporation, \$25; filing acceptance of State constitution, \$3; for filing statement, \$25; issuing certificates of authority to company, \$5; certificates of authority to each agent or solicitor, \$5; renewing certificate to agent or solicitor, \$2; filing list of authorized attorneys, \$1; filing list of agents, \$5; certified copy of annual statements, \$5; filing tax statements, \$2.

Taxes.—One and one-half per cent on gross premiums collected.

Fraternal Orders.—Fraternal societies are not required to comply with the insurance laws, but must file certified copy of charter, certificate of incorporation, by-laws and acceptance of the constitution of the State.

VERMONT.

Vermont has no special status relative to assessment associations. Assessment, accident and health associations must have an emergency fund equal to amount of one assessment.

Fraternal Orders.—Associations doing business under the lodge plan, having a ritualistic form of work and representative government, are permitted to do business in the State. Association must file with the Commissioner a copy of its charter and constitution and by-laws, appoint the Secretary of State its attorney for service of legal papers, and evidence that it is authorized to do business in its home State. Annual statements must be filed on or before March 1, showing the condition of its business on December 31 preceding. Fees for filing charter, etc., \$5; annual report, \$5.

Rates.—Must be equal to those based on National Fraternal Congress Table of Mortality.

VIRGINIA.

Preliminary Documents, Assessment, Life.—Association must file with the Commissioner of Insurance three certified copies of its charter, one certified copy of its statement for the preceding year, and a sworn statement of its president or secretary setting forth that it has paid and is able to pay its certificates for the full limit named therein, and that its certificates are payable only to beneficiaries having a legal insurable interest in the life of the member insured; also that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full amount or limit named therein; also a certificate from the proper officer of its home State certifying that it is legally entitled to do business in that State; also a copy of its application for membership and each form thereof, and a copy of its certificate of membership or policy and of each form thereof, and of its constitution and by-laws.

A citizen of the State, who shall be a resident of the City of Richmond must be authorized to accept service of legal process, and a general agent for Virginia appointed.

Annual Statements.—Annual statements must be filed with the Commissioner of Insurance on or before March 1, showing the condition of its business December 31 preceding.

Fraternal Orders.—Foreign and domestic fraternal orders are required to pay a charter fee of \$25, \$1 fee to the State Corporation Commission, a fee at rate of 20 cents for recording each 100 words of charter and amendments, \$1 for recording one copy of power of attorney, and \$20 to Commissioner of Insurance for license. After first year only \$20. for license and \$5 registration fee are required. Fraternal associations are not taxed on premiums.

WASHINGTON.

Associations conducted on the assessment plan are required to have at least \$20,000 in cash or available securities. In all other respects they are required to comply with laws relating to regular life companies.

Fraternal Orders.—Must be operated on the lodge plan. Foreign associations file with Commissioner of Insurance a certified copy of charter and articles of association, constitution and by-laws, certificate of authority of its home State, be examined by the Insurance Department of Washington, the expense of such examination to be \$200. Each year the association shall file certificate of authority of its home State. Insurance Commissioner to be appointed attorney for service.

No association incorporated in Washington or hereafter admitted to that State shall use rates lower than those based upon the Natural Fraternal Congress Table.

WEST VIRGINIA.

Assessment life associations are deemed corporations for the mutual protection and relief of their members and are brought under the life insurance laws.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint some person residing in the State to accept service of legal process; must also file statement showing the condition of the association; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder, or his injury by external violent causes, or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, \$25; for each statement filed, \$10; agent's certificate, \$5.

Fraternal Orders.—Association of this class must file copy of charter and certified

copy of constitution and laws, rules and regulations, all proposed forms of benefit certificates, applications therefor, and literature to be issued by such association and a bond in the sum of \$5000 shall be filed with the Insurance Commissioner. The association is given a preliminary certificate of authority to solicit members. Said association shall collect from each applicant the amount of not less than one death benefit assessment or payment, and shall issue to each such applicant a receipt for the amount so collected. But no such association shall incur any liability other than for such advance payments, nor issue any benefit certificate, nor pay or allow, to any person any death or disability benefit until actual bona fide applications for death benefit certificates have been secured upon at least two hundred lives for at least \$1000 each nor until there shall be established ten subordinate lodges or branches into which said two hundred applicants have been initiated nor until there has been submitted to the Insurance Commissioner a list of such applicants, giving their names, addresses, etc., etc., rate of regular payments or assessment, which shall not be lower for death benefits than those required by the National Fraternal Congress Table of Mortality with interest at four per centum per annum. Advanced payments shall, during the period of organization, be held in trust for and, if the organization is not completed within one year, returned to said applicants. All certificates of authority provided for in this section shall be renewed annually on the first day of March. Fee for certificate of authority, \$10. No domestic association shall transfer its membership or funds to any association not authorized by the Insurance Commissioner to transact business in this State; nor shall any such association transfer its membership or funds to any licensed association, unless the said contract to transfer has been approved by a two-thirds vote of the members of the supreme body of the association whose membership is proposed to be transferred; and by a two-thirds vote of the trustees or board having charge of the association proposing to take such membership.

Sec. 28.—No foreign association shall transact any business in this State without a license and before receiving such license it shall file with the Insurance Commissioner a duly certified copy of its charter or articles of association; a copy of its constitution and laws, certified by its secretary or corresponding officer; a power of attorney as hereinafter provided; a statement under oath of its president and secretary, or corresponding officers, in the form required by the Insurance Commissioner and duly verified by an examination made by the supervising insurance official of its home State, of the business for the preceding year; a copy of its contract. For each license or renewal thereof the Insurance Commissioner shall receive a fee of \$10. Every agent of such association shall obtain a license for which a fee of \$2 shall be paid. No license shall be issued to any association which collects from any of its members assessments or payments for death benefits lower than those required by the National Fraternal Congress Table of 1900, with interest at four per centum per annum provided, that this clause shall not apply to fraternal beneficiary associations organized prior to January 1, 1885. Every foreign association shall appoint the auditor of this State its attorney for service. Annual statement to be filed on or before the first day of March.

WISCONSIN.

ASSESSMENT LIFE COMPANIES.

No life insurance company or association other than fraternal beneficiary association, operated on the assessment plan, shall do business in this State, except such as are now authorized and which value their assessment certificates as yearly renewable term policies according to the standard valuation of life insurance policies prescribed by the laws of this State.

MUTUAL BENEFIT SOCIETIES.

No fraternal or beneficiary corporation, society, order or association for the relief of members or beneficiaries or making life or casualty insurance or indemnity upon the mutual or assessment plan shall be incorporated in Wisconsin until 500 persons have applied for insurance, and, in the case of a life association, deposited \$5 each, \$1000 of which sum shall be pledged for payment of death losses. The rates used shall be such that one assessment will realize at least \$1000 for a single death loss over and above all sums required for expenses, reserves, emergencies or other purposes.

No fraternal beneficiary society not licensed in this State at the time of passage of this act (July 12, 1907) shall be incorporated within the State or be licensed or permitted to transact business in this State unless its rates are at least as high as those adopted by the National Fraternal Congress, with interest at four per cent.

Assessment accident associations shall, before being licensed, deposit with the State Treasurer \$1,000, or, in the case of a foreign association, have such sum on deposit with the proper official of its home State.

No organization furnishing life or casualty insurance upon the mutual or assessment plan, organized under the laws of any State or Territory, District of Columbia or any foreign country, shall transact any business in this State until it has filed with

the Commissioner of Insurance a copy of its articles of incorporation, constitution and by-laws; application for membership; certificate of membership, literature, etc.; certificate of authority of its home State; appoint the Commissioner of Insurance attorney for service.

Foreign associations pay an annual license fee of \$25. Domestic associations having State grand lodge or council are not required to pay this fee.

WYOMING.

Preliminary Documents.—Association must secure authority to do business from the Insurance Commissioner, and must file with him a certified copy of its charter, a copy of its statement for the preceding year, and a verified certificate that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full limit named therein; also copies of its certificate of membership, application and by-laws, and must designate the Auditor of State to accept service of legal process. A certificate must be filed accepting the State constitution.

Annual Statements.—Annual statements must be filed on or before April 1, showing the condition of the association December 31 preceding.

Fees.—Payable in advance. For issuing license, \$50; filing annual statements, \$25; certificate accepting State constitution, \$2.50; agents' license, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred; publication of condensed statement, \$12; publication of compliance, \$4.

Policy Conditions.—All companies, corporations, societies or associations—except fraternal orders—must have the words "assessment insurance" printed in large bold type, not less than half an inch high, across the face of every application and policy used in the State.

Penalties.—For neglect to make annual statement within the specified time, license to do business will be revoked; or doing business without a license, or for soliciting business for an unauthorized association, subjects the offender to a fine of not less than \$50 nor more than \$1000, or imprisonment in the county jail not less than thirty days nor more than one year, or both fine and imprisonment, in the discretion of the court.

Taxes.—There is imposed upon each and every insurance company transacting the business of insurance within this State a tax of two and one-half per centum per annum upon the gross premiums received by it for insurance within this State from the beginning until the close of the calendar year ending on the thirty-first day of December. Such tax shall become due and payable from the first day of February to the thirtieth day of March in each year.

Fraternal Orders.—Association must do business on the lodge plan, and file a certified copy of its charter and by-laws; an acceptance of the State constitution; a copy of its annual report of the preceding year; and appoint the Auditor its attorney to accept legal process. Fees for filing preliminary papers, \$15; annual statement, \$10; acceptance of State constitution, \$2.50. Annual reports must be made on or before March 1.

CANADA.

Preliminary Documents.—Company must file certified copy of its charter, act of incorporation or articles of association, a statement of its condition and affairs on December 31 preceding, or up to the usual balancing day of the company, and power of attorney to its chief agent in Canada.

Deposits.—A Canadian association must be licensed, and must make a deposit of \$50,000. A foreign corporation or association must be licensed by the Minister of Finance, but before receiving a license must deposit with him the sum of \$50,000. License entitles it to do business so long as it continues to pay its losses to the full limit named in the certificate. Other additional deposits may be required by the Minister of Finance upon a report of the Superintendent of Insurance, approved by the Treasury Board.

Annual Statements.—Annual statements of Canadian business of companies incorporated elsewhere than in Canada must be filed with the Superintendent of Insurance on or before March 1, showing the business transactions of the preceding year ending December 31, and statement of the general business on or before June 1, verified in the same manner as statements of ordinary life companies. Canadian companies must file their full statements on or before March 1.

Fees.—The Superintendent is empowered to assess all insurance companies to defray the expenses of his office pro rata upon gross premiums received in Canada during each year. Such assessment to be paid on demand of the Superintendent.

Penalties.—Neglect to file annual statements subjects the offender to a penalty of \$10 for each day during which such company remains in default. Transacting business for an unauthorized company subjects the offender to a penalty of not less than \$20 nor more than \$50 for the first offense; for the second offense imprisonment, without the option of a fine.

MISCELLANEOUS CASUALTY COMPANIES.

Personal accident and health, burglary, credit, fidelity and surety, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies must file the following:

Preliminary Documents.—Certified copy of charter, act of incorporation or articles of association, a statement of condition and affairs on December 31 preceding or up to the usual balancing day of the company, and power of attorney to its chief agent in Canada.

Deposits.—The Treasury Board shall determine in each case what deposit shall be required to be made with the Minister, and the sections of the Insurance Act which shall apply to such company.

Annual Statements. Annual statements of Canadian business of companies incorporated elsewhere than in Canada verified by the oath of the chief agent in Canada must be filed with the Superintendent of Insurance on or before March 1 in each year, showing the company's condition and affairs as at December 31 preceding, and its income and expenditure for the year ending on that date. Statements of its general business must be filed on or before June 1, verified by the affidavit of the president, vice-president or managing director and the secretary or actuary. Canadian companies must file their full statements on or before March 1.

Fees.—Companies are required to contribute towards defraying the expenses of the office of the Superintendent of Insurance pro rata upon gross premiums received in Canada during each year.

Penalties.—Neglect to file annual statements subjects the offender to a penalty of \$10 for each day during which default continues. Transacting business for an unlicensed company subjects the offender to a penalty of not less than \$20 nor more than \$50 for the first offense; for the second offense, imprisonment without the option of a fine.

STATISTICS OF FOREIGN COMPANIES.

The statistics given under this heading have been condensed from The Post-Magazine Almanack for 1908, except in a few instances where credit is given.

DIRECTORY OF LIFE AND MISCELLANEOUS COMPANIES IN GREAT BRITAIN.

Date of Organi- zation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1862	Aberdeen and Northern Friendly Society, Aberdeen.....	Indus., Life & Endow.	J. F. M. Massie, Treas. & Man.
1883	Abstainers and General, Birmingham.....	Industrial, Life.....	R. A. Craig, Act. and Sec.
1875	Accrington and District Mutual.....	Plate Glass.....	James Townson, Sec. and Man.
1861	Albion Friendly Society, Bolton.....	Ind., Life & Ord. End.	John Kerfoot, Sec.
1824	Alliance, London, E. C.....	Life, Fire, Mar., Acc., Burg. and Leasehold	Robert Lewis, Gen. Man.
1894	Alliance Key Reg. Ass'n, Bristol.....	Plate Glass.....	J. Arnold Lambert, Man. Dir.
1894	Alliance Plate Glass, Bristol.....	Plate Glass.....	J. Arnold Lambert, Gen. Man.
1808	Atlas, London, E. C.....	Fire, Life, Acc., Burg.	S. J. Pipkin, Gen. Man.
1865	Bankers G. & T. Fund, London, E. C.....	Fidelity Guarantee.....	Walter S. Gillhaus, Sec.
1866	Britannic Assurance, Birmingham.....	Life.....	S. J. Port, Sec.
1907	British Crown Assur. Corp., Glasgow.....	Fire, Burg., Acc., Lia., P. G., Fid., Motor C.	J. Buyers Black and D. W. MacLennan, Gen. Managers.
1906	British Crown Plate Glass, Glasgow.....	Plate Glass.....	W. Swan Parker, Man. & Sec.
1898	British Engine, Boiler and Electrical Plant, Manchester.....	Engines, Boilers and Electrical Plant.....	E. Moss, Sec.
1854	British Employers Mu. Ac., Sunderland.....	Employers Liability.....	A. W. Wilson, Sec.
1904	British Equitable, London, E. C.....	Life, Fire, Ac., Bu., Lia.	Basil May, Sec. and Act.
1897	British General, London.....	F., Acc., Burg., P. G., Horse, Lifts & Cranes Liability, W. C.....	N. W. Walker, Gen. Man. & Sec. M. Gregory, Man. Dir.
1880	British Homes, London, E. C.....	Life and Inv.....	F. L. Riseley, Sec.
1880	British and Irish Plate Glass, Bristol.....	Plate Glass.....	J. R. Whyte, Sec.
1863	British Key and Prop. Reg., Glasgow.....	Life and Endowments.....	J. S. Fisher, Man.
1896	British Legal Life, Glasgow.....	Life.....	Herbert Wurr, Man.
1888	British Life, Glasgow.....	Plate Glass.....	J. Walter Stead, Man. Dir.
1891	British Mutual Plate Glass, Leeds.....	Life and Tontine.....	A. A. B. Terrell, Chairman.
1903	British Natural Premium, London.....	Plate Glass.....	Alf. A. W. Jones, Sec.
1902	British Plate Glass, Liverpool.....	Ord. & Indus., L. & A.	R. Sewell, Gen. Man. and Act.
1881	British Widows Assurance, London.....	Employers Liability.....	Chas. M. Brown, Sec.
1881	Builders Accident, London, W. C.....	Fire, Life, Lia., Burg.	R. Chapman, Gen. Man.
1805	Caledonian, Edinburgh.....	Plate Glass.....	Wm. G. Kirkhope, Sec.
1871	Caledonian Plate Glass, Glasgow.....	Life.....	A. D. Cheyne, Man.
1902	Canada Life Assurance Co., London.....	Motors, Acc., Sick, Burg., Third Party, Driving Acc., Emp.	Fredk. Thoresby, Gen. Man.
1903	Car and General, London.....	Lia., P. G., Live St'k	F. J. Lee Smith, Man. Dir.
1904	Casualty Insurance Co., London.....	Accident and Sick.....	
1885	Century, Edinburgh.....	Life, Ann., Fire, Burg., Sick, Acc., E. L., Conting. and Fid...	Henry Brown, Man. David Lowe, Sec.
1838	City of Glasgow, Glasgow.....	Life.....	James Stewart, Man.
1862	City of Glasgow Friendly Soc., Glasgow.....	Ind., L., Sick. & End.	F. B. Wyatt, Act. and Man.
1829	Clergy Mutual, Westminster.....	Life.....	A. D. Besant, Act. and Sec.
1824	Clerical, Med. and Gen., London, S. W.....	Life and Annuities.....	
1866	Colonial and Foreign Banks Guarant- tee, London, E. C.....	Fidelity.....	Walter S. Gillham, Sec.
1873	Colonial Mutual, London, E. C.....	Life, Annuity.....	Arthur E. Gibbs, Man.
1903	Consolidated, London.....	Life, Accident, Fire, Mtg. Reinsurance.....	W. G. Bloxson, Man. and Sec.
1861	Commercial Union, London, E. C.....	Fire, Life, Marine and Accident.....	H. Mann, Sec.
1905	Combined Burglary and Fire.....	All Kinds Except Life	J. M. Buchanan, Gen. Man.
1871	Confederation Life, London.....	Life and Annuity.....	G. H. Haswell, Gen. Man.
1867	Co-operative, Manchester.....	Fire, Life, Fidelity, W. C. and Burglary.....	James Odgers, Sec. and Man.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organi- zation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1898	Cotton Trade, Blackburn.....	Employers Liability...	John Taylor, Sec.
1888	Crystal Glass, London, W. C.....	Glass.....	C. M. Brown, Sec.
.....	Customs Annuity and Benevolent Fund, London, E. C.....	Annu., Life and Trust	A. S. Elgood, Sec.
1857	Customs Officers Mutual Guarantee Fund, London, E. C.....	Fid. of Customs Office's Life.....	A. S. Elgood, Sec. G. R. Jellicoe, Sec. & Gen. Man.
1897	Eagle, London, S. W.....	Fire, Burg., Acc., Lia, Glass, Hail.....	Chas. Thompson, Gen. Man. George Todd, Sec. and Act. William Luxon, Sec.
1887	Ecclesiastical Ins. Office, London, W.C.	Life.....	Archd. Hewat, Man. and Act.
1823	Economic Life, London, E. C.....	Plate Glass.....	
1886	Economic Plate Glass, Plymouth.....	Life, End. and Annu.	
1823	Edinburgh Life, Edinburgh.....	Fire, Life, Annu., Acc., Sickness, Horse and Vehicle, Fid., Motor Car, Coupon, P. G., Marine, Burg., Cycle	
1900	Empire Guarantee and Insur., Glasgow	Emp. Lia., Acc., W. C., Disease and Fid., Fire, Burglary.....	A. Robertson-Cowper, G. Man.
1880	Employers Liability, London, E. C....	Public Lia., Third Par- ty (Drivers), W. C., Acc., Sick, P. G., Fid., Theft, Dom. Servants.....	S. Stanley Brown, Gen. Man.
1898	Employers Mutual, Edinburgh.....	Life, Ann., End. & Ln. Life.....	R. S. Rutherford, Man. and Sec. A. G. Scott, Gen. Man.
1839	English & Scottish Law, London, S. W.	Plate Glass.....	G. J. Lidstone, Act. and Sec.
1762	Equitable Life, London, E. C.....	Reve., Life Int., Ann. Life.....	A. J. Gupwell, Chairman. C. H. & F. H. Clayton, Secs.
1899	Equitable Plate Glass, Birmingham....	All Classes of Accident Fire, Acc. and Em. L.	W. P. Phelps, Act. and Sec. S. C. Turner, Sec. & Gen. Man.
1895	Equitable Reversionary, London, W. C.	Fire, Burg., E. L., Acc., Transit.....	John Hetherington, Man. Dir.
1844	Equity and Law, London, W. C.....	Life, Ann., End., etc.. Acc., Burg., Fire, Life, Fid., W. C., Motor Car, Indem., Sick, Surety, Mtg., Deb., Contingency.....	A. P. Fedden, Sec. and Man. W. H. Gregory, Sec.
1907	Essex & Suffolk Acc., Suffolk & London		
1900	Farmers Fire and Accident, York.....		
1890	Fine Art and General, London, E. C....		
1812	Friends Provident Insurance, Bradford		
1835	General Accident, Fire and Life, Perth		
1884	General Fidelity Collecting Society, Manchester.....	Industrial, Life.....	F. Norie Miller, G. Man. & Sec.
1817	General Life, London, E. C.....	Life.....	George Betts, Sec.
1895	General Plate Glass, Glasgow.....	Plate Glass.....	J. R. Freeman, Man. and Sec. J. Simpson Fraser, Sec.
1836	General Reversionary and Investment Co., London, S. W.....	Reversions.....	R. R. Tilt, Act. and Sec.
1848	Gresham, London, E. C.....	Life, End. and Annuity Fidelity.....	J. H. Scott, Gen. Man. and Sec. F. H. Sherwell, Sec.
1840	Guarantee Society, London, E. C.....	Fire, Life, Acc., Bu., Fid. Plate Glass.....	T. G. C. Browne, Act. and Sec. Thomas Harris, Man. and Sec.
1821	Guardian, London, E. C.....	Plate Glass.....	F. Shellard, Sec. and Man.
1893	Guardian Plate Glass, Manchester.....	Ord. & Ind. Life, Fire, Burg., P. G., Fid., W. C.....	
1884	Hand-in-Hand Plate Glass, Bath.....	Plate Glass.....	S. R. Whitney, Man. and Sec. Leonard M. Hodges, Sec.
1903	Hearts of Oak Life and Gen., London	Horses, Car's & Cat., Third Party, Vehicle, Motor, E. L.....	A. Waters, Man. Dir. S. T. Nicholson, Sec.
1875	Hibernian Plate Glass, Dublin.....	Plate Glass.....	
1868	Horse, Carriage & Gen., London, E. C.	Plate Glass.....	
1881	Hull & Eastern Counties Pl. G., Hull.	Fire, Acc., Sick, W. C., E. L., P. L., Drivers, Fid., Motors, Live Stock, Burg., Marine	A. E. Terry, Sec.
1903	Indemnity Association, Ltd., London..	Horses, Car's, Cat., Farmers Lia., Acc., Burg., Plate Glass..	Benj. S. Essex, Man. Dir.
1878	Imperial Accident, Live Stock and General, London, S. W.....	Life.....	James Marshall, Sec.
...	Independent Order of Foresters, Lon- don, S. W.....	Plate Glass.....	H. Fishwick, Man. and Sec.
1854	Insurers Plate Glass, Rochdale.....	Motors, Acc., Sick, Burg., Third Party, Driving, E. L., P. G., Fire, Live Stock	Wm. S. Hartley, G. Man. & Sec.
1906	International Motor, Manchester.....		

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organi- zation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1900	Irish Provident, Dublin.....	House Purchase.....	A. J. Hardy, Sec.
1898	Iron Trades Employers, London, S. W.	E. L. and Third Party	Major A. H. Hope, Sec.
1798	Itinerant Methodist Preachers, London, E. C.....	Annuities.....	Rev. Marshall Hartley, Act. Tr.
1901	King Insurance Co., London.....	Fire, Acc., Burg., Con- tingency, Servants Consp., Storm and General.....	
1904	Lancashire and Cheshire, Liverpool...	Plate Glass, Fire, Acc.	
1903	Lancashire Plate Glass and Burglary...		
1884	Lancashire and Yorkshire Rev. Int., Manchester.....	Reversionary Interests.	H. Kidson, Sec.
1907	Legal and Commercial, Leeds.....	Fire, E.L., W.C., Acc., Burg., Third Party, Cont., Consequential Loss, etc.....	P. Dawson, Gen. Man. and Sec. R. C. Harker, Sec.
1841	Lancaster Benev. Fr. Soc., Lancaster.	Industrial, Life.....	
1892	Law Accident, London, W. C.....	Acc., Sick, E. L., Fid., W.C., P.L., Vehicle, Boilers and Engines, Electrical Machines, Lifts, Burglary.....	G. T. Mills, Sec.
1906	Law, Car and General, London.....	Fire, Acc., Motor and General.....	C. J. Fowler, Man. Dir. and Sec. F. Norie Miller, Man. Dir.
1891	Law, Fidelity and General, London...	Reinsurance.....	
1888	Law Guarantee & Tr., London, W. C.	Fid., Mortgage, Deb., Licenses, Contingen- cy, Trustee, Acc., P. L., W. C., Motor, Burg., P. G., etc....	Thos. R. Ronald, G. Man. & Sec.
1823	Law Life, London, E. C.....	Life, inc. Ann., Sinking Fund Assurance....	E. H. Holt, Man. and Sec.
1853	Law Reversionary Interest Society, London, W. C.....	Rev., Life Int., Loans.	W. Oscar Nash, Act. and Sec.
1825	Law, Union and Crown, London, W. C.	Life, Fire, Acc., E. L., Annuity, Burg., Fid.	W. O. Nash, Sec. and Act.
1836	Legal and General, London, E. C.....	Life, Annuities, Rever- sions, Life Int., L'ns	E. Colquhoun, Act. and Man.
1891	Licenses Insurance Corporation and Guarantee, London, E. C.....	Depreciation owing to loss of license.....	J. O'Donoghue, G. Man. & Sec.
1898	Life and Health, Edinburgh.....	Life, Acc. and Health.	A. Gibbon Thomson, Man.
1838	Life Ass'n of Scotland, Edinburgh....	Life and Annuities....	J. Turnbull Smith, Man.
1898	Life Int. and Reversionary Soc., London	Reversions.....	
1836	Liverpool & London & Globe, L'pool	Fire, Life & Annuities, Accident, Burglary..	A. G. Dent, Man. and Sec.
1866	Liverpool & London Plate Glass, L'pool	Plate Glass.....	Joseph Warden, Man. and Sec.
1888	Liverpool Mortgage Ins. Co., Liverpool	Mortgage, Debentures.	John Wm. Davidson, M. and S.
1878	Liverpool Reversionary Co., Liverpool	Reversions.....	W. H. Cochran, Sec. and Man.
1907	Liverpool Victoria Insurance, London.	Ord. Life, Acc., Burg., Plate Glass.....	James Bacon, Act. and Sec.
1843	Liverpool Victoria Legal Friendly So- ciety, London, E. C.....	Industrial Life.....	Arthur Henri, Sec.
1890	Local Government Mutual Guarantee Society, London, E. C.....	Fidelity and W. C....	C. Harrison Venning, Sec.
1873	London & Co. Pl. Gl's, London, E. C.	Plate Glass.....	Henry Hare, Sec.
1861	Lon. & Gen. Pl. Glass, London, S. W.	Plate and other Glass.	H. M. Williams, Sec.
....	London and Glasgow P. G., Glasgow.	Plate Glass.....	Paterson & Benzie, Secs.
1862	London and Lancashire, London, E. C.	Life.....	W. P. Clirehugh, Gen. Man.
1862	London and Lancashire Fire, Liverpool	Fire and Accident....	F. W. P. Rutter, Man. and Sec.
1869	London and Man. Ind., London, S. E.	Life and Endowment.	Wm. Dawes, Man. Dir.
1885	London and Man. Pl. G., London, E. C.	Plate Glass.....	J. A. Bushell, Man., M. D. & S
1886	London and North British Plate Glass, London, E. C.....	Plate Glass.....	W. E. Mawer, Man. and Sec.
1906	London and Provincial Assurance Co., Manchester.....	Life, End. and Ann...	C. A. Denton, Sec.
1720	London Assurance Corp., London, E.C.	Fire, Life and Marine, Accident, Burglary..	C. A. Denton, Sec.
1881	Lon., Edinb'gh & Glasgow, Lon., E. C.	Life, Ind., Acc., Ann., House Purchase.....	T. Neill, Gen. Man.
1869	London Guar. and Acc., London, E. C.	Guar., Acc., E. L., W. C. and Burg., Lift..	S. L. Anderson, W. R. Strong, S. Chas. D. Higham, Act. and Sec.
1806	London Life Association, London, E. C.	Life.....	Wm. R. Ockerby, Sec.
1885	London Plate Glass, London, E. C.....	Plate Glass.....	

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1844	Loyal Philanthropic Friendly Society, Liverpool.....	Industrial Life.....	John Roughsedge.
1906	Majestic Insurance Co., London.....	Sick, Acc., Fire, Burg., Gl., Ind.....	V. E. Davis, Sec. Geo. A. Sterting, Sec. S. Day, Act. and Sec.
1887	Manufacturers Life, Toronto.....	Life.....	F. Addiscott, Sec.
1872	Marien and General Mutual, Lon., E. C.....	Life (also Marine)....	
1884	Medical, Sickness, Annuity and Life Assurance Friendly Society.....	Sickness.....	
1902	Mercantile Plate Glass, London, S. W.....	Plate Glass.....	
1835	Metropolitan Life, London, E. C.....	Life.....	Bernard Woods, Sec.
1876	Mutual Guarantee Co., London.....	Fid., Acc., Burg., F., Sick, P. G. and Ind. Life, End. and Ann....	E. J. Nichols, Gen. Man. & Sec. Alfred Gilbert, Sec. T. Underwood, Sec.
1869	Mut. Life of Australia, London, E. C.....	Accident and Sick....	
1906	National Acc. and Comp., Birmingham		
	National Acc'd't and Gen., Birmingham		
1864	National Boiler, Manchester.....	Boilers, En., Dy., etc.	E. G. Hiller, Ch. En. and Man.
1896	Nat. Car'e & Horse Owners, Manch'r	Driv. Ac. and H. Ins.	Richard Wiseman, Man.
1786	National Debt Office, London, E. C.....	Government Annuities	G. W. Hervey, Sec.
1907	National General, London.....	Fire, Burg., Acc., W. C., P. L., Motor and Cycle.....	F. W. Rutherford, Gen. Man. James Murray, Man. James Glen, Man. and Sec.
1863	Nat. Guar. and Suretyship, Edinburgh	Fidelity.....	H. Winstoe-Clifford, Sec.
1897	National of Great Britain, Glasgow....	Fire, Acc., Burg., P. G.	Charles Godden, Sec.
1891	National Live Stock, London.....	Live Stock and P. G.	J. B. Gillison, Man. for U. K.
1886	National Mutual Aid Soc., Portsmouth	Sickness and Life.....	G. Marks, Act. and Man.
1869	Nat. Mut. of Australia, London, E. C.....	Life and Annuity.....	L. F. Hovil, Act. and Sec.
1830	National Mutual Life, London, E. C.....	Life.....	Wilfred Gale, Gen. Man.
1835	National Provident, London, E. C.....	Life.....	
1854	Nat. Prov. Plate Glass, London, E. C.....	Plate Glass.....	
1906	National Standard, London.....	Life, End., Annuities and House Purchase	H. Morris Parry.
1897	New Era, London, E. C.....	Life and Investment...	F. A. Eardley, Man.
1809	North British & Merc'e, London, E. C.....	Fire, Life and Ann., Burglary, etc.....	H. Cockburn, Life Man. & Act.
1894	North of Scotland Pl. Glass, Inverness	Plate Glass.....	Richard Duffy, Man.
1836	Northern, London, E. C.....	Fire, Life, Acc., Burg., E. L., Fid., P. G....	H. E. Wilson, Gen. Man.
1898	Northern Employers Mut. Ind., Wigan	Employers Liability...	A. H. Leech, Gen. Man.
1907	Northern Equitable, Glasgow.....	All other than Life...	A. T. Martin, Gen. Man.
1858	Northern Pl. Glass Ins. Co., Aberdeen	Plate Glass.....	J. M. Dunn, Man. Dir.
1856	Norwich and London, Norwich.....	Acc., Sick, W. C., E. L., Motor, Fidelity, Burg., Hall, P. G....	Sir C. S. Gilman, Man. J. J. W. Deuchar, Sec. and Act.
1808	Norwich Union Mutual Life, Norwich	Life.....	
1871	Ocean Acc. and Guar., London, E. C.....	Acc., Sick, E. L., Fire, Burg., Fid., Credit, Drivers, P. L., Mtg., Boiler, Lift.....	Richard J. Paull, G. M. and Sec. P. J. Foley, Man. Dir. J. R. Turner, Agency Man. J. R. Ormerod, Man. Fred. J. Austin, Sec.
1864	Pearl, London, E. C.....	Life.....	
1782	Phoenix, London.....	Fire, Life, Acc., Fid..	
1891	Pioneer Life, Liverpool.....	Life, Acc., and Ind....	
1852	Plate Glass of City of Lon., Lon., E. C.....	Plate Glass.....	
1903	Premier, London.....	Burg., C. Loss, Acc., Fid., W. C., Sick, Third Party, P. G....	F. B. Ritchie, Man. Dir. H. M. Low, Gen. Man.
1901	Profits and Income, London, E. C.....	Loss of Profits.....	
1840	Provident Clerks and General Mutual Life, London, E. C.....	Life.....	J. E. Gwyer, Sec.
1865	Provident Clerks and General G. and A., London, E. C.....	Fid., Acc., E. L., W. Com., Third Party, Motor, Burg., P. G....	H. B. Brain, Sec. Baron Profumo, Man. Dir. W. B. Winkle, Sec.
1889	Provident Free Home, London, E. C.....	Life.....	F. Schooling, Jt. Man. and Act.
1856	Provident Plate Glass, Birmingham....	Plate Glass.....	
1848	Prudential, London, E. C.....	Life.....	
1849	Railway Passengers, London, E. C.....	Railway, Acc., E. L., Fid., Burg., Sick....	A. Vian, Sec. J. W. Proctor and R. W. Green, Joint Mans.
1864	Refuge, Manchester.....	Ordinary and Ind. Life	F. R. Edwards, Sec.
1906	Reliance Fire and Accident, London...		
1902	Reliance Plate Glass Insurance and Cleaning, Southwark, S. E.....	Plate Glass.....	F. G. Hawkins, Sec.
1823	Reversionary Interest, London, E. C.....	Reversions and Policies	R. Marrack, Sec.
1878	Reversion Purchase Co., London, E. C.....	Rever., Life Interest..	R. Walters, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization.	NAME AND LOCATION OF COMPANY	Character of Business.	Name of Manager or Secretary.
1806	Rock, London, E. C.....	Life, Ann., End., Sick, Acc., Burg., Fidelity	G. S. Crisford, Act.
1850	Royal Liver Friendly Society, Liverpool	Industrial Life.....	Alfred Wright, Treas.
1845	Royal, Liverpool.....	Fire, Life & An., Acc., W. C., Fid., Burg., Plate Glass.....	C. Alcock, Man.
1720	Royal Exchange, London, E. C.....	Fire, Life, Mar., Ann., Acc., E. L., Exec. and Trustee.....	W. N. Whymper, Sec.
1861	Royal London Fr. Soc., London, E. C.	Industrial Life.....	Alfred Skeggs, Sec.
1887	Royal National Pension Fund for Nurses, London, E. C.....	Pensions for Nurses...	Louis H. M. Dick, Sec.
1907	Royal Scottish, Glasgow.....	Fire, Burg., Em. Lia., Acc., Third Party, Plate Glass.....	Rob't Olyphant, G. M. and Sec.
1898	Safeguard Insurance Co., Birmingham	Plate Glass.....	S. P. Reeve, Sec.
1881	Sanitary Assurance Ass'n, London, W.	Sanitation.....	H. P. Morris, Sec.
1864	Sceptre Life Association, London, E. C.	Life and Endowment.	Wm. Bingham, Man. Dir.
1877	Scottish Accident, Edinburgh.....	Acc., E. L., Life and Fid., Motor, Burg., Fire.....	Martin L. Martin, Man.
1826	Scottish Amicable, Glasgow.....	Life.....	W. Hutton, Man. and Act.
1881	Scottish Boiler Ins. & Eng. Insp., Glas.	Insur. and Inspection.	J. D. Young, Man. Dir.
1906	Scottish Com'l & Plate Glass, Glasgow	Plate Glass.....	James E. Turner and S. Easton Simmers, Man's and Sec's.
1831	Scottish Equitable, Edinburgh.....	Life.....	G. M. Low, Man. and Act.
1892	Scottish Equity Plate Glass, Glasgow.	Plate Glass.....	M. Cuthbertson, Sec. and Man.
1852	Scottish Legal Life, Glasgow.....	Industrial Life.....	David Fortune, Sec.
1898	Scottish Licenses Mutual, Glasgow....	Loss of Licenses.....	J. M. Ross, Sec.
1881	Scottish Life, Edinburgh.....	Life, Acc. and Ann....	D. Paulin, Man.
1899	Scottish Live Stock, Perth.....	Live Stock.....	A. G. Bull, Sec.
1876	Scottish Metropolitan, Edinburgh.....	Life, Emp. Lia., Acc.	H. E. Marriott, Man.
1870	Scottish Plate Glass, Edinburgh.....	Glass.....	W. J. Walker, Man.
1837	Scottish Provident, Edinburgh.....	Life and Annuities....	James Graham Watson, Man.
1878	Scottish Reversionary, Edinburgh.....	Rever., Life Policies..	J. A. R. Durham, Man.
1883	Scottish Temperance, Glasgow.....	Life and Accident....	Adam K. Rodger, Man.
1824	Scottish Union and Nat'l, Edinburgh.	Fire, Life, Pens., Ann., Acc., Sick, Leaseh'd, E. L., Fid., Burg., Transit, Third Party, Prop., Owners'..	J. A. Cook, Gen. Man.
1815	Scottish Widows Fund, Edinburgh....	Life and Survivorship..	N. B. Gunn, Man. and Act.
1904	Standard Glass Insurance, Blackburn.	Plate Glass.....	H. L. Price, Sec.
1825	Standard Life, Edinburgh.....	Life.....	George Oliver, Sec.
....	Standard Plate Glass, Glasgow.....	Plate Glass.....	Carswell, Murray & Lauder, Mans
1843	Star Life, London, E. C.....	Life, Ann., Endow....	J. D. Watson, Man. and Act.
1710	Sun Fire, London.....	Fire, E. L., W. C., Dom. Servants, Acc., Sick, Fid., Burg.,	Geo. E. Mead, Sec.
1810	Sun Life, London, E. C.....	Life, Ann., Sinking F'd	E. Linnell, Gen. Man. and Sec.
1899	Traders Plate Glass Ins. Co., Swansea	Plate Glass.....	H. G. Solomon, Sec.
1714	Union, London, E. C.....	Fire, Acc., Fid., Burg., W. C., Plate Glass..	A. Makins, Sec.
1840	United Kingdom Temperance and Gen. Prov., London Bridge.....	Life.....	Thomas Whittaker, Man. Dir.
1902	United Legal Indemnity, London.....	Acc., Burg., P.G., Fid., Emp. and Pub. Lia., Motor.....	Gerald I. Boon & C. H. Trenam, Joint Mans.
1907	United London and Scottish, London.	Fire, Sick, Acc., Third Party, Fid., P. G., Burglary.....	David Martin Watt, Sec.
1900	United Provident, Manchester.....	Life and Industrial....	E. J. Walkden, Sec.
....	Universal Ins., Loan and Invest., Leeds	Ord. and Ind. Life....	F. T. Hooper, Gen. Man.
1825	University Life, London, S. W.....	Life.....	R. Todhunter, Act. and Sec.
1860	Victoria Mutual, London, E. C.....	Life and Endowment..	A. J. Cook, Sec.
1859	Vulcan Boiler and Gen., Manchester..	S. B. and Machinery..	James M. Dale, Sec.
1841	Wealeyan and General, Birmingham..	Life, Annuities, Sick.	R. A. Hunt, Gen. Man.
1880	West of Scotland Glass, Glasgow.....	Plate Glass.....	G. MacGregor, Man.
1832	Western Friendly Society, Glasgow....	Sick, Life & Acc., Pens	John Mann, Man.
1907	Workmen and General, London.....	W. C., P. C., Live St'k	W. Lappage.
1824	Yorkshire, York.....	Fire, Life, Acc., E. L., Burg., Fid., Live Stock, Plate Glass..	James Hamilton, S. and G. M.

BRITISH LIFE ASSURANCE BUSINESS OF 1906-07.

[From The Insurance Blue Book and Guide.]

NAME OF COMPANY.	Date to Which Accounts are Made up.	New BUSINESS—GROSS.			Total Life Premiums.	Life and Annuity Funds.*
		Policies.	Premiums.	Amount Insured.		
			£	£	£	£
Abstainers and General (ordinary).....	Dec. 31, 1906..	1,550	11,269	297,039	64,434	324,164
Abstainers and General (industrial).....	Dec. 31, 1906..	471	.....	7,293	8,004	8,004
Alliance	Dec. 31, 1906..	2,000	46,315	1,163,752	440,386	10,971,695
Atlas	Dec. 31, 1906..	743	14,307	414,340	169,213	1,867,585
British Equitable.....	Jan. 31, 1907..	768	9,220	325,636	127,035	1,758,250
British Homes.....	Dec. 31, 1905..	1,405	11,206	345,929	23,123	35,676
British Legal.....	June 30, 1907..	.....	.....	.....	171,166	208,733
British Life Office.....	Dec. 31, 1905..	.....	.....	.....	18,425	102,551
British Natural-Premium (ordinary).....	Dec. 31, 1905..	.....	.....	111,455	25,367	75,343
British Natural-Premium (industrial).....	Dec. 31, 1905..	.....	.....	.....	32,120	
Britannic, formerly British Workman's (ordinary).....	Dec. 31, 1906..	9,772	25,158	435,355	174,020	632,987
Britannic, formerly British Workman's (industrial).....	Dec. 31, 1906..	506,049	324,566	.....	871,516	1,116,931
Caledonian.....	Dec. 31, 1906..	1,314	25,057	722,305	239,649	2,524,006
Century.....	Dec. 31, 1906..	804	11,223	257,029	47,518	140,585
City of Glasgow.....	Dec. 31, 1906..	975	17,553	367,885	230,634	2,882,755
Clergy Mutual.....	May 31, 1907..	563	11,631	360,403	262,200	4,242,820
Clerical, Medical and General.....	June 30, 1907..	864	30,274	789,216	346,185	4,529,555
Colonial Mutual.....	Dec. 31, 1906..	4,525	45,424	1,156,510	348,066	2,982,018
Commercial Union.....	Dec. 31, 1906..	2,228	52,414	1,507,697	321,298	3,168,240
Consolidated.....	Dec. 31, 1906..	.....	.....	.....	14,099	13,856
Co-operative (ordinary).....	Dec. 31, 1906..	412	1,974	34,238	12,631	70,985
Co-operative (industrial).....	Dec. 31, 1906..	.....	.....	.....	2,322	4,410
Eagle.....	Dec. 31, 1906..	387	18,860	551,984	180,235	2,544,834
Economic.....	Dec. 31, 1906..	538	12,181	365,763	241,950	4,444,053
Edinburgh.....	Dec. 31, 1906..	1,364	31,403	646,892	310,723	4,219,763
Empire Guarantee and Insurance.....	June 30, 1907..	.....	.....	.....	1,036	2,569
English and Scottish Law.....	Dec. 31, 1906..	852	20,834	517,406	229,865	2,458,621
Equitable.....	Dec. 31, 1906..	262	9,052	254,429	188,202	4,413,347
Equity and Law.....	Dec. 31, 1906..	542	26,581	692,941	329,448	4,284,402
Friends Provident.....	Nov. 20, 1906..	337	5,992	140,297	175,220	3,288,164
General.....	Dec. 31, 1906..	1,171	19,017	533,447	192,656	2,016,893
General Accident Fire and Life.....	Dec. 31, 1906..	422	.....	132,169	4,996	4,068
Gresham.....	Dec. 31, 1906..	5,968	86,326	1,863,491	1,001,150	7,934,683
Guardian.....	Dec. 31, 1906..	969	17,560	452,658	230,744	3,266,184
Law Life.....	Dec. 31, 1906..	516	22,360	545,379	269,173	4,231,186
Law Union and Crows.....	Dec. 31, 1906..	1,454	24,805	801,933	373,925	4,761,518
Legal and General.....	Dec. 31, 1906..	3,089	141,803	2,790,262	531,488	5,116,498
Life Association of Scotland.....	April 5, 1907..	977	22,973	573,119	360,296	5,744,149
Liverpool & London & Globe.....	Dec. 31, 1906..	804	14,590	376,912	237,479	5,394,854
London and Lancashire.....	Dec. 31, 1906..	2,258	32,450	788,966	313,282	2,139,764
London and Manchester.....	Mch. 24, 1907..	382,141	.....	.....	411,887	442,582
London Assurance.....	Dec. 31, 1906..	675	15,493	432,228	38,878	518,438
Lond., Edinburgh & Glasgow (ord).....	Dec. 31, 1906..	2,959	14,299	267,221	81,084	406,521
Lond., Edinburgh & Glasgow (ind.).....	Dec. 31, 1905..	.....	.....	.....	431,655	400,142
London Life.....	Dec. 31, 1906..	228	12,762	314,300	369,534	4,856,938
Marine and General.....	Dec. 31, 1906..	922	10,435	276,168	128,035	1,480,500
Metropolitan.....	Dec. 31, 1906..	167	7,138	169,583	156,110	2,144,797
National Mutual.....	Dec. 31, 1906..	702	16,183	400,800	186,192	2,765,850
Northern Provident.....	Dec. 31, 1906..	1,671	31,736	631,195	471,647	6,428,820
North British and Mercantile.....	Nov. 31, 1906..	4,654	160,191	2,626,333	1,049,678	11,110,028
Northern.....	Dec. 31, 1906..	1,366	25,178	556,516	254,243	3,548,146
Norwich Union.....	Dec. 31, 1906..	6,739	200,518	4,144,832	817,761	5,447,356
Pearl (ordinary).....	Dec. 31, 1906..	12,932	46,517	1,119,628	217,645	1,145,291
Pearl (industrial).....	Dec. 31, 1906..	1,213,469	.....	.....	1,297,485	1,997,170
Pelican and British Empire (Phoenix).....	Dec. 31, 1906..	1,345	29,688	769,819	411,417	5,353,098
Pioneer Life.....	Mch. 31, 1907..	.....	.....	54,350	.....	38,930

* Exclusive of paid-up capital.

BRITISH LIFE ASSURANCE BUSINESS—Continued.

NAME OF COMPANY.	Date to Which Accounts are Made up.	NEW BUSINESS—GROSS.			Total Life Premiums.	Life and Annuity Funds. *
		Policies.	Premiums.	Amount Insured.		
Profits and Income	Dec. 31, 1906..	.....	£	£	£	£
Prudential Clerks and General	Dec. 31, 1906..	.....	.....	.....	14,508	33,421
Prudential (ordinary)	Dec. 31, 1906..	2,208	9,639	265,009	177,263	2,441,918
Prudential (industrial)	Dec. 31, 1906..	79,942	424,145	7,529,031	4,290,971	34,103,667
Refuge (ordinary)	Dec. 31, 1906..	.....	.....	.....	6,499,028	26,366,238
Refuge (industrial)	Dec. 31, 1906..	25,908	111,324	1,879,968	648,435	3,322,393
Rock	Dec. 31, 1906..	.....	.....	.....	1,561,621	1,280,908
Royal	Dec. 31, 1906..	1,509	30,724	807,166	208,112	2,386,080
Royal Exchange	Dec. 31, 1906..	3,110	52,795	1,347,532	687,126	8,691,868
Sceptre	Dec. 31, 1906..	1,272	27,233	826,901	103,679	2,785,171
Scottish Accident Life and General	Dec. 31, 1906..	502	3,935	107,500	72,027	1,104,624
Scottish Amicable	Dec. 31, 1906..	334	5,181	110,100	22,626	92,336
Scottish Equitable	Dec. 31, 1906..	1,276	56,908	666,619	301,912	4,917,323
Scottish Life	Mar. 1, 1907..	1,720	29,168	763,110	401,386	5,530,308
Scottish Metropolitan	Dec. 31, 1906..	1,128	31,271	465,589	130,254	1,123,125
Star	Dec. 31, 1906..	459	9,660	353,292	80,002	663,565
Star	Dec. 31, 1906..	1,758	52,271	1,109,774	659,287	13,765,157
Star	Dec. 31, 1906..	1,319	17,676	461,754	146,262	1,203,472
Star	Dec. 31, 1906..	933	22,476	560,282	300,735	4,317,273
Star	Dec. 31, 1906..	9,667	65,963	1,536,998	1,134,306	18,309,483
Star	Nov. 15, 1906..	5,486	105,998	2,384,434	1,005,230	11,764,530
Star	Dec. 31, 1906..	2,039	25,631	658,011	540,563	6,606,701
Star	Dec. 31, 1906..	4,510	68,381	1,844,156	666,894	5,935,801
United Kingdom Temperance and General Provident	Dec. 31, 1906..	3,474	41,917	1,125,085	565,152	8,361,165
University	April 30, 1907..	214	3,973	107,577	59,797	934,865
Wesleyan and General	Dec. 31, 1906..	.....	.....	.....	734,344	1,005,825
Yorkshire	Dec. 31, 1906..	969	15,766	429,671	136,221	1,535,797
Totals, 1906. { Ordinary		608,971	2,601,995	57,365,109	25,850,670	289,781,120
Totals, 1906. { Industrial		1,719,989	324,566	.....	10,703,040	31,173,803

* Exclusive of paid-up capital.

FOREIGN LIFE AND MISCELLANEOUS INSURANCE
COMPANIES TRANSACTING BUSINESS IN
THE UNITED KINGDOM.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Name of Manager or Agent.
1885	Continental Casualty, Chicago (U. S.).....	J. Garner-Smith, London.
1859	Equitable Life of (U. S.) New York.....	Reginald T. Naish, London.
1890	Fidelity and Deposit, Baltimore, Md. (U. S.).....	H. L'Estrange Malone, London
1880	Munich Reinsurance, Munich.....	Carl Schreiner, London.
1843	Mutual (of New York), New York	J. H. H. Hogge, London.
1845	New York Life, New York.....	T. J. Pulling, London.
1885	Preferred Accident, New York (U. S.).....	N. J. Edwards, London.

INDUSTRIAL INSURANCE IN GREAT BRITAIN.

NAME OF COMPANY.*	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund exclusive of Capital.
Aberdeen and Northern F. S.	1906	6,385	14,671	6,457	4,067	90,700
Abstainers' and General.	1906	471	7,293	2,975	3,254	38,005
Albion F. S.	1906	4,790	17,672	9,266	5,624	46,176
Amalgamated Society of Eng'rs F. S.	1906	577	939	580	298	3,798
Birmingham Workmen's F. S.	1906	1,745	1,697	787	931	207
Blackburn Philanthropic Burial F. S.	1906	45,826	83,929	36,342	28,888	411,395
Blackburn Philanthropic Mutual F. S.	1906	5,861	9,218	5,459	2,743	41,341
Britannic (formerly British Workman's and General)	1906	506,049	871,516	386,380	370,033	1,116,931
British Imperial F. S.	1906	2,532	3,981	1,414	2,470	1,142
British Legal.	1907	244,972	171,166	69,598	82,826	208,733
British Natural-Premium.	1905	.....	32,566	12,407	19,206	5,405
British Temperance F. S.	1906	8,072	5,793	2,095	3,368	1,197
British Widows &	1906	.....	41,355	20,074	17,231	11,678
British Workman's and General (now Britannic) &	1903	454,697	739,160	322,229	311,547	740,809
British Workman's F. S.	1906	5	84	83	40	567
Chorley Family Funeral F. S.	1906	494	958	893	219	6,371
City of Glasgow F. S.	1906	36,778	37,159	16,591	18,023	252,866
Co-operative.	1906	.....	6,902	4,693	935	6,310
Excelsior Self Help F. S.	1906	663	187	97	131	107
General F. S.	1906	91,497	97,271	40,339	48,325	44,405
Halifax Royal F. S.	1906	92	1,112	605	425	2,045
Hyde Funeral F. S.	1906	112	689	657	130	2,541
Lancaster Benevolent F. S.	1906	126	1,837	835	472	30,548
Liverpool and General F. S.	1901	4,515	439	155	579	167
Liverpool Victoria Legal F. S.	1906	524,663	993,389	468,336	464,456	2,893,582
London, Edinburgh and Glasgow.	1906	.....	431,656	179,980	197,842	400,142
London and Manchester.	1907	382,141	423,542	176,331	207,188	443,319
Loyal Philanthropic F. S.	1906	39,382	31,833	14,774	18,567	70,915
Methodist and General(now Sal. Ar.)†	1903	.....	200,433	39,108	106,575	154,242
Miners' Loyal Endeavour F. S.	1906	2,534	1,895	765	1,268	131
National Mutual Aid F. S.	1906	165	1,311	398	210	4,178
New Era &	1906	.....	2,325	292	2,083	.....
Northumberland and Durham F. S.	1906	1,276	671	211	474	37
Patriotic F. S.	1906	3,000	971	390	686	10
Pearl &	1906	1,213,469	1,297,485	457,556	584,993	1,997,170
Pioneer &	1907	.....	54,350	21,935	24,701	38,930
Planet F. S.	1906	5,990	1,573	185	1,018	395
Prominent Sick Benefit F. S.	1906	101	146	73	71	50
Prudential.	1906	.....	6,499,028	2,376,863	2,640,436	26,366,238
Rechabite and General Burial F. S.	1906	60	301	92	105	3,086
Refuge.	1906	.....	1,561,622	668,965	763,593	1,280,908
Royal Co-operative F. S.	1906	41,402	30,827	12,859	16,895	5,752
Royal Equitable F. S.	1906	6	15	.....	8	36
Royal Liver F. S.	1906	684,949	800,053	372,963	341,348	2,618,544
Royal London F. S.	1906	912,618	932,882	349,894	408,921	1,870,725
Salvation Army &	1906	.....	206,712	40,726	113,700	302,856
Scottish General F. S.	1906	543	166	17	93	184
Scottish Legal F. S.	1906	302,198	288,159	132,909	125,888	715,441
Scottish United Reform F. S.	1906	10,287	8,779	4,877	3,559	24,038
Star Benefit F. S.	1906	492	1,821	1,360	487	7,587
Stirlingshire F. S.	1906	59	217	161	168	4,569
United Legal F. S.	1906	190	334	474	171	3,145
United Provident.	1906	.....	81,334	34,355	42,275	93,174
Universal Insurance Loan and Invest.	1906	75,024	31,102	9,189	7,093	.....
Walsall National Benefit Association.	1906	22	347	191	122	350
Wesleyan and General.	1906	.....	741,823	298,222	339,894	1,054,304
Wheel F. S.	1906	103	261	24	71	511
Wigan Victoria Legal F. S.	1906	311	1,067	465	523	4,578

* F. S. signifies Friendly Society. † June 30. a Industrial only—1 year and 8 months' working. b Figures include Ordinary Life to 1902. c Includes Ordinary. d Includes Ordinary to 1900.

CASUALTY INSURANCE IN GREAT BRITAIN.

Synopsis of the published revenue accounts of the accident insurance companies transacting business in the United Kingdom as shown by their latest reports,

NAME OF COMPANY.	Year Ending.	Net Premiums.	EXPENDITURE.		Accident Fund Exclusive of Capital.
			Net Claims Paid.	Expenses of Management.	
Army, Navy and General.....	1906	£ 15,725	£ 8,032	£ 7,491	£ 2,226
Bolton Employers' Mutual.....	1907	919	822	266	3,167
British Engine, Boiler and Electrical.....	1906	74,393	60,975		65,125
British Equitable.....	1907	1,993	771	875	974
British General <i>a</i>	1906	9,159	3,153	4,780	1,733
British Provident.....	1906	2,284	379	1,667	414
Builders' Accident.....	1906	17,208	13,113	3,578	22,763
Car and General.....	1907	171,336	68,835	62,867	75,885
Casualty.....	1905	10,030	2,925	5,588	1,517
Century <i>b</i>	1906	48,272	20,285	20,242	142,317
Combined Burglary and Fire.....	1906	1,571	287	1,300	136
Commercial Union.....	1906	196,993	101,137	68,799	129,897
Co-operative.....	1906	2,357	575	707	9,757
Electric and General.....	1906	36,444	13,563	7,738	33,394
Empire Guarantee.....	1907	25,149	6,109	11,071	14,311
Employers' Liability Assurance Corporation....	1906	791,192	741,112		813,378
Employers' Mutual of Scotland.....	1906	9,579	5,604	3,365	6,951
Federated Employers'.....	1907	11,172	6,717	4,999	84
General Accident <i>c</i>	1906	617,765	318,407	274,474	329,690
Guardian.....	1906	59,911	21,129	24,570	75,648
Hearts of Oak.....	1907	1,306	359	423	739
Horse, Carriage and General.....	1906	54,658	31,686	20,535	34,912
Huddersfield and District Employers'.....	1905	601	597	119	1,542
Imperial Accident Live Stock and General.....	1906	40,555	25,104	15,678	23,524
International*.....	1907	18,083	6,190	6,885	5,186
Iron Trades Employers' (Mutual).....	1907	121,544	111,607	11,576	25,115
Law Accident <i>d</i>	1906	362,474	216,625	118,059	124,069
Law Car and General <i>e</i>	1907	68,100	6,029	20,499	41,833
Law Guarantee, Trust and Accident.....	1906	194,340	128,060	49,232	247,568
Law Fidelity and General.....	1905	43,462	25,507	18,283	1,226
Law Union and Crown.....	1906	11,691	6,443	3,317	51,323
Licenses.....	1906	101,604	59,817	35,059	110,987
Life and Health.....	1905	22,964	17,229	9,482	627
Liverpool Mortgage.....	1906	16,313	12,089	3,937	59,734
Local Government Guarantee.....	1907	5,691	427	1,935	14,185
London, Edinburgh and Glasgow.....	1906	21,053	12,296	7,561	10,000
London Guarantee and Accident.....	1906	395,160	201,083	163,567	432,439
London and Lancashire Fire.....	1906	169,688	87,381	53,354	70,000
Manchester Steam Users.....	1906	14,860	174	15,666	35,593
Midland Employers' Mutual.....	1907	13,450	10,726	1,485	8,160
Mutual Guarantee <i>f</i>	1906	9,445	5,697	3,689	5,251
National Boiler and General.....	1907	68,384	70,061		87,200
National Burglary <i>g</i>	1906	46,827	25,675	17,735	28,684
National General <i>h</i>	1907	46,427	18,936	24,876	22,742
National Guarantee and Suretyship.....	1907	23,884	17,007		49,492
Norwich and London Accident.....	1906	255,180	146,870	80,792	275,713
Nurserymen and Market Gardeners' Hailstorm..	1907	2,395	9	692	13,130
Ocean Accident and Guarantee.....	1906	1,139,328	578,330	448,791	943,537
Pioneer.....	1907	199	71	82	362
Poor Law and Local Government Guarantee....	1906	4,690	1,396	1,897	15,211
Premier.....	1907	20,612	9,659	10,414	1,674
Profits and Income.....	1906	45,449	24,840	18,366	12,549
Property.....	1906	6,466		4,445	5,483
Provident Clerks' Accident <i>i</i>	1906	35,875	22,188	7,929	73,832
Provident Clerks' and General Guarantee.....	1906	10,889	3,000	4,652	79,200
Provident Clerks' and Gen. Guarantee and Acc.	1907	88,885	45,115	26,644	147,855
Railway Passengers.....	1906	327,670	186,196	87,228	308,249

* March 31. † September 30. *a* Includes Fire. *b* Excludes Fire Premiums and Claims. *c* Includes Fire business. *d* Transferred to London and Lancashire Fire. *e* 14 months, September 30. *f* Transferred to Century. *g* Claims include Reinsurances. *h* Transferred to National General. *i* Includes National Burglary figures to date of transfer. *j* Transferred to Provident Clerks and General Guarantee and Accident.

CASUALTY INSURANCE IN GREAT BRITAIN—Continued.

NAME OF COMPANY.	Year Ending.	Net Premiums.	EXPENDITURE.		Accident Fund Exclusive of Capital.
			Net Claims Paid.	Expenses of Management.	
Rock Life.....	1906	£ 27,284	£ 38,684	£ 9,971	£ 33,623
Royal Exchange.....	1906	143,644	91,649	46,238	45,555
Scottish Accident.....	1906	63,701	31,412	26,606	81,518
Scottish Boiler.....	1907	21,081	9,913	6,734	16,821
Scottish Licenses.....	1906	15,929	8,450	3,181	10,235
Scottish Life.....	1906	6,932	3,262	4,847	24,445
Scottish Live Stock.....	1907	24,455	16,514	8,060	7,367
Scottish Metropolitan.....	1906	22,939	10,583	10,798	17,536
Scottish Temperance.....	1906	5,164	2,714	2,069	11,722
South of Scotland Woolen Manufacturers'.....	1905	592	402	84	1,299
Sun Life.....	1906	132,546	36,813	15,963	652,597
United Legal Indemnity f.....	1905	22,782	11,233	12,279	634
Universal Insurance.....	1906	7,535	5,132	1,883	695
Vulcan Boiler.....	1906	121,957	96,828	96,828	56,221
Yorkshire.....	1906	63,741	34,166	23,520	20,104

i Transferred to Law Guarantee.

ACTUARIAL SOCIETIES IN GREAT BRITAIN.

ACTUARIES CLUB.

Consisting of the combination in 1899 of the Actuaries Club (1848) and the Institute of Actuaries Club (1885); chairman, G. Todd; honorary treasurer, Ernest Woods.

THE ACCIDENT OFFICES ASSOCIATION.

Offices, 54 New Broad street, London, E. C.

Objects—The objects of the association are the consideration of all matters connected with accident insurance business, and especially the general promotion and protection of the mutual interests of its members; chairman, S. Stanley Proun, Employers Liability; deputy chairman, A. Mackay, Law Union and Crown; honorary treasurer, H. B. Brain, Provident Clerks and General Accident; secretary, W. R. Gaff, C.A., F.F.A.

ASSOCIATION OF INDUSTRIAL ASSURANCE COMPANIES AND COLLECTING FRIENDLY SOCIETIES.

Established 1901.

Objects—(a) The carrying out of any lawful thing which shall tend to promote the principles, practice and business of industrial assurance, and for mutual protection against unfair or prejudicial legislation; (b) the prevention, as far as practicable, of what is known as "transferring"; (c) the stoppage of the circulation of disparaging statements against kindred institutions or their representatives. Honorary secretary, F. D. Bowles, J.P. C.C., Pearl, Adelaide buildings, London Bridge, E.C.

ASSOCIATION OF INSURANCE BROKERS AND AGENTS.

Founded 1906.

1 and 2 Queen street, Cheapside, London, E.C. Telephone No. 7333 London Wall.

Objects—(a) To promote the general welfare and interests of its members by co-operation, and to maintain and extend their usefulness for the public advantage; (b) to place the position of insurance brokers and agents on a more satisfactory basis with a view to securing for the community the existence of a class qualified to be employed in the responsible duties of insurance brokers and agents; (c) to secure mutual support and co-operation in dealing with unfair competition; (d) the suppression of the tendency of allowing any commission or rebate, directly or indirectly, to persons other than insurance brokers and agents; (e) to check the promiscuous appointment of agents. President, Sir John Runtz, J.P.; treasurer, Frank L. H. Collins; bankers, Bank of England; solicitors, Paines, Blyth & Huxtable; chairman of council, H. L. Riseley, Bristol; chairman of executive committee, R. Ross Collins; auditors, Jackson, Pixley, Browning, Husey & Co.

ASSOCIATED SCOTTISH LIFE ASSURANCE OFFICES.

Established 1840. Object—The advancement of the business of life assurance in Scotland, by promoting uniformity of practice among the officers in matters of general administration, by watching over all legislative measures bearing upon life assurance, with a view to joint action in regard to them, and by affording opportunities for consultation and co-operation on all matters affecting the common interests of the offices. Chairman, Geo. M. Low, F.R.S.E.; honorary secretary, J. J. McLauchlan.

BELFAST INSURANCE INSTITUTE.

Established 1907. Offices, 79 Royal avenue, Belfast. President, W. J. Jefferson, J.P., Royal; vice-presidents, Henry Herdman, North British; Louis A. Plunkett, J.P., Royal Exchange; W. M. Pottington, Scottish Widows; James T. Ward, Norwich Union; honorary treasurer, George E. Taylor, Caledonian; honorary secretary, James Williamson, Scottish Metropolitan Life. All the above are ex-officio members of council.

BIRMINGHAM INSURANCE INSTITUTE.

Founded 1887. Objects—(1) The reading of papers and delivering of lectures by members, or experts who are not members, upon subjects connected with insurance business generally. (2) The discussion of all questions relating to such business. (3) The promotion of social intercourse among members of the profession in Birmingham and district. Ordinary general meetings are held on the last Friday in each month, from October to March, both inclusive. The annual general meeting is held at the beginning of each session. President, T. W. Essex; vice-presidents, A. J. Lewis and A. Woodcock; honorary treasurer, W. H. Knight; honorary secretary, C. F. Carson; librarian, F. C. W. Cox.

FACULTY OF ACTUARIES IN SCOTLAND.

Constituted 1856. Incorporated by Royal Charter 1888. Hall, 24 George street, Edinburgh. President, Archibald Hewat; vice-presidents, Niel B. Gunn, Geo. M. Low, F.R.S.E., and A. H. Turnbull; honorary secretary, Gordon Douglas; honorary treasurer, James Gathman; council, A. Fraser, Jr., R.M.M., Roddick R. Murrie, V. Marr, R. H. Stewart, C. F. Whigham, William Hutton, J. J. McLauchlan, J. Edgar, G. C. Stenhouse, J. Lamb and H. W. Brown; also ex-officio, the president, vice-presidents, honorary secretary and honorary treasurer; secretary, James Allen Thomson, 9 St. Andrews square, Edinburgh. Honorary Fellows: T. G. Ackland, H. Blackburn, M.A.; F. Fuller, M.A., LL.D.; R. P. Hardy, T. B. Sprague, M.A., LL.D., and C. Thomson, B.A., F.R.S.E.

FEDERATION OF INSURANCE INSTITUTES OF GREAT BRITAIN AND IRELAND.

Instituted March 12, 1897. President, Charles Alcock; treasurer, Thomas A. Bentley; secretary, Chas. Stevenson, 9 Albert square, Manchester; auditors, J. N. Clymer and W. H. Hoyle; executive consists of two representatives each from the Federated Institutes; publications committee, two representatives from the Institute of Birmingham and two from the Insurance and Actuarial Society of Glasgow; examiners, elected by conference annually.

GALLIO CLUB.

President, A. D. Besant; honorary secretary, J. D. Watson.

INSTITUTE OF ACTUARIES.

Founded 1848. Incorporated by Royal Charter 1884. Staple Inn Hall, Holborn, W. C. President, Frank Bertrand Wyatt; vice-presidents, Frederick Schooling, Thos. Gans Ackland, George Todd, M.A., and Geo. Francis Hardy; treasurer, Ernest Woods; honorary secretaries, Samuel George Warner and Joseph Ernest Faulks, B.A.; honorary librarians, Geoffrey Marks and Henry Walsingham Andras; auditors, Hugh Lugton, James Stanley Hazel and Albert George Scott; honorary editor of the Journal, Thos. Gans Ackland; honorary sub-editor, John Spencer; assistant secretary, S. H. Jarvis; honorary member, Lieut.-Col. W. H. Oakes, Sevenoaks; lecturer, George King. Note—Persons intending to study should apply to the assistant secretary.

INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW.

Established 1881. Objects—(1) The promotion of the study of the principles of fire and life insurance and of assurance against other contingencies. (2) The consideration of all subjects to which the doctrine of probabilities may be applied, as well as the best methods of collecting and applying statistics. (3) The consideration of questions bearing on social science or political economy. (4) The formation of a library of professional works for the use of the members. President, W. Smith Nicol, F.F.A.; vice-presidents, Archibald Blair, David L. Laidlaw, R. W. Thompson; honorary secretary, Stewart Lawrie; honorary treasurer, R. C. Challoner.

INSURANCE ASSOCIATION OF MANCHESTER.

Objects—To encourage the delivery of essays and lectures upon subjects connected with insurance, and discussion thereon; of organizing visits of inspection, and of promoting social intercourse amongst those connected with insurance companies. President, W. H. Williams; vice-presidents, W. O. Coates, J. M. Guttridge and Charles Lambert; honorary treasurer, S. Barker; honorary secretary, E. A. Chambers.

INSURANCE CHESS CLUB.

Established 1893. Objects—The promotion of chess amongst insurance men by private play, by matches between offices, and by matches with other clubs. The club was also entered (for 1903-1904) in the "A" division of the London Chess League. The club meets on Mondays and Thursdays, after 4.30 P. M., from October to April, at the "Cabin," 6 Old Jewry, E.C. President, G. H. Ryan; committee chairman, E. B. Morrison; honorary treasurer, G. C. Morant; honorary secretary, H. Beaufort Mitchell; auditors, R. Masters and J. S. Runtz; captain, T. F. Lawrence; match captain, A. A. Percival.

INSURANCE CLERKS' ORPHANAGE.

Incorporated July, 1902, under the Companies acts, 1862 to 1900. The liability of each member is limited to 5s. The objects for which the institution is established are: To maintain and educate children of deceased persons who were, or had been at or before the time of their death, officers, or clerks of companies, or associations, carrying on the business of insurance in the United Kingdom, and children of persons who from time to time are, or have been, officers or clerks of such companies, or associations, but who from physical or mental infirmity are unable to provide for their families. The education provided by the institution shall include biblical teaching, but the institution shall be unsectarian. To provide the children (as part of their maintenance) with all necessary and proper clothing, board, lodging and medicine and medical and surgical attendance, appliances, nursing and comforts. Founder, Albert D. Brookes, Clifton, Bristol. President, The Right Honorable Lord Rothschild, G.C. V.O.; general committee, Samuel J. Pipkin, chairman; E. H. Holt, deputy chairman; solicitors, Messrs. Gard, Rook & Winterbotham, 2 Gresham Buildings, Basinghall street, E. C.; bankers, London and County Bank, Lombard street, E. C.; honorary auditors, Messrs. Price, Waterhouse & Co., Frederick's place, Old Jewry, E. C.; office, 11 Queen street, Cheapside, London, E. C.; secretary, R. C. Cole. Members and subscribers may commence their annual subscriptions on any of the following dates, viz.: February 1, May 1, August 1 or November 1, and all future subscriptions will be due on the date so selected. Five shillings annually qualifies for membership. £3 8s. in one sum qualifies for life membership.

INSURANCE INSTITUTE OF BRISTOL.

Objects—Social intercourse amongst members and the cultivation of knowledge on insurance subjects. President, W. Pearce Tapp, Jr.; vice-presidents, Geo. C. Glasson, J. Y. Crowe, J. Gibbs, H. S. Radcliffe; past presidents, Henry L. Riseley, Albert D. Brookes, W. Wilkes Woodhill, S. G. Moxey, Grahame H. Wills, James Bolton, William Blair and Arthur F. Tooke; honorary treasurer, R. Weeks; honorary secretary, James Bollon; honorary auditor, S. W. Pullen; honorary librarian, J. Gibbs; assistant honorary secretary, R. H. J. Kepple.

INSURANCE INSTITUTE OF IRELAND.

Dublin. Objects—(1) The promotion of the study of the principles of fire and life assurance, and of assurance against other contingencies. (2) The consideration of all subjects to which the doctrine of probabilities may be applied, as well as the best methods of collecting and applying statistics. (3) An organization for any purpose necessary for the requirements of the profession. (4) The promotion of a good understanding amongst the members of the insurance profession in Ireland. President, William P. Coote Sherriff; vice-presidents, C. Chevalier Cream, Bernard H. O'Reilly, Henry C. Poulter and J. J. Acason; honorary secretary and treasurer, W. A. McConnell; honorary librarian, Pat. B. Carphin; chairman of representative committee, Fred A. Jones.

THE INSURANCE INSTITUTE OF LIVERPOOL.

Founded 1907. Objects—The cultivation of knowledge on insurance business generally, the formation of a library, and the promotion of social intercourse among those connected with the insurance profession. President, C. Alcock, Royal; vice-presidents, A. G. Dent, Liverpool and London and Globe; Albert H. Heal, State; F. W. P. Rutter, London and Lancashire Fire; honorary treasurer, S. Jackson, Scottish Widows; honorary secretary, H. Taylor, Northern, 5 Tithebarn street, Liverpool; honorary librarian, J. W. Kirkness, Sun.

THE INSURANCE INSTITUTE OF LONDON.

Founded 1907. Objects—The cultivation of knowledge and information in all matters relating to the various branches of insurance by means of: (a) the reading of papers or delivery of lectures upon technical or other subjects; (b) the awarding of prizes for papers of merit written by members; (c) the circulation of a journal containing articles of technical and general interest contributed by members; (d) a reference library, reading-room and lending library; (e) a museum containing specimens of home, foreign and colonial products; models, parts, drawings and photographs of machinery, appliances and other objects of interest. It being understood that, as regards lectures, papers and proceedings generally, due care will be taken not to conflict with the objects and curriculum of the Institute of Actuaries, or the functions of the Fire Offices Committee, or of the Accident Offices Association. President, Geo. C. Morant, Commercial Union; vice-presidents, S. L. Anderson, London Guar. and Acct.; E. Baumer, Sun; S. Stanley Brown, Employers Liability; H. B. Guernsey, Phoenix; C. E. Noverre, Norwich Union; O. Morgan Owen, Alliance; E. Roger-Owen, Commercial Union; S. J. Pipkin, Atlas; J. Powell, Union; A. J. Relton, Guardian; G. H. Ryan, Phoenix; A. Vian, Railway Passengers; honorary treasurer, Henry Mann, Commercial Union; honorary secretary, G. McKay Morant, King; office, 7 Queen Victoria street, London, E. C.; library, class and reading-rooms, 11 Queen street, Cheap-side, E.C.

INSURANCE INSTITUTE OF MONTREAL.

President, Sergeant P. Stearns; vice-presidents, Chas. C. Hole, J. Lansing Lewis; secretary, Arch. R. Howell, B.A.; assistant secretary, Chas. Hugh Hanson; treasurer, T. F. Dobbin.

THE INSURANCE INSTITUTE OF NEWCASTLE-ON-TYNE.

Founded 1896. Objects—(1) The reading of papers and the delivery of lectures by members, or experts not members, upon subjects connected with insurance business generally. (2) The discussion of all questions relating thereto. (3) The formation of a library for the use of members. (4) The promotion of social intercourse amongst the members. President, J. H. Chapman; vice-presidents, W. G. Neash, J. Pringle and T. H. Watson; honorary secretary and treasurer, F. F. Worthington; honorary librarian, G. E. Henderson.

INSURANCE INSTITUTE OF NEW SOUTH WALES.

President, Richard Teece, F.I.A., F.F.A., F.S.S.; vice-president, H. F. Francis; honorable secretary and treasurer, W. R. Day, A.I.A., 36 Blyth Street, Sydney.

INSURANCE INSTITUTE OF SOUTH AFRICA, CAPE TOWN.

President, John Robb; vice-president, T. Alfred Cox; honorable secretary and treasurer, William Mathieson, Colonial Mutual buildings, Cape Town.

INSURANCE INSTITUTE OF TORONTO.

Institute Rooms: 27-29, Wellington Street East, Toronto.

Hon. president, Hon. Geo. A. Cox; president, E. Willans; vice-president, L. Goldman, A.I.A., F.C.A.; treasurer, C. Elvins; curator, H. W. Crossin; secretary, A. G. Portch, A.I.A., A.A.S.

INSURANCE INSTITUTE OF VICTORIA.

405 Collins Street, Melbourne.

President, A. M. Laughton, F.I.A.; vice-president, Allen H. Russell. Committee, A. C. Trapp C. E. Howard, A. H. Price, Selwyn King; honorary secretary and treasurer, R. J. White.

INSURANCE INSTITUTE OF YORKSHIRE.

Objects—The delivery of lectures on subjects connected with insurance business, the discussion of questions relating thereto, and generally, the promotion of social intercourse amongst the members of the insurance profession in Yorkshire. Meetings—Philosophical Hall, Park Row, Leeds. President, H. Pocklington; ex-presidents, ex-officio members of council, T. S. Riley, James Wardle, J. B. Roberts, C. M. Tate, J. W. Wootton, P. L. Newman, B.A., F.I.A., D. M. Linley and J. P. Eddison; vice-presidents, E. A. Birks, W. Holbrook, W. A. Holroyd, W. Riley, A. Morehouse, F.I.A., and R. Taylor; honorary treasurer, F. Denton; honorary librarian, T. S. Parker; honorary secretary, Edward Bagshaw; asst. honorary secretary, H. R. Sutcliffe.

INSURANCE SOCIETY OF CARDIFF.

President, George F. Crabbe; honorable secretary, Llewelyn Pugh; treasurer, T. E. Halfpenny; honorary auditors, John Phillips, D. J. Drake; honorary librarian, E. R. Ford.

INSURANCE SOCIETY OF EDINBURGH.

Established 1901. President, Henry Brown; vice-presidents, J. A. Cook, W. A. Smith, F.F.A.; Robert Chapman, Niel B. Gunn, F.F.A., F.I.A.; Arch. Hewat, F.F.A.; George M. Low, F.F.A., F.I.A., F.R.S.E.; J. Turnbull Smith, F.F.A., LL.D.; James Chatham, F.F.A., F.I.A., F.S.S.; treasurer, R. Wood Hawks; secretary, D. M. Cameron, 96 George Street.

LIFE ASSURANCE MEDICAL OFFICERS' ASSOCIATION.

Object—The discussion of the medical aspect of subjects connected with life assurance, with a view to obtaining increased information and greater unity of opinion. President, G. A. Heron; vice-presidents, J. F. Payne, A. T. Davies; treasurer, Hector Mackenzie; secretaries, T. D. Lister, 60 Brook Street, W.; A. Shillitoe, 2 Fredericks Place, Old Jewry, E. C.

THE LIFE OFFICES' ASSOCIATION.

Established March 18, 1889. Object—The advancement of the business and the protection of the interests of life assurance, so far as can be secured by consultation and combined action upon questions appertaining to the interests of common life offices. The association is open to companies having their head offices in Great Britain or Ireland, or in any colony or dependency of the Empire, and making returns under the life assurance companies' acts. Chairman, C. D. Higman; deputy chairman, E. Colquhoun; honorary secretary and treasurer, J. Charles Wardrop.

NORWICH INSURANCE INSTITUTE.

Founded 1886. Secretaries' Office, 7 Surrey Street, Norwich. Patrons, Major F. Astley Cubitt, S. Gurney Buxton; president, C. A. Bathurst Bignold; treasurer, C. R. Quinton; auditor, H. C. Booty; librarian, C. B. Pigot; curator, F. J. Hall; assistant curator, E. Felce; microscopist and photographer, R. J. Delf; secretary, W. Thouless; honorary assistant secretary, J. Grinling.

NOTTINGHAM INSURANCE INSTITUTE.

Founded 1888. Objects—The reading of papers and delivery of lectures upon subjects connected with insurance business generally, the discussion of all questions relating thereto, and the promotion of social intercourse amongst the members of the profession in Nottingham and district. President, H. W. Saunderson; vice-presidents, T. J. Plant, T. V. Dean; honorary secretary, T. Henshall; honorary treasurer, F. Hill.

REGISTRY OF FRIENDLY SOCIETIES.

No. 28 Abingdon Street, Westminster, S. W. Chief registrar, J. Duncan S. Sim; assistant registrars, G. Dudley Barlow, T. Hall Hall; statistical clerk, W. H. Tozer; chief clerk, George Brown; actuarial clerk, A. M. Leveaux.

ROYAL STATISTICAL SOCIETY.

No. 9 Adelphi Terrace, Strand, W. C., London. Patron—His Most Gracious Majesty, The King; honorary president, H. R. H. The Prince of Wales, K.G.; honorary vice-presidents (having filled the office of president), The Right Hon. Lord Eversley, The Right Hon. Lord Brassey, G.C.B.; Sir Robert Giffen, K.C.B., LL.D., F.R.S.; The Right Hon. Charles Booth, D.Sc., F.R.S.; Sir Alfred Edmund Bateman, K.C.M.G.; The Right Hon. Lord Courtney; The Right Hon. Sir H. H. Fowler, G.C.S.I., M.P.; The Right Hon. Lord Avebury, F.R.S.; Major Patrick George Craigie, C.C.; Sir Francis Sharp Powell, Bart., M.P.; The Right Hon. The Earl of Onslow, G.C.M.G.; Sir Richard Biddulph Martin, Bart.; President, The Right Hon. Sir Charles Wentworth Dilke, Bart., M.P.; Vice-presidents, Arthur L. Bowley, M.A.; Sir Edward W. Brabrook, C.B., V., F.S.A.; Timothy A. Coghlan, I.S.O.; Bernard Mallet; bankers, Messrs. Drummond, Charing Cross, S. W., London; honorary secretaries, J. A. Baines, C.S.I. (and foreign); Sir R. H. Rew; A. Wilson Fox, C.B.; G. Udry Yule; treasurer, R. Biddulph Martin, M.A., M.P.; chief clerk and librarian, John A. P. Mackenzie.

AUSTRALASIAN LIFE INSURANCE RETURNS OF 1906.

(From The Australasian Insurance and Banking Record.)

Estab- lished.	NAME AND LOCATION OF COMPANY	Insurance Issued.	Premiums Received.	Claims Paid.	Funds Other than Share Capital.
1848	Aus ralian Mutual Provident, Sydney.....	£ 4,585,436	£ 1,880,971	£ 1,205,293	£ 22,413,827
1859	Victoria Life and General, Melbourne.....	.....	2,933	10,946	183,807
1866	Australian Alliance, Melbourne.....	.....	8,292	23,354	200,013
1868	Mutual Life of Australasia, Sydney.....	746,572	238,300	130,355	2,065,983
1869	National Mut. Life of Australasia, Melbo'ne	2,850,789	580,357	319,203	4,478,060
1869	New Zealand Gov't Life, Wellington.....	729,105	319,775	190,937	3,991,598
1871	Australian Widows Fund, Melbourne.....	653,941	184,221	136,606	1,766,645
1873	Colonial Mutual Life, Melbourne.....	1,156,510	348,066	298,384	2,982,018
1876	Aust. Temp. and Gen., Melbourne*.....	601,177	80,199	28,640	416,263
1878	City Mutual Life, Sydney.....	306,267	59,588	24,050	324,296
1886	Citizens Life, Sydney*.....	1,040,704	226,284	35,530	1,239,757
....	Standard Life Association*.....	122,017	10,706	976	16,340
	Totals (12 companies).....	12,792,518	3,939,693	2,404,549	40,078,620

* Ordinary branch only.

NEW INSURANCE ASSOCIATIONS OF GREAT BRITAIN.

REGISTERED BETWEEN JANUARY 1 AND DECEMBER 31, 1907.

Title of Company.	Objects.	Date.	Nominal Capital.
All British Accident and Gen.	Sickness and Accident and all kinds except Life.	May 27	£5,000 in £1 shares.
Braunton Shipowners' Mutual	Marine.	Oct. 19	Guarantee of £5 per member.
British Security.	Fire, Marine and all kinds except Life.	Feb. 19	£500,000 in £5 shares.
British Standard Fire.	Fire, Heat and all kinds except Life.	Nov. 16	£1,000 in £1 shares.
Brixham Plate Glass.	Plate Glass.	June 7	£100 in £1 shares.
Cardiff and Penarth Mut. P.G.	Plate Glass.	April 17	Guarantee of 1s. per member.
Central.	Life and all kinds.	June 25	£100,000 in £1 shares.
City Insurance and Inv'tment.	All kinds except Life and Employers' Liability.	Dec. 4	£55,000 in £1 and 1s. shares.
City Reversionary.	Reversions and Finan. Business.	Jan. 3	£1,000 in £1 shares.
Conveyances, Prop. and Gen.	All kinds except Life.	Dec. 31	£1,000 in £1 shares.
Cotton Trade Feder. Mutual.	Fire and Sprinkler Damage.	Oct. 5	£250,000 in £50 shares.
English Legal.	Bond Investment, Fire, Accident, Marine and all kinds except Life and Emp. Lia.	Nov. 6	£2,000 in £1 shares.
Essex & Suffolk Acc. Indem..	Acc. and all kinds except Life.	June 20	£50,000 in £1 shares and Guarantee of 1s. per member
Fire Compensation.	Fire and all kinds except Life, Marine and Emp. Liability.	Nov. 30	£100 in 1s. shares.
Fire Fund.	Fire and all kinds except Life.	April 8	£600 in £1 and 1s. shares.
Hull Steam Trawlers' Mutual	Marine.	July 6	Guarantee of £100 per mem'r.
Imperial Crown.	All kinds except Life.	Dec. 27	£30,000 in £1 shares.
Independent.	All kinds except Life.	June 11	£20,000 in £5 shares.
Kensington Mut. Plate Glass.	Plate Glass and all kinds except Life.	July 22	£1,000 in £1 shares.
Lancashire and General.	Bond Investment, Life Assurance excepted.	Dec. 2	£10,000 in £1 shares.
Law Accident (1907).	Acc. and all kinds except Life.	June 13	£500,000 in £10 shares.
Legal.	All kinds except Life.	July 24	£100 in £1 shares.
Legal and Commercial.	All kinds except Life.	Aug. 24	£100 in £1 shares.
Legal and General Fire.	Fire and all kinds except Life.	Mar. 27	£100 in £1 shares.
Liverpool Victoria.	All kinds except Life.	July 12	£100 in £1 shares.
Liverpool Victoria.	Life and all kinds.	Dec. 5	£500,000 in £1 shares.
Metropolitan Marine Mutual.	Marine.	May 10	Guarantee of £5 per member.
Midland Counties.	All kinds except Life.	Aug. 23	£1,000 in £1 shares.
Monarch.	All kinds except Life.	Feb. 6	£100,000 in £1 shares.
National General.	Fire, Burglary, Accident and all kinds except Life.	July 17	£1,000,000 in £1 shares.
National Glass.	Plate Glass.	Mar. 15	£1,000 in £1 shares.
National Live Stock.	Live Stock & all kinds except Life.	Jan. 17	£100,000 in £1 shares.
North Eastern.	All kinds except Life.	May 30	£100,000 in £1 shares.
Parcels and General.	Parcels & all kinds except Life.	April 5	£10,000 in £1 shares.
Pilot.	All kinds except Life.	April 27	£200,000 in £1 shares.
Printing Trades and General.	All kinds except Life.	Mar. 15	£100,000 in £5 shares.
Queen.	Fire and all kinds except Life.	April 23	£100 in £1 shares.
Realm.	Fire, Accident, Burglary and all kinds except Life and Marine.	Oct. 9	£1,000 in £1 shares.
Red Cross.	Motors, Fire, Marine and all kinds except Life.	Dec. 6	£100 in £1 shares.
Royal.	Re-registration of existing Co.	June 19	£3,000,000 in £20 shares.
Traders and General.	All kinds except Life.	May 9	£5,000 in £1 shares.
Trafalgar.	All kinds except Life & Em. Lia.	Dec. 23	£1,000 in £1 shares.
Union.	Fire, Marine, Accident and all kinds except Life.	July 30	£450,000 in £10 shares.
United Farmers.	All kinds except Life.	Aug. 17	£20,000 in £1 shares.
United London and Scottish..	Fire, Accident and all kinds except Life and Marine.	Dec. 4	£300,000 in £5 shares.
Universal Motor and General.	Motors & all kinds except Life.	Feb. 7	£100,000 in £1 shares.
Warwickshire Plate Glass.	Plate Glass and all kinds except Life.	May 29	£2,000 in £1 shares.
Workers' Accident Compen'n.	All kinds except Life.	Jan. 17	£1,000 in £1 shares.
Workmen and General.	All kinds except Life.	Nov. 4	£100,000 in £1 shares.
Yorkshire Invest. and Insurers	Rever. & all kinds except Life.	Mar. 28	£1,000 in £1 shares.
<i>Registered in Scotland.</i>			
British Crown.	All kinds except Life.	Mar. 26	£500,000 in £5 shares.
Glasgow Investments.	All kinds except Life.	May 8	£5,000 in £1 shares.
Licenseholders and General..	Licen. & all kinds except Life.	Feb. 6	£50,000 in £5 shares.
Mercantile and General.	All kinds except Life.	Sept. 27	£100,000 in £1 shares.
Northern Equitable.	Acc. & all kinds except Life.	June 8	£250,000 in £1 shares.

NEW INSURANCE ASSOCIATIONS OF GREAT BRITAIN.—*Continued.*

Title of Company.	Objects.	Date.	Nominal Capital.
Royal Scottish	All kinds except Life	Jan. 7	£300,000 in £5 shares.
Scottish National	Marine, Accident and all kinds except Life	May 28	£100,000 in £1 shares.
Scottish Sickness and Accident	Accident and Sickness	Mar. 13	£20,000 in £1 shares.
Scottish Steam Drifter	Fishing Vessels		£50,000 in £1 shares.
<i>Registered in Ireland.</i>			
Celtic	All kinds except Life	May 9	£2,000 in £1 shares.
Erin	All kinds except Life and Fatal Accidents	May 6	£1,000 in £5 shares.
<i>Registered in Guernsey.</i>			
Anglo-Hungarian	Life (in Hungary, Bosnia and Herzegovina)	Aug. 31	£250,000 in £1 shares.

INTEREST OF BRITISH LIFE OFFICES.

MEAN RATE OF INTEREST REALIZED BY THE FOLLOWING OFFICES ON THE INVESTED FUNDS AT DATE OF LATEST VALUATION.

[From The Insurance Blue Book and Guide.]

Name and Date of Year Ending Last Valuation Period.	£	s.	d.	Name and Date of Year Ending Last Valuation Period.	£	s.	d.
Abstainers and General (1906).....	3	14	2	National Mutual (1903).....	4	3	7
Alliance (1903).....	3	17	8	National Mutual of Australia (1904).....	4	15	6
Atlas (1904).....	3	15	5	National Provident (1902).....	4	0	0
Britannic (1906).....	4	7	2	New Era (1902).....	2	7	6
British Equitable (1904).....	3	16	5	North British and Mercantile (1905).....	3	18	3
British Homes (1902).....	3	18	10	Northern (1905).....	3	13	9
British Legal (1901).....	3	8	6	Norwich Union (1906).....	4	4	10
British Life (1906).....	4	3	..	Pearl (Industrial) (1906).....	3	12	6
British Natural Premium (1901).....	2	12	7	Pearl (Ordinary) (1906).....	3	4	..
Caledonian (1902).....	3	15	7	Phoenix, Pelican and British Empire (1905).....	3	16	10
Century Life (1902).....	4	1	0	Pioneer (1907).....	3	16	0
City of Glasgow (1906).....	4	1	6	Profits and Income (1905).....	3	11	1
Clergy Mutual (1906).....	3	15	1	Provident Clerks and General (1902).....	3	16	11
Clergy Pensions (1905).....	3	5	4	Provident Free Home (1903).....	4	10	2
Clerical, Medical and General (1906).....	3	19	4	Prudential (Ordinary) (1906).....	3	8	3
Colonial Mutual (1904).....	4	3	6	Prudential (Industrial) (1906).....	3	4	4
Commercial Union (1902).....	4	1	4	Refuge (Ordinary) (1906).....	3	12	0
Co-operative (1905).....	3	8	11	Refuge Industrial (1905).....	3	0	6
Eagle (1902).....	3	18	2	Rock (1902).....	3	18	7
Economic (1903).....	3	19	10	Royal (1904).....	3	14	0
Edinburgh (1902).....	3	17	8	Royal Exchange (1905).....	3	16	7
Empire Guarantee and Insurance.....	..	..	..	Salvation Army (1903).....	3	15	3
English and Scottish Law (1905).....	4	1	10	Sceptre (1903).....	4	0	3
Equitable (1904).....	3	11	1	Scottish Accident Life and General (1905).....	3	13	10
Equity and Law (1904).....	3	16	3	Scottish Amicable (1905).....	3	19	8
Friends Provident (1902).....	3	17	5	Scottish Equitable (1903).....	3	14	8
General (1902).....	3	16	7	Scottish Legal (1904).....	3	8	11
Gresham (1905).....	4	1	10	Scottish Life (1905).....	4	4	1
Guardian (1904).....	3	14	0	Scottish Metropolitan (1903).....	4	2	1
Independent Order, Foresters (1902).....	4	4	8	Scottish Provident (1901).....	3	19	4
Law Life (1904).....	4	2	9	Scottish Temperance (1902).....	4	1	0
Law Union and Crown (1904).....	3	19	18	Scottish Union and National (1904).....	3	14	7
Legal and General (1906).....	4	6	..	Scottish Widows Fund (1901).....	3	18	4
Life Association of Scotland (1906).....	3	15	4	Standard (1905).....	4	2	2
Liverpool & London & Globe (1903).....	3	13	9	Star (1903).....	3	15	9
Liverpool Victoria Legal (1904).....	3	9	4	Sun (1906).....	4	3	0
London and Lancashire (1902).....	3	18	11	United Kingdom Provident (1905).....	3	12	8
London and Manchester Ind. (1902).....	3	3	6	United Provident (1905) 3%.....	..	..	..
London Assurance (1905).....	3	17	2	University (1905).....	3	19	6
London, Edinburgh & Glasgow (1905).....	..	..	..	Victoria (1906).....	4	3	0
London Life Association (1906).....	4	1	5	Wesleyan and General (Ind.) (1906).....	3	18	7
Marine and General (1904).....	..	..	..	Yorkshire (1904).....	4	0	8
Metropolitan (1906).....	3	15	10				
Mutual Life of Australia (1904).....	4	9	0				

TOTAL SUMS INSURED AND FUNDS OF BRITISH LIFE OFFICES.

[From The Insurance Blue Book and Guide.]

Date.	NAME.	Valuation Year.	Insurance in Force.	Life Fund at Same Date.
1883	Abstainers and General (Ordinary).....	1906	£1,681,974	£324,164
1883	Abstainers and General (Industrial).....	1906	279,843	38,005
1824	Alliance.....	1903	12,493,151	4,546,482
1808	Atlas.....	1904	5,378,925	1,769,990
1866	Britannic (Ordinary).....	1906	3,079,281	} 1,749,917
1866	Britannic (Industrial).....	1906	13,646,613	
1854	British Equitable.....	1904	.....	1,767,130
.....	British Homes.....	1902	477,886	14,168
1863	British Legal.....	1901	3,281,273	185,049
.....	British Life.....	1906	708,611	102,551
.....	British Natural Premium.....	1901	2,252,985	.....
1833	Caledonian.....	1902	6,969,669	2,059,024
.....	Century Life.....	1902	547,711	47,625
1838	City of Glasgow.....	1906	7,240,632	2,882,755
1829	Clergy Mutual.....	1906	9,204,845	4,292,691
1824	Clerical, Medical and General.....	1906	11,087,666	4,525,786
1873	Colonial Mutual.....	1904	10,775,989	2,846,352
1861	Commercial Union.....	1902	7,543,446	2,592,271
.....	Co-operative.....	1905	221,289	61,490
1807	Eagle.....	1902	5,508,350	2,401,819
1823	Economic.....	1903	9,797,832	4,223,911
1823	Edinburgh.....	1902	9,376,017	3,747,342
.....	Empire Guarantee and Insurance.....	1907	25,185	2,569
1839	English and Scottish Law.....	1905	7,468,389	2,625,289
1762	Equitable.....	1904	8,200,363	4,914,452
1844	Equity and Law.....	1904	10,059,032	4,059,618
1832	Friends Provident.....	1902	6,448,362	3,014,890
1837	General.....	1902	5,800,974	1,908,699
1848	Gresham.....	1905	23,869,746	9,111,921
1821	Guardian.....	1904	7,558,076	3,225,502
1823	Law Life.....	1904	9,714,129	4,129,117
1854	Law Union and Crown (L. U. and C.).....	1904	8,648,216	2,452,623
1836	Legal and General.....	1906	15,847,772	5,116,498
1838	Life Association of Scotland.....	1906	13,359,759	5,529,385
1836	Liverpool and London and Globe.....	1903	8,275,954	5,466,368
.....	Liverpool Victoria Legal.....	1904	25,788,845	2,445,565
1862	London and Lancashire.....	1902	7,438,734	1,742,871
1720	London Assurance.....	1905	5,568,459	2,320,282
1869	London and Manchester (Industrial).....	1902	3,434,403	228,784
1881	London, Edinburgh and Glasgow (Ordinary)...	1905	1,284,604	} 729,278
1881	London, Edinburgh and Glasgow (Industrial)...	1905	8,216,427	
1806	London Life Association.....	1906	10,350,977	4,856,939
1852	Marine and General.....	1904	3,633,735	1,322,882
1835	Metropolitan.....	1906	5,142,194	2,144,797
.....	Mutual Life of Australia.....	1904	6,234,554	1,868,774
.....	National Mutual of Australia.....	1904	15,453,364	3,922,367
1830	National Mutual.....	1903	6,147,642	2,610,025
1835	National Provident.....	1902	13,206,616	5,881,792
.....	New Era (Ordinary).....	1902	48,550	-5,230
.....	New Era (Industrial).....	1902	114,903	.....
1823	North British and Mercantile.....	1905	30,285,402	13,762,898
1836	Northern.....	1905	8,608,939	4,558,242
1808	Norwich Union.....	1906	25,897,980	6,452,492
1864	Pearl (Ordinary).....	1906	5,443,477	1,145,291
1864	Pearl (Industrial).....	1906	23,533,002	1,997,170
1797	Phoenix Pelican and British Empire.....	1905	5,410,711	1,644,839
1891	Pioneer.....	1907	933,646	38,930
.....	Profits and Income.....	1905	261,493	23,970
1840	Provident Clerks and General.....	1902	5,644,022	2,234,258
1889	Provident Free Home.....	1903	1,988,779	562,436
1848	Prudential (Ordinary).....	1906	89,508,553	34,104,193
1848	Prudential (Industrial).....	1906	169,253,462	26,366,238
1864	Refuge (Ordinary).....	1906	12,121,221	3,322,393
1864	Refuge (Industrial).....	1905	26,126,664	1,133,815
1806	Rock.....	1902	6,136,912	2,328,788
1845	Royal.....	1904	21,412,210	8,083,868
1720	Royal Exchange.....	1905	8,060,303	3,213,777
.....	Salvation Army (Ordinary).....	1903	448,064	} 154,242
.....	Salvation Army (Industrial).....	1903	2,996,257	
1864	Sceptre.....	1903	2,465,729	997,597

TOTAL SUMS INSURED AND FUNDS OF BRITISH LIFE OFFICES—*Cont.*

Date.	NAME.	Valuation Year.	Insurance in Force.	Life Fund at Same Date.
1826	Scottish Amicable.....	1905	£9,527,579	£4,806,403
....	Scottish Accident, Life and General.....	1905	495,509	75,443
1831	Scottish Equitable.....	1903	12,757,609	4,801,240
....	Scottish Legal.....	1904	7,281,812	.....
1881	Scottish Life.....	1905	3,389,570	1,028,395
1876	Scottish Metropolitan.....	1903	2,393,933	539,091
1837	Scottish Provident.....	1901	25,173,209	12,024,211
1883	Scottish Temperance.....	1902	3,354,347	773,222
1824	Scottish Union and National.....	1904	9,370,233	4,322,888
1815	Scottish Widows Fund.....	1901	35,231,377	15,839,427
1825	Standard.....	1905	29,308,300	11,263,892
1843	Star.....	1903	17,061,645	5,706,018
1810	Sun.....	1906	19,117,534	6,619,388
....	United Kingdom Provident.....	1905	15,876,350	8,179,038
....	United Provident.....	1905	944,366	63,373
1825	University.....	1905	2,123,824	966,018
1860	Victoria Mutual.....	1906	367,194	153,579
1841	Wesleyan and General (Industrial and Ordinary)	1905	14,121,564	1,014,193
1824	Yorkshire.....	1904	3,169,445	1,179,476

AUSTRALASIAN LIFE INSURANCE RETURNS, 1902-1906.

(From The Australasian Insurance and Banking Record.)

	1906.	1905.	1904.	1903.	1902.
New Policies Number.....	57,423	52,754	49,872	46,119	45,525
Amount.....	£12,792,518	£11,447,790	£10,797,532	£9,742,244	£9,631,079
INCOME.					
Premiums.....	3,939,693	3,766,644	3,614,158	352,916	3,207,479
Annuities.....	112,812	85,828	99,116	92,997	123,637
Interest and other.....	1,767,581	1,687,168	1,607,509	1,462,662	1,395,994
Totals.....	5,820,087	5,539,640	5,320,783	4,908,575	4,627,110
DISBURSEMENTS.					
Death claims.....	2,404,549	2,348,666	1,329,135	1,325,627	1,234,437
Endowments.....	.....	.....	816,083	575,365	641,555
Annuities.....	89,084	83,154	76,622	68,416	60,053
Surrenders.....	559,538	528,671	518,181	479,476	507,517
Cash bonuses.....	93,055	89,718	77,568	86,435	77,687
Totals to policyholders.....	3,147,126	3,141,414	2,817,589	2,535,319	2,521,249
Expenses.....	778,973	742,050	705,207	636,059	618,424
Funds at end of year.....	40,078,620	38,271,405	36,613,482	33,208,998	31,553,531

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS
IN 1906.

Established.	NAME AND LOCATION OF COMPANY.	BUSINESS IN FORCE.		Net Premiums Received.	Claims Paid.	Funds Other than Share Capital.
		New.	Total.			
	AUSTRIAN LIFE ASSURANCE COS. (Kr. 24(Crowns) equal £1 sterling.) <i>A.—Joint Stock Companies.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>
1893	Allianz, Vienna	25,467,460	88,692,337	3,513,235	936,652	10,059,920
1859	Anker, Vienna	48,347,583	448,037,425	16,761,277	15,378,529	159,659,353
1898	Atlas, Vienna	11,172,317	35,830,238	797,465	60,103	3,875,618
1899	I Bohmische L. V., Prague	7,714,222	21,671,511	699,483	65,853	2,391,896
1865	Donau, Vienna	16,872,787	95,658,381	4,394,153	1,884,699	26,389,274
1869	Fonciere, Budapest	17,702,889	87,806,012	3,504,818	1,539,821	22,656,064
1834	Generali, Trieste	144,426,868	849,570,241	36,870,312	13,909,752	262,811,741
1898	Globus, Vienna					
1893	Nationale, Budapest					
1868	Oester. Phoenix, Vienna	33,699,118	176,822,900	3,332,066	2,023,585	40,211,825
1866	Reunione Adriatica, Trieste	57,706,420	357,832,249	15,319,413	6,232,525	103,882,436
1863	I. Ungar. Allgem., Budapest	69,526,032	385,209,468	16,334,984	6,963,024	119,558,745
1903	Ungar. L. and R. V. A. Gen., Buda	6,029,232	15,405,439	559,246	98,060	810,445
1897	Universale, Vienna	20,335,790	87,799,912	2,218,699	614,805	13,250,091
1901	Vers Gen. d. Landwirthe, Budapest	3,932,112	5,435,942	161,662	15,819	566,305
1882	Wiener, Vienna	15,038,879	118,418,154	4,461,698	2,344,492	33,433,676
1881	Wiener Ruckvers, Vienna			683,715	180,660	1,447,144
	<i>B.—Mutual Companies.</i>					
1865	I. Allg. Beamten V., Vienna	15,927,013	181,953,860	7,283,280	4,818,544	59,582,751
1901	Allg. Renten Anstalt, Vienna	48,612		566,060		9,289,236
1870	Concordia, Reichenberg	3,554,563	25,228,410	985,448	451,445	6,738,464
1906	Croatia, Agram	2,409,900	2,051,500	77,634	2,000	19,268
1879	Gisela Verein, Vienna	27,031,923	176,154,817	7,722,100	4,225,760	63,668,908
1839	Janus, Vienna	19,658,030	115,268,420	4,392,968	2,291,236	32,163,080
1898	Jubilaums Anstalt, Vienna	14,052,648	39,833,205	2,041,455	168,188	5,889,715
1874	Krakauer, Cracow	15,286,598	10,689,717	4,372,071	2,311,382	41,843,463
1844	Kronstadter, Kronstadt					
1901	Mährische Landes Anstalt, Brunn	9,586,716	36,929,131	2,301,327	143,663	4,711,641
1893	I. Militärdienst, Budapest	9,315,043	58,125,411	2,435,439	586,463	16,848,950
1863	I. Mädchen Ausstattungs Ver., Buda	15,998,400	57,886,861	2,887,159	1,006,272	13,772,015
1898	Nied. Oest. Land. V. A., Vienna	20,218,501	84,902,266	3,979,844	300,364	16,004,289
1869	Praha, Prague	16,586,780	71,458,697	2,548,829	792,384	14,786,687
1881	Pensions V. f. Angestellte, Vienna	60,505		249,852		2,719,721
1869	Slavia, Prague	22,012,650	131,709,085	4,885,436	1,862,009	34,558,309
1869	Transylvania, Hermanstadt	1,040,500	9,290,605	314,572	190,747	1,320,347
1844	Versorgungs Anst., Vienna	81,335			3,362,490	49,274,557
1886	Wechselseitig Verband, Vienna			202,573	221,465	127,529
	BALKAN STATES LIFE ASSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1895	Balkan, Sofia	6,931,800	30,202,375	1,069,013	262,846	3,013,672
1891	Bulgaria, Rustschuck			683,126	109,964	2,183,989
1881	Dacia Roumania, Bucharest			1,608,866	112,475	8,820,585
1897	Generala, Bucharest			1,682,990	35,826	10,366,220
1882	Nationale, Bucharest	7,391,281	35,727,907	4,394,446	68,262	15,315,290
1891	Nationale, Athens					
1892	Patria, Bucharest	8,175,266	35,458,142	988,045	93,137	3,182,872
1906	Serbia, Belgrad					
1892	Ste Gener. Ottomane, Constanti'ople			2,080	406	8,700
	BELGIAN LIFE ASSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1824	Assur. Generales, Brussels			246,593		33,498,756
1895	Antwerpia, Antwerp					
1898	Constantia, Antwerp			669,464	173,276	355,087
1895	Europeenne, Brussels			1,953,158	621,172	3,394,444
1899	Gantaise, Gand					
1900	Lion Belge, Brussels			356,622	68,941	330,908
1851	Royale Belge, Brussels			3,192,632		14,413,637
1900	Union Generale, Brussels			123,830	23,106	118,495

* Taken over in 1906 by the Wiener Vers. Ges.
marked † include figures belonging to other branches.

† Business transferred to the I. Ungarische Allgemeine. Amounts

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS—Continued.

Established.	NAME AND LOCATION OF COMPANY.	BUSINESS IN FORCE.		Net Premiums Received.	Claims Paid.	Funds Other than Share Capital.
		New.	Total.			
	DUTCH LIFE ASSURANCE COS. (12 florins equal £1 sterling.)	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>
1807	Hollandsche Soc. van Levens., Amst.	732,686	16,791,667	495,816	20,967,531	20,967,531
1835	Maatsch. van Levens., Rotterdam...	104,085	3,611,511	119,618	806,873	806,873
1844	Algem. Friesche Levens. M., Leeu'en	1,031,175	20,921,566	460,966	4,866,348	4,866,348
1858	Vennootschap "Nederland," Amst...	323,143	25,956,094	1,030,087	701,325	7,327,777
1859	Algem. Groninger L. M., Groningen	174,897	4,076,700	126,459	620,544	620,544
1862	"Kosmos," Zeist	2,928,112	85,198,259	4,215,977	1,186,919	22,802,285
1862	Nationale Levensv. Bk., Rotterdam	3,257,854	30,635,208	1,711,003	660,113	13,487,792
1862	"Pietas," Utrecht	1,960,817	21,678,429	1,031,565	238,499	3,881,708
1863	L.M. opger d.h. Ned Ond Gen., A'am	125,121	10,774,165	407,238	132,879	.....
1863	Prudentia, Arnheim	.....	2,283,956	74,927	38,083	384,834
1868	Nederland. Verzekr. Maats, Utrecht.	.....	.....	.....	.....	.....
1870	Tweede Hollandsche Maats, Haarlem	303,911	4,192,767	162,506	63,303	872,839
1872	"Conservatrix," Amsterdam	203,908	4,808,084	149,264	46,879	397,828
1873	"Dordrecht," Dordrecht	4,040,157	51,516,821	2,549,869	817,629	15,107,177
1876	Utrechtsche Levensv. M., Utrecht	2,055,330	23,835,169	1,070,337	220,169	3,691,625
1878	"Van Eigen Hulp," 's Gravenhage	1,243,762	23,320,800	1,246,453	527,350	10,554,732
1878	"Zuid Holland," Vianen	145,141	2,699,802	98,202	46,800	286,239
1880	Algem. Maats.v. Lev. & Ligfnt., Am.	5,890,873	139,202,211	6,927,056	2,031,918	47,411,427
1883	I Nederl.V.M. o/L & Invalidt., 's Gr.	800,396	23,387,851	1,453,566	355,608	11,267,418
1883	"Utrecht," Utrecht	4,373,354	68,805,967	3,190,842	1,023,681	13,365,589
1883	"Victoria," Amsterdam	622,010	5,825,069	286,850	42,957	261,442
1883	De Nederlanden, Rotterdam	361,400	7,896,435	307,752	104,435	461,621
1884	I Holland. Levensv. Bk., Amsterdam	565,985	7,514,303	278,221	67,625	918,014
1887	Nederlandsche Verz. Maats, Utrecht.	137,375	2,639,525	74,400	30,237	225,717
1892	"Amsterdam," Amsterdam	499,807	6,295,087	243,656	97,382	690,187
1892	Amster. My von Levens, Amsterdam.	2,311,416	21,675,984	1,114,816	243,789	4,279,377
1892	"Neerlandia," 's Gravenhage	.....	.....	.....	.....	.....
1892	"Vesta," Amsterdam	712,802	6,621,002	264,759	62,346	772,373
1893	Rotter. L. & Voorsch. B., Rotterdam	65,206	3,940,806	111,706	21,836	.....
1894	Neder. Verzek. Maats., Amsterdam	130,369	1,501,294	79,975	33,272	.....
1894	"Rotterdam," Rotterdam	167,828	2,103,402	71,518	11,866	160,142
1895	"Orange Nassau," Amsterdam	244,984	3,398,379	183,865	55,920	486,995
1895	"Holds," Amsterdam	236,722	1,495,469	115,300	32,150	.....
1895	Rotterdam Verz. Societ, Rotterdam	1,312,492	9,879,677	357,638	97,831	1,556,712
1895	"'s Gravenhage," 's Gravenhage	755,634	6,606,026	252,324	42,381	658,108
1895	"Patria," Utrecht	7,276	1,106,990	58,670	12,778	84,617
1895	"Holland," Amsterdam	417,092	3,018,761	120,704	15,796	164,199
1896	I Rott. M.V. o/h L. Ongel Inv., 's Ram	1,057,629	10,991,458	484,835	127,500	2,270,113
1896	's Gravenhage Alge., 's Graven	10,116	1,077,363	30,672	4,912	132,251
1897	Naaml. Ven Zuid Holland, Rotterdam	.....	.....	58,555	15,278	67,876
1898	Zuid Holland. Maats, 's Gravenhage	312,120	2,573,887	96,225	20,263	146,309
1899	"Arnhem," Arnheim	1,040,425	5,768,611	238,867	30,699	405,777
1899	Amsterdamsche Verz. Bk., Am'dam	.....	.....	.....	.....	.....
1899	Algem. Noord Holland. M., Haarlem	373,651	3,619,909	111,029	26,957	132,105
1899	De Veen Koloniale Volksw., Veendam	147,533	1,142,744	30,586	5,335	38,720
1901	Nederland. Bank v. Verz., Am'dam	248,706	1,646,061	45,545	8,242	72,648
1901	Leidsche Maats, Leiden	63,288	1,314,050	36,774	13,994	107,282
1901	Amster. Lev. Vz. Gen., Amsterdam	177,234	1,749,089	62,553	13,512	159,330
1902	De Twee Vereen. Verz. Maats, A'dam	132,774	5,642,449	284,677	28,629	1,334,696
1902	Levensv. M. "Het Noorden," Gron'n	334,379	1,191,782	71,760	9,610	85,066
1902	Maats. v. Levensv., Amsterdam	.....	.....	.....	.....	.....
1902	"Johann de Witt," Tiel	127,296	1,221,225	34,181	.....	61,454
1903	"de Nederlanden" 1845, The Hague	1,681,249	5,199,199	205,445	30,969	332,539
1903	Utrechtsche Alg. Maats., Utrecht	.....	.....	.....	.....	.....
1903	"De Globe," The Hague	387,450	1,050,650	27,906	.....	58,010
1903	Holland. Algem. V. Schiedam, Schi'm	340,294	1,189,230	39,311	2,862	13,575
1904	"Het Vaderland," 's Gravenhage	.....	401,024	9,401	1,062	8,449
1904	Centrale Arbeiders V. Bk., 's Graven	859,449	2,602,209	59,953	6,969	41,420
1905	"De Hoop," Amsterdam	638,403	638,403	24,716	.....	19,438
1905	Nederl. Algem. Maats., Amsterdam	71,775	250,740	7,234	432	4,630
1905	Noord. en Zuid Nederl. V.B., 's Gra'ge	945,995	945,995	30,505	1,639	10,517
	FRENCH LIFE ASSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1878	Abellie, Paris	18,767,655	115,342,455	1,032,460	1,713,541	42,180,373
1873	Aigle, Paris	8,831,408	76,173,654	485,818	1,318,076	30,185,482
1819	Assur. Generales, Paris	78,512,961	852,379,865	12,568,398	14,003,813	799,413,157

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS—Continued.

Established.	NAME AND LOCATION OF COMPANY.	BUSINESS IN FORCE.		Net Premiums Received.	Claims Paid.	Funds Other than Share Capital.
		New.	Total.			
	FRENCH LIFE ASSUR. COS.—Cont. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1858	Caisse Gen. d. Familles, Paris c.....					
1850	Caisse Paternelle, Paris.....	13,432,544	91,621,568	299,645	1,542,595	40,413,732
1875	Confiance, Paris.....	9,547,993	77,621,903	408,652	1,170,082	29,652,928
1880	Fonciere, Paris.....	9,172,543	76,453,464	549,613	1,161,967	28,998,029
1880	France, Paris.....	20,253,950	156,212,948	1,194,796	1,867,576	67,860,106
1864	Monde, Paris.....	6,471,399	63,740,567	346,041	1,219,166	25,876,898
1830	Nationale, Paris.....	90,059,706	734,125,694	9,186,516	11,204,666	533,017,880
1880	Nord, Paris.....	5,101,916	49,803,246	317,722	514,252	17,544,629
1877	Patrimoine, Paris.....	7,060,726	36,946,272	498,432	504,780	11,977,727
1844	Phenix, Paris.....	50,722,212	524,737,313	5,808,762	8,095,379	323,438,732
1881	Providence, Paris d.....					
1872	Soleil, Paris.....	13,038,380	108,081,875	716,021	1,535,096	45,416,753
1829	Union, Paris.....	40,637,711	296,623,377	2,585,922	4,217,033	156,136,981
1865	Urbaine, Paris.....	61,733,260	378,502,530	5,020,019	5,786,858	152,060,360
	GERMAN LIFE ASSURANCE COS. (20-40 Marks equal £1 sterling.)					
	<i>A.—Joint Stock Companies.</i>	<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>
1889	Arminia, Munich.....	19,472,733	129,442,465	4,266,316	1,090,471	30,539,812
1896	Atlas, Ludwigshafen.....	7,460,608	40,328,743	1,575,822	75,108	7,669,745
	Badische Mit and Ruck, Mannheim.....			87,492	26,783	202,246
1836	Bayerische Bank, Munich.....	14,145,710	180,390,019	7,820,500	5,368,173	88,066,600
1836	Berlinische, Berlin.....	20,667,750	245,969,796	9,300,854	5,460,526	89,478,169
1853	Concordia, Cologne.....	25,405,072	308,840,691	12,091,312	7,217,642	105,300,076
1828	Deutsche, Lubeck.....	20,234,602	220,740,911	7,977,845	6,007,470	76,391,419
1903	Deutsche, Berlin.....	12,875,995	92,521,118	3,428,713	268,608	25,016,434
1904	Deutsche Mit and Ruck, Berlin.....			7,931		6,915
1904	Deutsche Transport, Berlin.....			7,931		6,915
1898	Deutsche Anker, Berlin.....	8,754,200	38,232,585	2,043,065	894,777	5,796,659
1883	Deutschland, Berlin.....	13,726,343	103,684,404	3,434,563	227,289	21,936,004
1899	Europa, Berlin.....			232,716	57,472	520,897
1845	Frankfurter, Frankfurt-on-Main.....	19,731,331	130,495,390	5,212,187	2,309,964	38,315,067
1857	Frankfurter Ruck, Frankt-on-O.....			354,411	286,381	2,537,346
1866	Friedrich-Wilhelm, Berlin.....	90,327,024	467,641,051	22,557,900	7,129,248	99,948,284
1857	Germania, Stettin.....	57,857,024	751,248,283	32,170,013	21,197,878	320,073,317
1906	Hamburg Bremer Ruck, Hamburg.....			177,405	86,324	2,171,034
1848	Janus, Hamburg.....	25,811,884	172,996,655	7,228,520	4,518,594	56,208,447
1852	Kolnische Ruck, Cologne.....			3,855,757	1,567,221	18,383,527
1855	Magdeburger, Magdeburg.....	29,348,655	268,272,776	10,211,603	4,683,347	76,926,407
1885	Minerva, Cologne.....			652,060	218,168	1,870,983
1889	Munich Re-insurance, Munich.....			11,336,955	4,241,613	45,357,835
1867	Nordstern, Berlin.....	50,000,626	439,159,678	18,363,697	9,041,326	142,481,087
1881	Nordstern (Old Age), Berlin.....	218,590	5,759,750	241,432	299,367	2,379,876
1884	Nurnberger, Nurnberg.....	6,286,413	31,019,510	1,160,617	339,032	7,046,232
1865	Preussische, Berlin.....	35,750,816	205,861,470	9,678,895	3,829,295	57,843,520
1905	Preussische Ruck, Berlin.....			12,460		8,455
1856	Providentia, Frankfurt-on-Main.....	9,808,460	95,508,221	3,844,268	2,086,767	34,596,470
1899	Prudentia, Berlin.....	6,273,447	31,915,380	1,187,359	409,559	9,350,134
1870	Rheinisch Westfal Ruck, M. Gladbach.....			416,354	189,498	2,018,000
1893	Suddeutsche Ruck, Munich.....			583,918	152,550	1,494,711
1888	Suddeutsche, Karlsruhe e.....					
	Stuttgarter Mit and Ruck, Stuttgart.....					
1852	Teutonia, Leipzig.....	29,175,485	255,195,870	10,320,491	5,381,952	84,693,125
1856	Thuringia, Erfurt.....	11,768,842	133,466,324	6,144,008	3,517,666	52,092,152
1891	Urania, Dresden.....	4,890,168	15,641,993	713,822	55,295	3,056,689
1872	Vaterlandische, Elberfeld f.....					
1861	Victoria, Berlin.....	184,745,751	1395,089,667	88,721,914	30,202,050	535,294,038
1899	Vita, Mannheim.....	4,887,347	17,902,824	1,038,158	1,321,805	3,221,805
1874	Wilhelma, Magdeburg.....	24,085,002	177,917,830	8,376,170	3,159,177	61,075,883
	<i>B.—Mutual Companies.</i>					
1875	Allg. Deutsche Vers. Ver., Stuttgart.....	19,753,353	103,572,625	3,942,960	983,533	23,955,179
1864	Allg. Versorgungs Anst., Karlsruhe g.....					
1855	Allg. Renten-Anstalt, Stuttgart.....	9,706,670	106,212,487	5,187,226	5,616,136	71,492,443
1872	Armee und Marine, Berlin.....	3,099,600	38,217,050	918,232	637,600	17,646,933
1841	Braunschweigische, Brunswick.....	945,200	5,646,335	238,213	133,453	2,554,835
1867	Bremer, Bremen.....	11,092,200	100,045,328	3,728,750	2,487,234	30,432,952

c Gone out of existence. d Withdrawn from business. e See Deutsche, Berlin. f Taken over by the Nordstern. g See Karlsruher Lebensvers.

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS—Continued.

Established.	NAME AND LOCATION OF COMPANY.	BUSINESS IN FORCE.		Net Premiums Received.	Claims Paid.	Funds Other than Share Capital.
		New.	Total.			
	GERMAN LIFE ASSUR. COS.—Cont. (20-40 Marks equal £1 sterling.)	Marks.	Marks.	Marks.	Marks.	Marks.
1855	Darmstadter, Darmstadt.....	512,900	13,123,745	503,078	525,652	5,406,577
1864	Defensionier, Freiberg.....	34,032	2,199,624	68,064	40,772	745,132
1860	Deutsche, Potsdam.....	11,281,295	128,019,376	4,837,182	2,729,165	40,516,287
1878	Deutsche Militar, Hannover.....	20,529,380	302,855,551	8,949,729	12,342,568	134,218,132
1827	Gothaer, Gotha.....	58,190,250	921,405,600	34,388,802	22,463,059	319,645,536
1889	Hamburg Militar, Hamburg.....	5,875,888	44,388,644	1,785,084	274,836	14,631,041
1829	Hannover Leben, Hannover.....	7,103,100	76,131,641	2,727,037	1,191,980	22,220,364
1847	Hannover Renten, Hannover.....	.....	.....	.....	.....	.....
1854	Iduna, Halle.....	29,668,675	197,785,957	9,440,603	4,144,957	67,052,533
1879	Kaiser Wilhelm Spende., Berlin.....	.....	.....	1,579,518	1,121,476	18,031,389
1864	Karlsruher Leben, Karlsruhe.....	42,289,780	586,566,344	22,810,341	11,335,460	207,791,301
1830	Leipziger, Leipzig.....	60,423,550	773,374,800	31,899,288	17,536,284	287,727,678
1853	Mecklenburgische, Schwerin.....	19,096,600	140,126,500	5,403,159	2,144,601	41,872,716
1876	Preussische Beamten, Hannover.....	25,137,100	295,708,350	12,036,415	5,720,828	101,739,293
1838	Preussische Renten Anst., Berlin.....	—52,482	3,391,521	4,554,347	6,638,901	106,141,150
1871	Prometheus, Berlin <i>h</i>.....	.....	.....	.....	.....	.....
1856	Rothenerburger, Gorlitz.....	6,274,525	81,932,882	2,833,917	1,188,228	22,086,728
1875	Sachsische Militar, Dresden.....	1,235,551	16,094,457	598,000	236,997	3,391,442
1859	Schlesische Ver. Kasse, Haynau.....	1,301,360	21,467,320	735,282	340,282	5,090,953
1854	Stuttgarter L.V. & E. B., Stuttgart.....	53,613,625	780,653,206	30,338,833	14,004,034	276,276,574
1873	Vesta, Posen.....	1,156,643	12,803,295	425,843	321,538	3,714,658
1893	Wilhelma, Berlin <i>i</i>.....	.....	.....	.....	.....	.....
	ITALIAN LIFE ASSURANCE COS. (25-25 Lires equal £1 sterling.)	Lires.	Lires.	Lires.	Lires.	Lires.
1898	Alleanza, Genoa.....	5,314,724	33,378,290	1,148,951	202,181	2,275,680
1898	Assicuratrice Italiana, Milan <i>j</i>.....	.....	.....	.....	.....	.....
1894	Cassa Mutua, Palermo.....	.....	.....	.....	.....	.....
1826	Cia di Milano, Milan.....	6,053,951	88,185,980	5,114,007	478,125	25,945,604
1901	Cia Italiana, Rome.....	1,189,232	3,346,872	142,905	.....	295,041
1893	Cia Nazionale Assicur., Rome.....	49,233	3,763,810	131,833	.....	290,312
1898	Cooperativa Italiana, Milan.....	3,002,683	20,395,343	594,041	164,121	268,430
1880	Fondiar, Florence.....	4,695,317	133,412,914	5,114,880	2,440,073	35,403,039
1891	Iniziativa, Genoa.....	78,746	1,767,256	68,352	.....	516,932
1900	Mutua Italiana, Rome.....	1,964,910	6,095,939	256,886	.....	248,529
1888	Populare, Milan.....	5,523,167	58,212,085	2,294,560	.....	11,509,249
.....	Popular.....	884,500	884,500	41,265	.....	25,780
1862	Reale Cia Italiana, Milan.....	6,224,623	101,285,669	4,205,849	2,873,800	26,390,371
1896	Soceta Cattolica, Verona.....	3,294,946	16,206,755	593,537	.....	1,053,200
.....	Naz Palermo, Palermo.....	8,300,088	8,892,510	13,548	.....	30,614
	RUSSIAN LIFE ASSURANCE COS. (10 Roubles equal £1 sterling.)	Roubles.	Roubles.	Roubles.	Roubles.	Roubles.
1900	Allegemeine Vers. Ges., St. Petersburg.....	.....	.....	.....	.....	.....
1890	Commerz, Moscow <i>h</i>.....	.....	.....	.....	.....	.....
1906	Cie Russe Mutuelle, Odessa.....	.....	45,105,600	.....	.....	.....
1872	Jakor, Moscow.....	.....	.....	1,019,639	445,190	7,039,107
1874	Kalewa, Helsingfors.....	9,393,073	68,765,368	2,391,803	1,278,501	21,122,484
1902	Kharkow, Charkow.....	.....	.....	.....	.....	.....
1881	Rossija, St. Petersburg.....	.....	173,251,492	6,676,525	3,908,203	49,959,613
1901	I Russian of 1827, St. Petersburg.....	.....	.....	1,063,781	170,149	2,369,233
1835	Russ. G. f Capitalien & R., St. P'burg.....	12,189,097	111,951,593	3,972,891	3,888,129	33,855,004
1858	St. Petersburg, St. Petersburg.....	6,123,700	45,918,055	1,639,313	1,044,617	14,386,015
1891	Sabotliwost, Warsaw.....	1,481,013	13,974,782	587,859	125,518	3,758,626
1889	Suomi, Helsingfors.....	28,337,800	169,432,132	10,338,472	1,372,337	49,424,788
	SCANDINAVIAN LIFE ASSURANCE COS. (18-20 Kroner equal £1 sterling.) <i>A.—Swedish Companies.</i>	Kroners.	Kroners.	Kroners.	Kroners.	Kroners.
1887	Almanna, Stockholm.....	6,749,831	41,989,715	1,355,205	362,092	11,159,847
1898	Allmanna Pensionsf. bol., Stockholm.....	9,055,532	24,378,650	616,513	851,445	851,445
1887	Balder, Stockholm.....	4,232,850	28,038,891	894,760	190,191	5,609,713
1900	Brage, Stockholm.....	2,967,080	6,415,530	179,760	17,159	364,082
1901	De Fornade, Stockholm <i>i</i>	10,290,664	.....	678,384	41,441	476
1897	Hermes Re-Insurance Co., Malmoe.....	.....	4,944,937	182,726	40,500	893,679
1902	Kronan, Stockholm.....	932,458	4,309,783	137,795	18,078	316,909
1897	Nordpolen, Stockholm.....	3,478,545	12,262,578	364,675	64,815	1,800,936

h Winding up. *i* Taken over by the *Deutschland* of Berlin.
j Totally reinsured. — Decrease.

j See Accident Companies. *h* Taken over by the *Jakor*.

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS—Continued.

Established.	NAME AND LOCATION OF COMPANY.	BUSINESS IN FORCE.		Net Premiums Received.	Claims Paid.	Funds Other than Share Capital.
		New.	Total.			
	SCANDIN. LIFE ASSUR. COS.—Con'd. (18-20 Kroner equal £1 sterling.)	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>
1872	Nordstjernan, Stockholm	8,185,210	115,382,630	3,101,059	1,847,071	35,611,972
1895	Nordiska folket. Union, Stockholm	2,921,000	28,560,313	834,138	201,146	4,903,616
1889	Oden, Stockholm	10,149,833	85,343,373	2,962,358	1,673,735	32,996,240
1855	Skandia, Stockholm	6,044,185	37,897,669	1,382,883	325,876	12,557,074
1884	Skane, Malmoe	2,691,800	1,752,800	32,025	.....	29,362
1906	Stockholm, Stockholm	8,532,517	85,926,099	2,781,406	1,439,508	30,077,387
1867	Svea, Gothenburg	3,040,160	15,678,682	345,372	69,347	1,637,083
1897	Svecia, Stockholm	13,473,547	82,265,321	2,548,102	409,499	11,015,633
1891	Svenska, Stockholm	17,985,920	158,993,091	5,348,283	1,813,457	41,656,155
1873	Thule, Stockholm	24,054,978	52,184,971	2,401,507	154,872	5,841,139
1899	Trygg, Stockholm	3,201,118	17,081,476	457,330	73,962	1,682,691
1894	Valand, Stockholm	2,580,495	.....	17,186	51,544	561,353
1890	Vanadis, Stockholm	8,288,549	48,606,498	1,432,045	575,735	10,939,720
1898	Vasa, Stockholm	.....	.....	.....	.....	.....
1883	Victoria, Stockholm	.....	.....	.....	.....	.....
	B.—Norwegian Companies.					
1887	Brage, Christiania	2,716,596	22,743,246	676,386	168,972	5,488,221
1903	Fram, Christiania	4,534,685	8,562,026	533,497	21,933	563,251
1847	Gjensidige, Christiania	4,017,650	25,234,790	632,844	249,062	7,453,164
1889	Glitne, Christiania	2,848,456	18,705,741	458,176	54,488	3,523,535
1883	Hygea, Bergen	3,320,660	21,085,563	811,280	152,192	5,074,664
1861	Idun, Christiania	3,718,960	47,852,827	1,328,225	647,757	18,181,956
1895	Jernbaneafdelingen, Christiania	4,000	99,000	3,977	500	26,691
1896	Minerva, Christiania	.....	.....	.....	.....	.....
1897	Norrøna, Christiania	1,470,188	9,228,679	196,003	40,938	960,093
1844	Norske Liv, Christiania	2,084,417	5,994,859	936,141	65,602	12,819,922
	C.—Danish Companies.					
1903	Carentia, Copenhagen	1,018,041	1,606,294	28,284	1,667	35,906
1896	Dan, Copenhagen	4,710,828	23,447,298	633,500	62,900	2,348,858
1896	Dansk Folkefors. Anst., Copenhagen	6,452,320	23,384,772	1,033,093	113,116	2,841,509
1872	Danmark, Copenhagen	8,104,174	52,165,352	1,520,489	353,270	10,568,303
1900	Fædrelandet, Aarhus	2,236,232	14,792,327	378,844	36,471	1,149,326
1899	Frem, Aalborg	.....	.....	.....	.....	.....
1886	Fremtiden, Aalborg	1,893,000	12,930,662	343,651	104,500	2,379,750
.....	Gjensidige danske Livf., Aarhus	.....	.....	113,419	37,357	360,521
1873	Hafnia Life, Copenhagen	16,567,179	105,716,879	3,683,564	1,050,018	28,540,922
1873	Hafnia Cloister, Copenhagen	.....	.....	115	.....	63,088
1904	Kaeden, Copenhagen	854,400	1,620,434	22,485	4,004	20,784
1899	Mundus, Copenhagen	.....	.....	.....	.....	.....
1894	Nordisk Gjen, Copenhagen	.....	.....	297,955	90,184	1,270,597
1897	Nordisk Livf., Copenhagen	6,089,898	25,107,139	743,797	101,691	2,645,753
1899	Skandinavia, Copenhagen	.....	.....	.....	.....	109,164
1845	Statsanstalten, Copenhagen	12,850,288	127,371,272	6,898,365	1,642,372	96,441,439
1898	Tryg, Copenhagen	7,073,150	19,156,672	541,563	86,414	1,413,482
	FINLAND. (See under Russia).					
	SPANISH LIFE ASSURANCE COS. (25-40 Pesetas equal £1 sterling.)	<i>Pesetas.</i>	<i>Pesetas.</i>	<i>Pesetas.</i>	<i>Pesetas.</i>	<i>Pesetas.</i>
1901	Aseguradora Espagnola, Tenerife	.....	.....	.....	.....	.....
.....	Banco Vitalicio, Barcelona	.....	.....	.....	.....	.....
1901	Estrella, Madrid	.....	.....	.....	.....	.....
1900	La Polar, Bilbao	.....	.....	612,882	241,046	1,395,325
1864	Union and Phenix Espagnol, Madrid	9,121,378	38,085,223	1,648,774	471,588	7,244,222
	Portuguese Companies.					
.....	Cie Gen. Previdencia, Lisbon	.....	.....	3,813	1,090	52,154
	SWISS LIFE ASSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1864	Baloise, Bale	23,612,906	231,387,100	11,707,967	5,888,497	184,466,454
1874	Berner Cant. A. & St. K., Berne	.....	.....	.....	.....	.....
1872	Genfer, Geneva	3,850,518	42,358,178	2,466,603	918,697	23,367,192
1898	Prudentia, Zurich	.....	.....	219,740	55,270	884,406
1870	Schweizer Lebens V.V., Bale	1,589,400	26,390,119	802,604	308,971	5,400,297
1857	Schweizer Renten, Zurich	19,391,726	194,134,596	9,961,909	3,259,114	87,794,664
1881	Schweizer St. & A. K., Bale	4,890,283	47,599,023	1,836,393	591,611	12,070,576
1864	Schweizerische Ruck, Zurich	32,231,393	154,247,238	5,827,267	1,672,779	22,593,809
1858	La Suisse, Lausanne	2,536,415	35,948,019	1,406,815	730,022	13,182,982

* Taken over by the Valand. * Taken over by Valand. o Reinsured with Danish Tryg. † Winding up. ‡ Taken over by the Dan. † Taken over by the Hafnia. ‡ Includes other branches.

SYNOPSIS OF EUROPEAN CASUALTY INSURANCE BUSINESS IN 1906.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.
	AUSTRIAN ACCIDENT INSURANCE COS. (Kr. 24 (Austrian Crowns) equal £1 sterling.)	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>
1891	Anker, Vienna	.....	.....	.....
1906	Danubius, Vienna	.....	.....	.....
1896	Fonciere, Budapest	529,719	332,049	302,019
1891	Internationale, Vienna	3,952,456	2,062,497	6,979,358
1893	Nationale, Budapest	1,113,732	599,185	807,564
1898	Nied. Oesterr. Land. Unfall, Vienna	235,904	139,520	212,460
1898	Oesterr. Elementar., Vienna	65,213	32,573	51,738
1905	Oesterr. Phoenix, Vienna	155,744	70,603	115,591
1882	I Oesterrcischische, Vienna	6,833,475	3,096,732	17,095,655
1897	Providentia, Vienna	969,145	501,692	702,627
1879	Verein v. Industriellen, Vienna	1,102,159	609,811	1,057,230
1889	Wiener Ruck, Vienna	2,594,703	1,539,280	2,044,494
1889	Workmen's Accident, Vienna	6,823,550	5,013,248	52,609,057
1889	Workmen's Accident, Salzburg	1,740,981	1,047,116	9,786,496
1889	Workmen's Accident, Prague	6,602,696	5,261,534	56,103,332
1889	Workmen's Accident, Brunn	2,942,255	1,783,537	18,977,629
1889	Workmen's Accident, Graz	1,396,869	888,246	8,501,117
1889	Workmen's Accident, Trieste	1,544,408	874,278	6,909,331
1889	Workmen's Accident, Lemberg	1,430,015	937,717	9,550,331
1889	Berufsg. Austr. Railways, Vienna	26,674,347	6,702,132	68,044,341
	BALKAN STATES ACCIDENT INSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1906	Agricola, Bucharest	.....	.....	.....
1898	Balkan, Sofia	73,991	1,971	30,808
1899	Bulgaria, Rustschuk	135,050	65,901	123,623
1901	Dacia Romania, Bucharest	679,868	398,218	833,896
1903	Dunarea, Bucharest	.....	.....	.....
1898	Generala, Bucharest	216,277	126,451	241,233
1891	Nationale, Athens	.....	.....	.....
1893	Patria, Bucharest	643,507	358,763	614,530
	BELGIAN AND DUTCH ACCIDENT INSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1897	Alliance Generale, Mons	.....	.....	.....
1824	Assurances Generales, Brussels	690,413	353,988	908,458
1895	Assurance Liegeoise, Liege	344,743	216,457	204,193
1878	Belgique Industrielle, Liege	.....	.....	.....
1900	Contemporaine, Brussels	.....	.....	.....
1899	Continental, Brussels	1,915,217	931,717	786,462
.....	Economic Belge, Brussels	182,869	61,374	78,370
1887	Flandre, Brussels	.....	.....	.....
1898	Globus, Brussels	.....	.....	.....
1900	Lion Belge, Brussels	110,288	68,941	330,908
1887	Patrons Reunis, Brussels	.....	.....	.....
1873	Prevoyance des Trav., Brussels	134,418	35,414	50,573
1898	Provinces Reunies, Brussels	3,221,997	2,068,461	1,586,882
1897	Royale Belge of 1833, Brussels	.....	671,515	1,937,407
1874	Sucreries Reunies, Brussels	.....	.....	.....
1897	Union d. Propriet. Belges., Brussels	513,744	209,896	287,041
1900	Union Generale, Brussels	123,830	23,106	118,495
	<i>Dutch Companies.</i>			
1899	Fatum, The Hague	417,997	345,973	601,456
1901	Nova, The Hague	.....	.....	.....
1902	De Nieuwe Eerste Neder., The Hague	326,302	253,123	471,786
	FRENCH ACCIDENT INSURANCE COS. (25-25 Francs equal £1 sterling.)	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1881	Abeille, Paris	9,541,272	6,585,280	418,315
1876	Cie Generale, Paris	777,483	471,104	48,376
1906	Concorde, Paris	588,435	347,730	—772,955
1901	Conservatrice, Paris	.....	.....	.....
1899	Flandre, Paris	492,876	245,519	26,081
1903	Fonceire, Paris	.....	.....	.....
1898	Garantie, Paris	500,907	301,333	29,303
1880	Patrimoine, Paris	5,131,147	3,807,861	—46,750
1902	La Paix, Paris	2,617,959	1,861,559	2,753
1864	Preservatrice, Paris	9,786,897	6,765,059	879,176
1861	Preservatrice Mutuelle, Paris	.....	.....	.....

— (Minus) Deficit of the year

SYNOPSIS OF EUROPEAN CASUALTY INSURANCE BUSINESS—Continued.

Established.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.
FRENCH ACCIDENT INSURANCE COS.—Cont. (25-25 Francs equal £1 sterling)				
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1880	Prevoyance, Paris	6,505,550	3,572,260	966,066
1881	Providence, Paris	8,663,867	5,299,006	820,731
1880	Secours, Paris	6,521,567	4,746,350	91,126
1865	Soleil—Securite Generale, Paris	4,150,624	2,585,014	494,228
1884	Ste Anon de Re-assur., Paris			
1882	Themis, Marseilles	458,834	442,264	95,734
1872	Union Industrielle du Nord, Lille	578,755	338,316	77,633
1879	Urbaine et Seine, Paris	12,371,786	7,873,352	545,982
GERMAN ACCIDENT INSURANCE COS. (20-40 Marks equal £1 sterling.)				
		<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>
1896	Aachener, Aix-la-Chapelle	6,862,228	7,071,944	13,338,348
1901	Albingia, Hamburg	212,160	54,492	322,992
1890	Allianz, Berlin	2,344,238	1,153,963	3,450,283
1875	Allg. Deutscher Vers. Ver., Stuttgart	14,958,483	7,476,876	17,740,870
1898	Atlas, Ludwigshafen	592,608	226,001	677,493
1897	Bayerischevers. Bank, Munich	382,647	144,593	491,285
1889	Berlinische Ruck, Berlin	Taken over	by the Munich	Re-ins.
1886	Badische Mit and Ruck, Mannheim	393,101	286,546	483,621
1889	Deutschland, Berlin	3,827	220	4,292
1899	Europa, Berlin	147,206	109,798	187,905
1887	Frankfurter Transport, Frankfort-on-Main	3,194,702	1,640,812	4,810,531
1890	Friedrich Wilhelm, Berlin	5,479	—8,048	207,137
1897	Hamburg, Hamburg		2,060	44,048
1892	Hamburg Brem. Allg. Ruck, Hamburg	Merged in	Hamburg Bremer Ruck.	
1906	Hamburg Bremer Ruck, Hamburg	282,480	52,952	595,152
1891	Internationaler Lloyd, Berlin	2,719	26,687	75,000
1901	Janus, Hamburg	276,100	61,179	241,012
1880	Kolnische Unfall, Cologne	3,278,189	2,148,165	8,224,793
1852	Kolnische Ruck, Cologne	7,680,306	6,377,564	8,444,893
1894	Magdeburger, Magdeburg	737,711	483,603	1,551,456
1899	Mannheimer, Mannheim	701,887	321,001	547,220
1880	Munchener Ruck, Munich	12,702,026	6,359,141	10,540,292
1901	Norddeutsche Vers. Ges., Hamburg			
1893	Nordischer Lloyd, Hamburg	810,594	2,644,389	2,261,104
1867	Nordstern Life, Berlin	816,286	297,691	1,634,682
1881	Nordstern Unfall, Berlin	1,366,299	751,203	2,532,659
1886	Neptun, Frankfort-on-Main	548,824	188,670	511,182
1884	Nurnberger, Nuremberg	1,847,616	1,398,056	431,504
1886	Oberrheinische, Mannheim	1,202,663	567,239	2,272,128
1905	Ocean, Hamburg			
1891	Preussische National, Stettin	607,439	262,168	1,537,512
1905	Preussische Ruck, Berlin	11,459	2,984	13,314
1888	Providentia, Frankfort-on-Main	644,450	327,889	705,727
1901	Rheinland, Neuss	179,096	32,477	184,551
1900	Rheinisch Westfall Lloyd, M. Gladbach	645,017	406,076	439,000
1870	Rheinisch Westfall Ruck, M. Gladbach	313,199	140,548	460,000
1872	Rhenania, Cologne	1,807,108	1,127,134	2,406,270
1895	Securitas, Berlin	509,215	203,449	344,513
1891	Stuttgarter Mit and Ruck, Stuttgart	196,863	133,450	255,268
1893	Suddeutsche Ruck, Munich	1,727,336	1,121,475	1,679,269
1892	Teutonia, Leipzig	642,759	379,025	1,145,957
1889	Thuringia, Erfurt	971,074	582,099	1,230,285
1901	Transatlantische, Hamburg	505,038	133,242	372,500
1891	Urania, Dresden	277,064	95,672	208,884
1887	Vaterlandische, Elberfeld			
1883	Victoria, Berlin	7,086,462	3,596,872	46,369,820
1873	Wilhelma, Magdeburg	4,230,785	2,212,168	9,255,672
ITALIAN ACCIDENT INSURANCE COS. (25-25 Lires equal £1 sterling.)				
		<i>Lires.</i>	<i>Lires.</i>	<i>Lires.</i>
1898	Alleanza, Genoa	943,569	496,877	482,516
1896	Anonima Infortuni, Milan	4,698,106	1,918,442	
1898	Assicuratrice Italiana, Milan	4,810,714	2,588,136	2,646,669
1898	Ausonia, Genoa	849,708	370,660	
1898	Cassa Nazionale, Milan			
1893	Cia Nazionale Assicuratrice, Rome	123,612	53,302	318,616
1896	Fiducia, Milan	155,321	32,393	22,640
1898	Mutua Infortuni, Milan	2,078,490	1,268,785	
1901	Providenza, Milan	1,941	17,422	

— (Minus) Deficit of the year.

SYNOPSIS OF EUROPEAN CASUALTY INSURANCE BUSINESS—Continued.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.
RUSSIAN ACCIDENT INSURANCE COS. (10 Roubles equal £1 sterling.)				
		<i>Roubles.</i>	<i>Roubles.</i>	<i>Roubles.</i>
1896	Jakor, Moscow	56,013	46,144	138,048
1904	Kiewer Verein, Kiew	7,405	337	36,690
1888	Kullervo, Helsingfors	285,198	221,309	1,269,695
1888	Patria, Helsingfors	196,921	143,209	985,022
1888	Pomoschtsch, St. Petersburg	374,096	319,155	615,002
1888	Rossija, St. Petersburg	743,610	496,403	1,270,092
1898	I Russische, St. Petersburg	534,054	405,939	1,064,899
1891	Sabotlivost, Warsaw	17,126	20,648	86,250
1896	St. Petersburg, St. Petersburg	719,481	549,209	410,039
1899	Salamandra, St. Petersburg	310,250	220,547	652,606
1905	Warschauer, Warsaw	144,127	120,821	116,642
1905	Petersburger, St. Petersburg	157,904	140,997	.....
1904	Moskauer, Moscow	136,555	124,267	31,844
1899	Rigaishe, Riga	344,506	370,307	.....
1902	Ivanovo Woznosensk, Ivanovo Woznosensk	189,232	202,656	.....
1900	Odessaer, Odessa	58,852	21,515	.....
1905	Schwarze Meer, Odessa	30,582	10,066	3,500
SCANDINAVIAN ACCIDENT INSURANCE COS. (18-20 Kroner equal £1 sterling.)				
	<i>A.—Swedish Companies.</i>	<i>Kroners.</i>	<i>Kroners.</i>	<i>Kroners.</i>
1888	Bore, Stockholm	399,815	485,663	437,875
1889	Dalernas Fors: forening, Falun	274,174	254,301	197,887
1881	Fylgia, Stockholm	574,514	445,056	954,335
1898	Gothia, Stockholm	243,037	239,290	185,969
1903	Hansa, Stockholm	95,800	47,181	141,903
1900	Heimdall, Stockholm	143,982	69,481	100,749
1903	Kronan, Stockholm .....	.....	.....	.....
1888	Norden, Stockholm	369,374	267,947	485,765
1906	Securitas, Stockholm	46,810	11,525	31,152
1886	Skandinavien, Stockholm	498,739	370,979	876,913
	<i>B.—Norwegian Companies.</i>			
1885	Sigyn, Christiania	132,107	82,139	189,139
	<i>C.—Danish Companies.</i>			
1896	Arbejdgivernes, Copenhagen	870,546	623,884	387,000
1898	Folket, Copenhagen	97,252	53,451	104,342
1899	Heimdall, Copenhagen	45,010	18,653	43,973
1890	Haand in Haand, Copenhagen	342,137	226,753	139,404
1902	National, Copenhagen	130,708	49,384	77,445
1894	Nordisk Gjenf, Copenhagen	1,835,642	1,387,184	1,900,726
1898	Nordisk Ulykkefors, Copenhagen	420,183	375,293	289,600
1897	Patria, Copenhagen	27,506	24,078	2,280
1899	Skandinavia, Copenhagen .....	.....	.....	216,860
1885	Skjold, Copenhagen	396,773	257,761	369,657
1901	Tryg, Copenhagen .....	.....	.....	.....
1901	Thor, Copenhagen	44,005	24,432	15,556
1901	Vaernet, Copenhagen .....	.....	.....	.....
SPANISH ACCIDENT INSURANCE COS. (25-25 Pesetas equal £1 sterling.)				
		<i>Pesetas.</i>	<i>Pesetas.</i>	<i>Pesetas.</i>
....	Banco Vitalicio de Esp., Barcelona	Taken over	by Sta Italia	na of Milan.
1898	Caja de Prevision de Soco., Barcelona	Taken over	by Sta Italia	na of Milan.
1902	La Hispania, Barcelona	1,015,624	899,823	727,813
1864	Union et Phenix Espagnol, Madrid	1,814,876	1,364,263	1,110,685
1900	La Vasco-Navarra, Pamplona .....	.....	.....	294,900
SWISS ACCIDENT INSURANCE COS. (25-25 Francs equal £1 sterling.)				
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1895	Assce. Mutuelle Vandoise, Lausanne	683,993	512,127	441,776
1885	La Baloise, Bale	1,135,603	626,519	1,432,946
1894	Helvetia, Zurich	1,213,735	1,031,024	905,343
1875	Prudentia, Zurich	2,906,978	2,046,622	2,720,433
1864	Schweizerische Ruck, Zurich	11,443,792	8,770,795	11,721,800
1875	Schweizerische Unfall, Winterthur	19,484,078	13,864,214	20,164,319
1869	Schweiz. Allg. V. A. Ges., Zurich	3,314,275	3,387,223	4,500,081
1898	Schweizerische National, Bale	583,840	254,253	426,200
1872	Zurich, Zurich	22,586,152	14,110,813	36,384,832

INSURANCE IN FOREIGN COUNTRIES.

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named.

ALGERIA.

The New York Life and the Equitable have representatives in Algeria. The *Afrique Francaise*, an Algerian company, does a fire and accident business, and the following French companies write fire, life and accident: *L'Unin*, *La Nationale*, *L'Abeille*, *La Paternelle*, *Le Phoenix*, *L'Aigle*, *La France*, *La Confiance*, *La Fonciere*, *Le Soleil*, *L'Urbaine*. *La Caisse Paternelle* and *La Mondrale* transact life only. One English company, *The Gresham of London*, writes life. *The Zurich*, a Swiss company, writes life.

ARGENTINE.

BUENOS AIRES.—*Equitable Life*, *New York*, and the *New York Life* are represented. Other foreign companies are the *Royal and Standard of England*, *Sud America of Brazil*. The Argentine companies are the *Economia Comercial*, *Equitativa del Plata*, *Franco-Argentina*, *Inmobiliaria*, *Positiva*, *Provision Popular*, *Providencia*, *La Protectora del Hogar*. *La Prudencial*.

Fraternal societies practice to some extent and hailstorm insurance is quite extensively written. The government does not write insurance.

AUSTRALIA.

Sydney, N. S. W.—The following companies writing life and casualty insurance operate in Sydney.

Accident Underwriters Association, *Australian Mutual Live Stock Society*, *Australasian Plate Glass Insurance Company*, *Australian Temperance and General Mutual Life*, *Australian Life Association, Ltd.*, *Australian Metropolitan Life*, *Australian Mutual Provident Society*, *Australian Widows Fund Life Assurance Society*, *Citizens Life Assurance Company*, *City Mutual Life Assurance Society*, *Colonial Mutual Life Assurance Society*, *Employers Liability Assurance Corporation*, *Equitable Life Assurance Society*, *Mutual Life of New York*, *Mutual Life of Australasia*, *New York Life*.

AUSTRIA-HUNGARY, TRIESTE.

There are three American companies active, and one other is registered but not doing any new business. There are also the following companies: One Belgian, two British, two Dutch, ten German. Thirty-one domestic companies operate in the Trieste district, of which fourteen are stock and seventeen mutual.

SPECIAL FORMS.—While there is a great variety of insurance offered, special forms are the exception. The government does no insurance business outside of its public pension fund. Fraternal insurance is unknown.

AZORES, FAYAL.

The *Mutual Life of New York* is represented by *J. Percira Gabriel*, agent, and *Silveira, Edwards & Co.*, bankers.

BAHAMA ISLANDS.

New York life insurance companies doing business in *Nassau*, *New Providence Island*, are the *Equitable* and *New York Life*. Other companies in the field are the *North American*, *Canada Life* and *Sun of Canada*, the *Eagle Life of London*, and *Imperial Life of Canada*.

BARBADOS.

Only one American life insurance company is at present operating in this island. The foreign companies operating are the *Standard Life Assurance Company of Scotland*, the *Palatine Life Assurance Company of England*, the *Imperial Life*, *Sun Life*, *Manufacturers Life Assurance*, and *North American Life of Canada*. The *Barbados Mutual Life Assurance Society* is the only domestic company.

BELGIUM.

There are five American companies operating in Brussels. Other foreign companies are:

FRENCH.—Abeille, Aigle, Assurance Generales, Caisse Paternelle, Confiance, Conservateur, Fonciere, Monde, Nationale, Patrimoine, Phenix (last two also accident), Union de Paris, Urbaine de Paris, Mutual de France et des Colonies.

SWISS.—Baloise (and accident), Genevoise, and Swiss.

GERMAN.—Berlinoise, Germania, Hambourgoise, Leipzig, Stuttgart Lebensversich, Victoria, Atlas, Concordia and Friedrich Wilhelm.

ENGLISH.—Alliance, Gresham, General, Standard, General Accident and Royal.

DUTCH.—De Nederlanden (and accident), Dordrecht, Generale Neerlandaise, Hollandsche Societeit, Kosmos, Noord Brabant, Pietas, Premiere Neerlandaise (and accident), and Utrecht.

CANADIAN.—Sun Life.

GHENT.—The American companies operate through agents at Brussels. There are ten other life companies and eleven accident companies.

SPECIAL FORMS.—In connection with the working of the Government postal savings bank system and life annuity fund of Belgium, there is a Government insurance embracing life and endowment forms. In 1903 a law was passed providing for compensation for damages to workmen by accident, and factory owners and contractors are held directly responsible by the Government.

BERMUDA.

Bermuda has two small domestic life insurance companies. A list of foreign companies operating here is as follows: Manufacturers Life Insurance Company of Canada, North American Life Assurance Company of Toronto, Canada; New York Life Insurance Company, New York; Sun Life Insurance Company of Canada; Royal Fire and Life Insurance Company, Liverpool; Liverpool and London and Globe, Liverpool; Federal Life Assurance Company of Hamilton, Canada; Empire Life, Canada; Standard Life, Edinburgh; Canadian Railway Accident, Ottawa; Mutual Life, New York.

The Bermuda Mutual Assurance, the only domestic company, is run on the fraternal plan.

BOLIVIA.

The companies represented are the New York Life, Lima, Peru; Equitable Life, Santiago, Chili; Mackleburgnesa of Germany, La Protectora of Buenos Aires, Argentine, La Paz, Bolivia.

BRAZIL.

The companies doing business in Brazil are The New York Life, Equitativa dos E. U. do Brazil, Rio Janeiro; Cuixa Geral das Familias, Rio Janeiro; Garantia da Amazonia, Para; The Amazonense, Manaos, and Sud America, Rio Janeiro.

The Equitable Life has a financial agent here, but does not write new business. The Government does not write insurance and fraternal insurance is not much known.

CANARY ISLANDS, TENERIFFE.

The New York Life operates a sub-agency at Las Palmas as a branch of its Madrid office. Besides the following companies have agents here (Teneriffe): New York Life, Equitable of New York, Germania of New York, Banco Vetalico (Italian), Mutual Iberica (Spanish), Gresham (English), and the La Aseguradora Espanola.

CAPE TOWN, CAPE COLONY.

The following foreign companies operate in Cape Colony:

Alliance Assurance Company, life and fire; African Life Assurance Society, Ltd.; Colonial Mutual Life Assurance Society, Ltd.; Commercial Union Assurance Company, Ltd., fire, life, marine, accident, plate glass, fidelity guarantee, and workmen's compensation; Caledonian Insurance Company, fire and life; Central Insurance Company, fire, accident and burglary; Economic Life Assurance Society; English and Scottish Law Life Assurance Association; Equitable Life Assurance Society of U. S. A., J. B. Lindley, manager; London and Lancashire Life Assurance Company; Employers Liability Assurance Corporation, accident and fidelity guarantee; Gresham Life Assurance Society; General Life Assurance Company, Ltd.; Guardian Assurance Company; London Assurance Corporation, fire, life and marine;

Liverpool, London and Globe Insurance Company, fire and life; Law Union and Crown Fire and Life Insurance Company; London Guarantee and Accident Corporation; Law Accident Insurance Society; Mutual Life Insurance Company of New York, J. Herbert Walton, G. M.; Manufacturers Life Assurance Company; National Mutual Life Association of Australasia; Norwich Union Life Insurance Society; Northern Assurance Society, fire and life; New York Life Insurance Company, E. C. Riley, G. M.; Ocean Accident and Guarantee Corporation; Royal Insurance Company, fire and life; Rock Life Insurance Company; Railway Passengers Assurance Company; Royal Exchange Assurance, life, fire and marine; Star Life Assurance Society; Standard Life Assurance Company; Yorkshire Insurance Company.

Domestic Insurance Companies in Cape Colony:

Industrial Life Insurance Company of South Africa; South African Mutual Life Assurance Society; Southern Life Association; Federal Insurance Corporation of South Africa; African Homes Trust, Ltd.

CEYLON.

COLOMBO.—Two American and the following other foreign companies operate:

Oriental Government Security, Bombay; China Mutual Life and China Traders; Standard, Universal, Western, Commercial Union, Liverpool and London and Globe, North British and Mercantile, Royal, Scottish Union and National, and Yorkshire Life and Fire, all British.

CHILI.

The following companies operate in Chili: La Americana Chilena, Salvadora of Santiago, Sun Life of Canada, Equitable of New York, Sud America, and New York Life. By a law passed in 1904, life insurance companies are divided into two classes, first and second. The former are required to deposit 400,000 pesos (\$146,000), and the latter 300,000 pesos (\$109,500). They are also required to deposit twenty per cent of their yearly premiums and pay a tax as follows: First-class companies, 4000 pesos (\$1460); second-class, 3000 pesos (\$1095).

CHINA.

AMOY.—The only domestic company of the modern sort is the China Mutual, which is managed by Americans. There are five foreign companies, two of which are American. Only one American company accepts Chinese risks. Other foreign companies are the Royal Fire and Life, Ocean Accident and Guarantee, Equitable Life Assurance Society, New York Life, Sun Life, and Manufacturers Life of Canada, both of which accept native risks, and the Standard of England, which does not accept native risks.

Typhoon insurance is also written. All provinces and districts of China have their own insurance organizations, and the variety of risks taken is very large.

CANTON.—One American and two other foreign companies operate.

HANKOW.—Two American companies operate.

NANKING.—Two American and three other companies operate.

HONG KONG.—Life insurance companies:

China Mutual Life Assurance Company, Ltd.; Commercial Union Assurance Company; Equitable Life Assurance Society of U. S.; Gresham Life Assurance Society; "Janus" Life Annuity Insurance Company, Hamburg; London Assurance; Manhattan Life Insurance Company, New York; Manufacturers Life Assurance Company of Toronto; Northern Assurance Company; Pacific Mutual Life Insurance Company of California; Standard Life Assurance Company; Royal Insurance Company; Scottish Imperial Insurance Company; Shanghai Life; Stuttgart Life Insurance Company; Sun Life Insurance Company of Canada; Yorkshire Fire and Life Insurance Office; Norwich Union Assurance Society; Fatum Accident Insurance Company; Frankfort Marine; General Accident and Ocean Accident.

TIENTSIN.—Three New York companies and the following other foreign companies operate:

The Menji Life of Japan; Manufacturers, and Sun Life of Canada; Standard Assurance of Scotland; Royal Life of England; Mutual Life of Hong Kong, and the Shanghai Life of Shanghai.

COLOMBIA.

BOGOTA.—The New York Life and the Equitable Life have agencies. There is one domestic company, the Compañia Colombiana de Seguros de Vida.

COSTA RICA, SAN JOSE.

Companies operating: Sun Life of Canada, New York Life, Manufacturers Life of Canada, Confederation Life Association, Toronto, Canada. The Equitable of New York has a financial agent here, but does not write any business. Palatine Insurance Company, fire and accident. The Sociedad Seguros de Vida Costa Ricense does an assessment business.

CUBA.

The following companies are operating in Cuba, all having their headquarters in Havana: New York Life, José Diaz, general agent; Equitable Life of New York, V. M. Julbe, agent; Mutual of New York, Jerry J. Warren, manager; Sun Life of Montreal, L. S. Harvey and J. M. Lago, managers; Standard Life Ins. Co., F. T. Sherman, general agent. Life, casualty, marine insurance and title guaranty and surety companies have to deposit security to the amount of \$25,000.

CURACAO.

The following companies are represented: New York Life, Equitable Life of New York, Assurantietegen Brandschade en op het Leven "De Nederlanden," Hague (fire and life); Standard Life, Edinburgh; Manufacturers Life Insurance Company, Toronto; Northern of London (fire and life).

EGYPT.

Following is a list of life companies operating in Egypt:

L'Abeille Army and General Assurance Association, La Baloise, La Caisse Paternelle, L'Economic, The Edinburgh, Friedrich Wilhelm, The Gresham, Le Kosmos, Lancashire, La Union and Le Phenix Espagnol, Lebensversicherungs and Ersparnis Bank, Leipziger, London and Lancashire, La National, New York, Northern, Phoenix, Phenix Autrichien, Queen, Russia, Scottish Amical Life, Scottish Union and National, Sun Life Assurance of Canada, L'Urbaine, Union Assurance Society, Yorkshire, La Fonciere, La National Mutual Life Assurance of Australasia, Ltd., Sun Life Office, Assicurasion General in Trieste, Der Aucker Life, Equitable des Etats Unis, Manufacturers Life, La Mutuelle Lyonnaise L'Orient d'Athenes.

ENGLAND.

LEEDS.—Three American companies operate, the Equitable, Mutual and New York Life, and other foreign concerns as follows: Citizens Life, Colonial Mutual, Mutual Life and National Mutual Life of Australia, Sun Life of Canada, and ninety-one domestic companies.

LIVERPOOL.—Besides three American companies, the Equitable, Mutual and New York Life, two of which are directly represented in Liverpool, there are two Canadian, three Australian and 154 domestic companies represented. The Fidelity and Deposit Company of Baltimore, U. S. A., is represented.

NOTTINGHAM.—Three American, three Canadian and two Australian companies are represented; also the principal English and Scottish offices.

PLYMOUTH.—Five American, three Canadian and four other foreign companies operate. For financial statements, etc., refer to index.

FRANCE.

PARIS.—The foreign life and casualty insurance companies which have permanent offices at Paris are as follows:

Alliance de Genes, Genoa, Italy; Assurance Générale de Trieste, Trieste, Austria; Atlas, Ludwigs-hafen-on-Rhine, Germany; Baloise, Basle, Switzerland; The Consolidated, London, England; Consolidated, Antwerp, Belgium; Dordrecht, Dordrecht, Holland; Equitable des Etats Unis, New York, U. S. A.; The Gresham, London, England; Hafnia, Copenhagen, Denmark; Janus, Hamburg, Germany; Néderlanden, Rotterdam, Holland; New York Life, New York; Norwich Union, Norwich, England; Pietas, Utrecht Holland; Première Néerlandaise, The Hague, Holland; Sauveur, Brussels, Belgium; Société Suisse d'Assurances Générales, Zurich, Switzerland; Union and Phenix Espagnol, Madrid, Spain; Utrecht, Utrecht, Holland; Victoria de Berlin, Berlin, Germany.

For list of domestic companies refer to index (France).

SPECIAL FORMS.—There are 20,000 mutual aid societies, partially or entirely under Government supervision, with a membership of 4,000,000. The Children's and Old Age Pension Fund is a Government institution. The workmen's aid societies are partly sustained by public funds and enroll about 4,000,000 members. Live stock and hailstorm insurance is also popular. In Paris a society for poor renters is maintained.

GERMANY.

Two American companies operate and two others are simply taking care of old business. There are 27 domestic stock and 30 mutual companies. For further information see index (Germany).

FRANKFORT.—Two American, three English and four Swiss companies are represented.

GRAND DUCHY OF BADEN.—Two American companies operate here but not in the province of Alsace-Lorraine. About six other foreign companies operate.

STETTIN.—Two American and 6 other foreign companies operate.

BAMBERG.—Two American and 4 other foreign companies operate.

BRESLAU.—The New York Life is the only American Company represented. Following is a list of the insurance lines written and the number of companies writing these lines:

Dowry, 2; burglar, 20; automobile, 2; fire, 42; glass, 16; responsibility (Haftpflicht), 12; hail, 14; capital, 1; security, 2; life, 41; machinery, 1; military service, 8; rent and pension, 7; transport, 20; accident, 15; cattle, 6; industrial, 1; water-pipe, 10.

MAINZ.—One American and 6 other foreign life companies operate.

MUNICH.—Companies operating are: 2 American, 4 Austrian, 2 Swiss, 2 Dutch, 1 Italian, 1 English and nearly every domestic company.

SPECIAL FORMS.—There are 35 burial insurance companies, 48 for dowry insurance, 7 companies insure against military service, 28 accident, 6500 live stock and hailstorm, 19 burglary, and 2 companies insure against damage occasioned by leakage of water pipes. The compulsory Government insurance is limited to wage earners and petty officials with salaries of less than \$476 per annum. Fraternal insurance is widely practiced.

GIBRALTAR.

The following companies transact a life business in Gibraltar: Scottish Amicable Life Assurance Society, J. Speed & Co., agents; Mutual Life of New York, Fermin Cruz, agent; Equitable Life of New York, and Northern Assurance Company.

GREECE.

The following life companies operate:

Equitable Life, American, C. S. Costi; Gresham, British, B. A. Georghiades; Royal Exchange, British, Daffa Brothers; Phoenix, French, Bank of Empedocles; Mutuelle, French, Z. Pascalingos; L'Union, French, Arthur Hill; Assicurazioni Generali, Austrian, J. Vrizes; Phoenix, Austrian, Z. Pascalingos; Reunion Adriatica, Austrian, G. Ghialistras; Alleanza, Italian, Arist. Bellini; Premier Hungarian, Hungarian, John Chryssakes; Victoria of Berlin, German, G. N. Maranghos; Mutual (Amoeves), Greek, Ath. Oeconomides.

SPECIAL FORMS.—The Government maintains a pension fund for public officials, and an accident bureau for miners. Each trade has its benefit society.

GUADELOUPE, W. I.

There are two American companies represented—the New York Life, A. Chambeaux, agent; and the Equitable Life of New York, E. Gabriel, agent. Other companies represented are: La Mutuelle de France & des Colonies, St. Aude Stil, agent; Standard Life, London, Ste. Croix de La Roncière, agent.

GUATEMALA.

There are no domestic insurance companies of any kind in Guatemala. There is an agency of the New York Life, with Banco Americano de Guatemala of Guatemala City. The Equitable Life of New York has a financial agent, but does not write new business. The Sun Life of Canada is represented by J. L. Saravia; Commercial Union of London, Stanley McNider, agent; Northern Assurance Company, London, Carlos Hegel, agent.

GUIANA, BRITISH.

The Demerara Mutual Life Assurance Society, Limited, is a domestic company of British Guiana, which was organized about fifteen years ago. The officers are: Robert Allan, chairman; E. Conyers, secretary. On June 30, 1907, the company issued the following statement:

Total assurances issued, \$1,818,585; total bonuses declared, \$47,462; sums assured and bonuses existing, \$1,307,294; total claims by death of members, \$120,583; total claims under endowments matured, \$32,302; intermediate bonuses paid, \$1,086; assurance fund and guarantee capital, \$410,727; annual income, \$37,024.

There is also the Sun Life of Canada, S. A. Culpeper, agent, and the Equitable Life of New York and the New York Life.

Government insurance is carried on here.

HAITI. (PORT-AU-PRINCE.)

The New York Life and the Standard of England operate. There are no domestic companies.

HAWAII.

The following companies were authorized for the year ending December 31, 1906.

Life.—Equitable Life Assurance Society, New York; Germania Life Insurance Company, New York; Manhattan Life Insurance Company, New York; Mutual Life Insurance Company, New York; New England Mutual Life Insurance Company, Boston; New York Life Insurance Company, New York; Pacific Mutual Life Insurance Company, San Francisco; Prudential Insurance Company, Newark, N. J.; Sun Life Assurance Company, Montreal, Canada; Teikoko Seimei Hoken Kabashiki Kwaisha, Tokio, Japan.

Accident and Health.—Continental Casualty Company, Chicago; Employers Liability Assurance Corporation, Ltd., London; London Guarantee and Accident Company, Ltd., London; Pacific Mutual Life Insurance Company, San Francisco; Preferred Accident Insurance Company, New York; Standard Life and Accident Insurance Company, Detroit.

Surety.—Fidelity and Deposit Company of Maryland, Baltimore; Pacific Surety Company, San Francisco; United States Fidelity and Guaranty Company, Baltimore; American Surety, New York.

Liability.—Employers Liability Assurance Corporation, Ltd., London; London Guarantee and Accident Company, Ltd., London; Pacific Coast Casualty Company, San Francisco.

Plate Glass.—Metropolitan Casualty Insurance Company, New York; Pacific Surety Company, San Francisco.

Burglary.—Pacific Coast Casualty Company, San Francisco.

HONDURAS, BRITISH.

The New York Life has a local agency. Other foreign companies are: Manufacturers, and Sun Life of Canada; Law Union and Crown, Phenix, Royal, and Norwich Union of Great Britain.

HONDURAS, TEGUCIGALPA.

There are no laws governing the operations of insurance companies as such, but each company would have to obtain its charter to do business along certain lines just as in the case of a foreign corporation seeking commercial or industrial privileges. There are no domestic companies of any kind. The New York Life and the Equitable Life of New York have some business in force.

INDIA, BOMBAY.

The following companies write life insurance in Bombay:

Life.—Alliance Assurance Company, Ltd.; Atlas Assurance Company, City of Glasgow Life Assurance Company, Commercial Union Assurance Company, Empire of India Life Assurance Company, Gresham Life Assurance Society, Ltd.; Indian Guarantee and Suretyship Association, Legal and General Life Assurance Society, London Assurance Corporation, London and Lancashire Life, Assurance Company of London, Mannheim Insurance Company, Ltd.; National Guarantee and Suretyship Association, North British and Mercantile Insurance Company, Oriental Government Security Life Assurance Company, Pelican and British Empire Office, Royal Insurance Company, Royal Exchange Assurance Corporation, Sea Insurance Company, Scottish Amicable Assurance Society, Scottish Imperial Insurance Company, Scottish Metropolitan Life Assurance Company, Manufacturers Life Insurance

Company, Mutual Provident and Guarantee Society, New York Life Insurance Company, O. C. B. Wimbush, secretary, 89 Apollo street; Standard Life Assurance Company, Sun Life Assurance Company of Canada, Bombay Mutual Life, Imperial Life, Life Assurance Company of Canada, Oriental Life, Positive Government Security Life, Ltd.; Universal Life Assurance Society, Yokohama Fire and Life.

Accident.—General Accident Assurance Corporation, Railway Passengers Assurance Company.

IRELAND.

BELFAST.—Four American and six other foreign companies operate.

DUBLIN.—Two American, some British Colonial companies, ten Scotch and about seventy British companies operate.

ITALY.

Four American and the following other foreign companies operate:

AUSTRO-HUNGARIAN.—Assicurazioni Generali di Trieste, Riunione Adriatica di Sicurtà di Trieste, Fenice de Vienna, Ancora di Vienna, Danubio di Vienna and Prima Ungherese.

BRITISH.—Gresham, Norwich Union, British Natural Premium.

FRENCH.—Nationale, Phenix, Urbaine, Caisse Paternelle and Monde.

GERMAN.—Lipsia, Banca Bavarese, Pressiana and Berlinese, Basilea of Switzerland, and Dordrecht of Holland.

For list of domestic companies see index (Italy).

FLORENCE.—The Mutual Life of New York, the New York Life and twenty other life companies operate.

PALERMO.—Four American and a large number of other foreign companies operate.

SPECIAL FORMS.—The Government does not insure. Corporations are compelled to make provision for disabled workmen through a society formed for the purpose. A voluntary society for the benefit of the aged and incapacitated also exists. In Florence, cattle are insured and the indemnity paid if, after the animal is killed, it is found to be unfit for food.

JAMAICA, W. I.

Jamaica Mutual is the only local company whose operations have now reached over two-thirds of a million pounds. It is purely mutual, the profits all being divided among the policyholders. In addition to this company, the following are represented here, viz.: Standard, Northern, Queen, Royal, New York Life, London Assurance, Manufacturers, Barbados Mutual, Sun of Canada, Equitable Life, Confederation Life, Commercial Union, Imperial Life of Canada, Yorkshire Life, Scottish Union, Mutual Reserve.

JAPAN.

There are about thirty domestic life companies. The Sun Life of Canada has an agency, also the Equitable Life and New York of New York.

JAVA.

The following life insurance companies operate in Java: New York Life Insurance Company, Equitable Life Assurance Society, Sun Life of Canada, Queens Insurance Company, Scottish Imperial Life Insurance Company, the Alliance Life and Fire Insurance Company, the Imperial Life Insurance Company, Royal Life Insurance Company, Nederlandsche-Indische Levensverzekering en Lijfrente Maatschappij, Algemeene Maatschappij van Levensverzekering en Maatschappij, Levensverzekering Maatschappij Dordrecht, Nederlandsche Verzekering Maatschappij, Nationale Levensverzekering Bank te Rotterdam, Levensverzekering La Nationale te Paris, Hollandsche Societiet van Levensverzekering, Shanghai Life, China Mutual, and Amsterdamsche Maatschappij van Levensverzekering.

The domestic companies write personal accident. There is no Government insurance of any kind.

KOREA.

SEOUL.—Life insurance companies operating in Korea are the Equitable Life of New York, Standard Life Assurance Association of London, the New York Life, China Mutual, three Japanese companies. The General Accident Assurance Corporation also has an agency.

LIBERIA

MONROVIA.—Four American and one English company operate. There are no domestic companies outside of the secret benevolent organizations.

MADAGASCAR.

TAMATAVE.—There are no domestic companies. The following foreign companies are represented: La Mutelle Lyonnaise, La Prévoyante, La Mutuelle de France et des Colonies, the New York Life Insurance Company.

MADEIRA, FUNCHAL.

The Mutual Life of New York, the Royal, and the Imperial of England, and about a dozen Portuguese companies operate. Monte Pio Geral is a government insurance company, operated at a low rate of premium. A Equitativados Estados Unidos do Brazil also is represented.

MALTA.

Three American companies operate; the other foreign companies being British, French, Italian, Austrian and Swiss.

MEXICO.

The domestic companies are: La Fraternal of Mexico City, established in 1891, which also cover accident and sickness; La Mexicana of Mexico City, established in 1888, and the National of Mexico City, established in 1901; La Equidad of Chihuahua, founded in 1904, and Latino-Americana, Mutualista, Compañia de Seguros Sobre la Vida, S. C. L., of City of Mexico, founded in 1906. The Mutual Life of New York, Equitable of New York, Germania Life, Confederation Life of Canada, Sun of Canada, Manufacturers Life of Toronto, and the New York Life also operate in Mexico.

The Maryland Casualty Company of Baltimore, and the North American of Chicago do an accident and health business. William B. Woodrow & Co. represent the Maryland Casualty Company, also writing plate glass and boiler insurance, besides accident and health.

MOROCCO.

There are no domestic companies. The following companies are represented in Tangier: American—New York Life, Mutual Life of New York. French—Compagnie de Phoenix, Paris; La Confiance, fire and life; L'Union, Paris, fire and life; La Mutuelle, Lyons, life. English—Liverpool and London and Globe, fire, life and annuities; the Consolidated Assurance Company, Ltd., Tangier, life.

NICARAGUA.

There are no domestic companies. The New York Life, Equitable of New York, Sun Life of Canada and the Great Northern of London are represented.

NORWAY, CHRISTIANIA.

Two American companies have resident agents, most of the business being written in Eastern Norway.

For list of domestic companies consult Index (Norway).

SPECIAL FORMS.—The Government transacts workmen's accident insurance and operates several pension systems. One American fraternal order is represented, and Norway has one bonding company, Det. norske Garantiselskab of Christiania.

PANAMA.

The New York Life Insurance Company, Manufacturers Life and the Equitable Life of New York operate.

PARAGUAY.

La Positiva writes fire and life insurance. The New York Life has some business in force but the nearest agency is located at Buenos Aires.

PERSIA.

Life insurance is practically unknown in Persia. Some use is made of burglary insurance by merchants.

PERU.

CALLAO.—There is one Peruvian company, "La Urbana," at No. 266 calle Ucayali, Lima, Señor Federico Crempien y Velasquez, Manager. "La Previsora" of Buenos Aires and "La Sud America" of Rio Janeiro, have branches in Lima and are also doing business in this line. La Previsora of Buenos Aires has a branch here. Under the operations of the decree by the Peruvian President, December 21, 1895, and amendments thereto approved by the Chamber of Deputies, September 21, 1899, according to the official report of the State Department, foreign insurance companies, except the South British of New Zealand, no longer transacted business in Peru. The decree provides that the smallest effective capital assigned for insurance operations in the Republic is 200,000 sols (silver), or \$100,000; that fifty per cent of this capital is to be invested in immovable property situated within the Republic, or in local bonds, deposited in the banks of Lima; and that the policies granted by insurance companies shall be printed in the Spanish language.

PHILIPPINE ISLANDS.

Companies operating: China Mutual Life Insurance Company, Ltd., Hong Kong; Fatum Accident Insurance Company, Netherlands; General Accident Fire and Life Assurance Company, Ltd., Great Britain; Manufacturers Life Insurance Company, Canada; Netherlands Fire and Life Insurance Company, Holland; New York Life, New York; Sun Life Assurance Company, Canada; Standard Life Assurance Company, Great Britain; Yorkshire Fire and Life Insurance Company, Great Britain.

PORTO RICO.

The following companies have their headquarters at San Juan: New York Life, L. Sanchez Morales, agent; Manufacturers and Temperance and General, Toronto, Finlay Bros. & Waymouth Trading Company, agents; Sun Life of Canada, Montreal, Gandia & Stubbe, agents; Mutual Life of New York, Wm. Korber, agent (not writing any new business); Guardian Fire and Life, London, England, Villar & Co., agents; Union Central Life, Cincinnati, Ohio, José C. Barbosa, agent; Employers' Liability Assurance Corporation, Limited, London.

PORTUGAL.

Equidade and Previdencia and L'Urbaine de France operate in Oporto, and the Equitable of New York also has an agency.

RUSSIA, ST. PETERSBURG.

The following life companies operate in St. Petersburg: General, First Russian Insurance Company of 1837, fire and life; Labotlivost, life; Rossia, life, fire, marine, accident, railroad passengers and plate glass; Salamandra, life and accident; St. Petersburg Insurance Company, fire, life and accident; Yakor, fire, life and transport; L'Urbaine (French); New York Life and Equitable Life of New York.

In Odessa, seven domestic companies operate. In Riga, two American companies and one French company operate. For list of domestic companies see index (Russia).

SPECIAL FORMS.—A large number of public and Government pension funds are maintained. Accident and workmen's collective, the Pomoshch and the Russia insure plate glass, the former also writing burglary. Hailstorm and live stock insurance is also widely practiced.

SANTO DOMINGO.

The Sun Life of Canada has a general agency, managed by L. Pardo. The New York Life is represented by A. C. Leon and Ricart y Biedermann y Cia represent the Northern Life and Fire.

ST. HELENA.

The Alliance of London, established here in 1842, Standard of London, Imperial of London and Eagle of London are the only life companies transacting business. The Alliance is represented by W. H. Thorpe; the Eagle, Imperial and Standard are represented by Solomon & Co.

SAN SALVADOR.

The New York Life and Sun Life of Canada are represented. Every agent must have a full power of attorney to represent his company and pays a monthly municipal tax of \$10, silver. The Equitable Life of New York has a financial agent, but does not write new business.

ST. THOMAS.

The following is a list of life insurance agencies doing business at this island: New York Life, A. Lugo & Co., agent; Equitable of New York, Copenhagen Life, L. Anderson, agent; Standard of London, McDougal & Co., agents; General Life of Netherlands, P. H. Moron, agent; Sun Life of Canada, Jos. Levi & Sons, agents.

SCOTLAND.

DUNFERMLINE.—Three American, some Canadian and numerous British companies operate.

DUNDEE.—The Colonial Mutual of Australia has agents here, and about 120 domestic companies of all kinds operate. The New York Life, Mutual Life of New York and Equitable Life of New York operate through the agency in Glasgow.

SIAM, BANGKOK.

Companies operating: The New York Life, Sun Life and Manufacturers Life of Canada; Northern Assurance Company, Royal and the Union of England; Java Sea and Life, Batavia Sea and Life, Samarang Sea and Life (all Dutch) Aleanza of Genoa (life and accident); Commercial Union (fire, life and marine) Assurance Company, Ltd.; Equitable Life Assurance Company; Imperial Insurance Company; Yang-Tse Insurance Association, Ltd.; Liverpool, London and Globe Insurance Company; Netherlands Fire and Life Insurance Company; Yorkshire Fire and Life Assurance Company; Atlas Assurance Company, Ltd.; Manchester Assurance Company; General Insurance Company, Ltd.; South British Insurance Company, Ltd., and New Zealand Insurance Company, Ltd. There are no domestic companies.

SIERRA LEONE.

The National Mutual Life Assurance Society of London, the Union Assurance Company of Manchester, fire and life, and about sixty local friendly societies operate.

SPAIN.

MADRID.—For statistics of life and accident insurance in Spain, see Index (Spain).

Foreign life insurance companies operating in Spain:

La Fonciere, Gresham, Mannheim, Nord-Deutsch, La Nationale, New Fenix, Northern, Palatine, Sun, The Union, Assicurazioni Generali, de Trieste, La Equitativa de los EE. UU. del Brasil.

SUVA, FIJI ISLANDS.

The companies operating here are the New York Life, Mutual Life, A. M. Brodziak & Co., and the Colonial Mutual Life of Melbourne, J. C. Smith & Co; Australian Mutual Provident Society. There are no domestic companies.

SWEDEN.

Four American and the following foreign companies operate:

Mundus, of Copenhagen; Kaleva and Suomi, of Helsingfors; Victoria zu Berlin; Deutsche Lebens-Vers-Gesell, Lübeck; Germania, Stettin; Alliance, London; Royal, Liverpool and London, Northern, London; Liverpool and London and Globe, English and Scottish Law, and Star, London; General Life, London; Standard, Edinburgh; Gresham, London; Union Assurance, London; L'Urbaine, Paris; Nationale Leven Bank, of Rotterdam.

For list of domestic companies see index (Scandinavia).

SPECIAL FORMS.—The Government transacts only workmen's accident insurance. Numerous co-operative friendly associations exist. There are seven domestic accident companies, five stock and two mutual, also eleven foreign. Six Swedish and three German concerns insure plate glass and burglary, and one German company covers water damage.

SWITZERLAND, GENEVA.

For statistics of Swiss life and accident companies see Index (Switzerland).

SYRIA.

The companies operating here are the New York Life, Mutual Life of New York, Gresham of London, Sun Life of Canada, Phoenix of Paris, Union of Paris, Ancre, Wien, Austria; Northern of England, La Victoria, Berlin, and Assicurazione Generali of Trieste, Austria. Donau, Vienne; La Nationale, Paris; La Stuttgart.

TAHITI, SOCIETY ISLANDS.

The New York Life and the Manhattan Life of New York have agencies.

TASMANIA.

The following life companies transact business here: Australian Mutual Provident Society, Australian Widows Fund, Citizens Life Assurance Company Ltd., Colonial Mutual Life, Mutual Life Association of Australasia, Temperance and General Mutual Life, and National Mutual Life Association of Australia.

The following companies do accident and guarantee business: Colonial Mutual Fire, South British, North Queensland, New Zealand Accident, Victorian Insurance Company, Employers Liability Corporation of London.

TRINIDAD.

The following companies have agencies: New York Life, Standard Life Assurance Company, Rock Life Assurance Company, London; Confederation Life Association, Canada; Equitable Life of New York; Sun Life, Canada; Imperial, Canada; Manufacturers, Canada; North British and Mercantile, London Assurance, Gresham, London; Scottish Amicable, London; Royal Life, London; Mutual Life Assurance Society, Barbadoes.

TURKEY.

The following life companies are represented at Constantinople: New York Life, Mutual Life and Equitable Life, New York; Assicurazione Générale, Trieste; La Nationale, L'Union de Paris, La Confiance, l'Abeille, Union and Phenix Espagnol, Le Phenix, La Focniere and La Populaire, Paris; Victoria and Frk. Wilhelm, Berlin; L'Ancre, Vienna; Premiere Hongroise, Budapest; London and Lancashire, the Gresham and the Sun, London; the Royal, the Northern, the Norwich Union, Liverpool and London and Globe. A new arrival in life assurance is a London combine under the style of "The Consolidated of London." This is a combine of three London companies, one of which is the Legal and General Assurance of London. One of the conditions of this new company is that it can only do business outside of Great Britain.

There are three accident companies doing business in this country: The Royal Exchange of London, La Cologne and La Russia.

URUGUAY.

The following companies operate: Life, La Mútua, La Previsora, La Uruguaya, Northern, Previsión Popular, the Standard Life. Accident, La Industrial, La Maternal Uruguaya, Diamante (plate glass), La Rural (hailstorm).

VENEZUELA.

LA GUAYRA.—No life companies are represented here, the Government regulations being very onerous.

Provision is made for the writing of insurance on crops. There is no fraternal insurance of any account here.

ZANZIBAR.

A small Indian company writes life insurance. Several English companies operate a casualty business through the following agents: Smith, Mackenzie & Co., Charlesworth, Pilling & Co., Cowasjee, Dinshaw & Bros., Boustead, Ridley & Co., and Pera Devji.

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE several acts passed by the Canadian Parliament relating to insurance in the Dominion were amended and consolidated by a general statute, passed during the session of 1886, which, together with amendments made in 1894, 1895 and 1899, contains all the existing provisions for the regulation and supervision of insurance companies carrying on business in Canada. Under this act no company can do business in the Dominion without obtaining a license from the Minister of Finance, or being registered in the office of the Superintendent of Insurance. In order to obtain such a license every company must deposit with the Receiver General as follows:

Canadian Fire and Inland Marine Companies.....	\$50,000	Canadian Inland Marine Companies.....	\$50,000
Foreign Fire and Inland Marine Companies.....	100,000	Foreign Inland Marine Companies.....	100,000
Canadian Fire Companies.....	50,000	Life Insurance Companies, both Canadian and Foreign.....	50,000
Foreign Fire Companies.....	100,000	Assessment Life Companies, both Canadian and Foreign.....	50,000

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Companies doing ocean marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the office of the Minister of Finance, annually at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the Tables of Mortality of the Institute of Actuaries, at $4\frac{1}{2}$ per cent interest, until January 1, 1910. From January 1, 1910, to January 1, 1915, these policies are to be valued by the same tables of Mortality, at 4 per cent interest; and after January 1, 1915, by the same tables, with interest at $3\frac{1}{4}$ per cent. All policies issued on or after January 1, 1900, are to be valued according to the Tables of Mortality of the Institute of Actuaries, with interest at $3\frac{1}{4}$ per cent.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum, which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consid- eration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
ANNUITY CO. OF CANADA, Winnipeg.... Robert Muir, Pres.; S. J. Lovell, Man. Dir.	1907 1906	\$ 963,800 949,300	\$ 93,905 86,099	\$ 84,594 89,374	\$ 18,670 2,180	 1,095	\$ 7,312 370	\$ 2,484 9,236	\$ 9,796 9,656	\$ 252 None.	\$ 46,252 9,200	None. None.	\$ 46,504 9,204
CANADA LIFE, Toronto..... Hon. George A. Cox, Pres.; A. Gilles- pie, Sec.; E. W. Cox and F. Sanderson, Joint Gen. Mgrs.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	339,954,111 328,805,543 303,390,395 290,644,599 271,800,000 259,644,932 245,044,790 226,134,484 213,900,000 203,881,817	319,288,550 303,999,018 289,935,962 266,638,173 253,180,000 243,133,214 231,556,084 216,042,691 197,790,349 180,955,101	1,066,861 881,584 393,403 1,366,496 861,367 850,438 404,486 616,894 1,408,713 1,818,716	3,524,661 3,417,465 4,104,595 3,064,966 2,708,989 2,615,172 2,470,451 3,055,905 2,163,713 2,167,489	1,437,779 1,349,460 1,338,706 1,250,512 1,176,364 1,098,968 1,041,366 906,436 844,618 837,810	4,980,440 4,766,925 5,443,301 4,293,690 3,975,363 3,974,140 3,537,617 3,968,331 3,008,434 3,005,299	1,922,225 1,854,229 3,272,081 1,748,552 1,673,694 1,605,378 1,529,943 2,282,841 1,321,875 1,295,370	919,556 957,166 1,006,786 1,021,660 856,001 76,793 697,609 615,690 163,452 450,666 25,000	80,000 81,500 80,000 80,000 78,502 76,793 615,690 10,000 25,000 25,000	2,991,381 2,842,895 4,358,867 2,749,971 2,608,197 2,379,710 2,379,710 2,936,293 1,797,541 1,733,675
*CATHOLIC MUT. BEN. ASS'N OF CANADA, Kingston, Ont..... Hon. M. F. Hackett, Pres.; John J. Behan, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	None. None. None. None. None. None. None. None. None. None.	None. None. None. None. None. None. None. None. None. None.	325,035 270,036 247,210 229,350 204,994 192,298 155,058 142,643 115,341 106,797	57,264 27,471 17,153 61,872 65,199 52,736 29,300 23,450 9,350 16,267	..... ..... ..... ..... ..... ..... ..... ..... ..... .....	384,458 360,870 362,496 335,668 276,089 257,002 234,618 230,108 193,991 223,643	7,064 6,598 6,274 7,441 4,768 4,986 4,114 3,087 2,651 2,321	322,422 307,368 308,771 343,049 286,737 261,991 238,732 217,033 192,491 225,904	322,422 307,368 308,771 343,049 286,737 261,991 238,732 217,033 192,491 225,904	43,329 27,865 25,559 33,912 19,964 20,495 20,495 15,647 13,732 16,641	None. None. None. None. None. None. None. None. None. None.	366,058 342,091 343,894 331,957 257,664 229,495 237,076 208,138 184,819 215,591
CANADIAN GUARDIAN LIFE, Toronto, Ont. J. M. Spence, Pres.; A. Paquette, Sec.	1907 1906 1905	478,300 500,000 500,000	76,770 75,000 75,100	61,926 63,728 70,661	36,820 39,333 32,267	..... ..... .....	13,890 16,546 18,722	2,187 2,261 1,948	16,077 18,807 20,670	3,474 3,265 2,815	17,345 18,548 23,611	None. None. None.	20,819 21,893 26,426
*COMMERCIAL TRAVELERS MUTUAL BEN- EFIT SOCIETY, Toronto..... Samuel R. Wickett, Pres.; Elta M. Rowley, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	None. None. None. None. None. None. None. None. None. None.	None. None. None. None. None. None. None. None. None. None.	54,270 61,544 58,797 52,218 462 433 2,360 38,417 39,167 37,911	4,563 1,445 4,538 462 433 2,360 7,449 5,615 1,033 70	..... ..... ..... ..... ..... ..... ..... ..... ..... .....	34,176 34,173 33,997 34,015 33,980 38,121 37,544 30,861 27,682 24,442	2,449 2,394 2,378 2,080 1,692 1,658 1,606 1,610 1,566 1,643	36,695 36,567 36,375 36,095 35,678 39,779 39,159 27,000 26,248 26,085	40,000 30,000 26,000 29,000 22,000 36,000 35,900 37,000 23,000 23,000	3,917 3,818 3,691 3,566 3,677 3,534 4,088 4,188 3,993 3,923	None. None. None. None. None. None. None. None. None. None.	43,917 33,818 29,691 39,569 25,677 39,534 39,988 31,188 26,931 26,923

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	is A	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities including Capital.	Net Premium Income Including Consid- eration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
FEDERAL, Hamilton.	1907	\$ 1,000,000	\$ 130,000	\$ 2,954,777	\$ 2,763,709	\$ 61,068	\$ 685,939	\$ 141,438	\$ 767,377	\$ 287,268	\$ 212,710	\$ 10,400	\$ 510,376
David Dexter, Pres. and Man. Dir.	1906	1,000,000	130,000	2,710,703	2,487,129	93,573	604,300	120,845	725,205	247,095	188,541	10,400	446,637
	1905	1,000,000	130,000	2,493,914	2,213,669	86,215	572,221	121,197	693,418	230,486	173,864	10,400	440,680
	1904	1,000,000	130,000	2,148,773	1,962,936	55,838	531,524	86,390	617,853	198,911	171,007	10,400	386,318
	1903	1,000,000	130,000	1,862,604	1,700,211	37,482	486,782	76,265	562,087	204,018	150,545	10,400	354,964
	1902	1,000,000	130,000	1,624,017	1,474,370	37,647	471,453	71,208	542,751	201,412	147,665	10,400	359,353
	1901	1,000,000	130,000	1,455,131	1,296,955	30,076	428,206	56,599	484,805	182,992	139,722	10,400	329,938
	1900	1,000,000	122,285	1,271,341	1,123,738	25,318	404,049	66,014	470,063	179,814	132,185	5,460	308,859
	1899	700,000	91,000	1,060,621	955,861	13,800	385,773	41,394	427,079	153,484	116,875	5,460	285,819
	1898	700,000	91,000	866,283	757,399	17,844	359,636	33,750	393,382	130,609	110,225	5,460	254,314
GREAT WEST, Winnipeg.	1907	1,000,000	250,000	4,595,558	3,752,160	593,398	1,087,580	253,898	1,341,478	190,910	370,872	33,750	595,533
Alexander Macdonald, Pres.; A. Jar-	1906	1,000,000	250,000	3,947,621	3,235,479	462,142	898,953	205,400	1,104,353	177,116	305,760	30,000	512,885
dine, Sec.; J. H. Brock, Man. Dir.;	1905	1,000,000	250,000	3,149,365	2,537,146	362,214	791,493	171,104	962,597	134,685	271,703	25,000	490,388
C. Ferguson, Act.	1904	1,000,000	250,000	2,557,083	2,017,301	200,692	662,947	133,262	796,209	124,952	221,878	24,588	370,518
	1903	1,000,000	250,000	2,110,753	1,636,792	223,963	564,481	148,464	712,945	123,974	193,792	8,000	326,767
	1902	400,000	100,000	1,536,830	1,310,328	126,508	514,920	86,350	595,276	85,692	159,631	8,000	253,323
	1901	400,000	100,000	1,194,330	1,021,985	72,344	419,761	53,971	473,732	64,371	140,556	6,000	244,927
	1900	400,000	100,000	948,863	802,562	46,241	360,211	42,119	402,330	64,679	134,242	6,000	204,921
	1899	400,000	100,000	723,186	600,080	23,109	299,887	32,254	332,141	57,076	120,287	None.	177,363
	1898	400,000	100,000	554,319	444,571	9,748	238,322	24,384	262,705	38,116	94,449	None.	132,565
HOME LIFE ASSOCIATION, Toronto.	1907	1,000,000	217,080	863,139	725,440	.....	193,154	38,873	232,027	77,693	72,301	None.	149,994
Hon. J. R. Stratton, Pres.; J. K.	1906	1,000,000	216,980	773,049	666,173	.....	197,083	33,393	230,456	70,978	94,241	None.	165,219
McCulcheon, Man. Dir.	1905	1,000,000	216,980	758,365	669,660	.....	164,982	26,025	191,011	47,937	137,200	None.	185,137
	1904	1,000,000	167,796	538,984	372,321	.....	129,438	23,638	153,076	45,141	77,213	None.	122,354
	1903	1,000,000	165,183	483,128	321,186	.....	119,664	11,376	131,040	43,869	74,988	None.	118,797
	1902	951,900	158,087	448,879	279,878	10,915	100,773	10,868	111,671	38,776	78,730	None.	117,504
	1901	930,600	132,044	404,510	235,411	36,155	93,108	11,177	104,375	38,421	49,354	None.	87,695
	1900	823,900	112,510	285,366	195,303	.....	225,336	8,854	234,190	23,042	48,028	None.	70,070
	1899	740,000	95,889	103,300	19,180	.....	26,727	16,440	43,167	5,200	32,766	None.	37,966
	1898	100,000	31,182	21,871	6,163	.....	23,124	7,591	30,515	5,495	21,332	170	26,927
IMPERIAL LIFE, Toronto.	1907	1,000,000	450,000	3,880,233	3,063,915	366,318	773,110	174,049	947,159	163,777	216,905	27,000	497,682
Hon. Sir Mackenzie Bowell, Pres.;	1906	1,000,000	450,000	3,324,893	2,608,016	274,867	717,698	146,459	864,157	103,066	217,322	27,000	347,328
Thos. Bradshaw, F. I. A., Mgr.;	1905	1,000,000	450,000	2,840,725	2,190,103	200,622	686,798	119,699	800,497	112,431	253,171	27,000	392,602
and Act.	1904	1,000,000	450,000	2,406,481	1,825,993	131,388	597,419	111,557	708,976	83,869	228,105	27,000	338,934
	1903	1,000,000	450,000	2,013,888	1,472,954	90,935	493,781	83,863	577,644	70,737	173,012	27,000	270,750

Year	Company	Assets	Liabilities	Reserves	Income	Expenses	Profit	Dividend	Surplus	Total	Notes
1908	LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Sec.; E. E. Reid, Act.	1,000,000	450,000	1,143,198	67,585	409,877	81,178	490,455	59,036	149,400	20,250
1907		1,000,000	450,000	1,344,128	56,875	308,090	53,500	361,532	45,541	123,091	None.
1906		1,000,000	450,000	1,108,092	39,200	258,883	30,273	295,156	35,662	109,726	None.
1905		1,000,000	450,000	930,443	31,775	295,617	24,903	321,593	9,123	91,267	None.
1904		1,000,000	450,000	677,028	43,444	154,947	62,464	217,411	14,595	90,003	None.
1907	LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Sec.; E. E. Reid, Act.	250,000	50,000	2,340,517	76,412	473,260	123,977	597,237	114,244	200,089	4,000
1906		250,000	50,000	1,984,212	66,183	436,198	107,462	543,660	122,656	204,205	4,000
1905		250,000	50,000	1,866,486	61,148	384,149	90,780	475,915	99,780	161,812	4,000
1904		250,000	50,000	1,542,693	59,491	355,528	74,228	429,756	99,465	149,053	4,000
1903		250,000	50,000	1,368,431	44,535	323,595	74,442	398,011	129,238	133,604	4,000
1902	LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Sec.; E. E. Reid, Act.	250,000	50,000	1,211,973	40,091	291,993	63,200	355,193	75,340	112,353	4,000
1901		250,000	50,000	1,049,722	33,468	271,797	50,293	325,000	81,248	105,447	4,000
1900		250,000	50,000	914,694	27,125	252,822	44,427	297,249	67,756	93,800	4,250
1899		250,000	50,000	801,126	24,297	226,586	41,554	268,140	80,717	105,806	4,250
1898		250,000	50,000	770,039	19,288	206,515	34,668	241,183	65,680	84,331	4,250
1907	MANUFACTURERS LIFE, Toronto. Hon. G. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.	1,500,000	300,000	8,454,735	704,495	2,014,437	491,141	2,435,578	721,228	554,493	24,000
1906		1,500,000	300,000	7,390,709	602,759	1,847,286	346,233	2,193,519	455,758	520,055	24,000
1905		1,500,000	300,000	6,286,923	471,869	1,645,386	299,424	1,944,810	407,673	482,806	24,000
1904		1,500,000	300,000	5,340,475	421,869	1,421,348	237,760	1,659,108	339,691	394,646	24,000
1903		1,500,000	300,000	4,515,493	321,265	1,219,436	215,853	1,435,289	366,533	353,770	24,000
1902	MANUFACTURERS LIFE, Toronto. Hon. G. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.	1,500,000	300,000	3,799,210	307,119	1,054,816	186,074	1,240,890	316,557	300,270	24,000
1901		1,500,000	300,000	3,268,466	304,011	922,921	141,719	1,069,641	234,822	272,163	24,571
1900		1,500,000	300,000	2,772,477	301,024	579,522	131,009	710,592	127,665	201,321	10,268
1899		1,500,000	300,000	1,998,152	33,756	510,561	79,018	582,578	132,178	144,951	10,186
1898		1,500,000	300,000	1,648,499	32,082	440,494	65,430	505,924	116,730	153,723	10,186
1907	MONARCH LIFE, Winnipeg. James T. Gordon, Pres.; John W. W. Stewart, Mgr.; Walter B. Crawley, Sec.	980,500	87,271	23,944	37,872	10,415	53,644	64,059	None.	40,775	None.
1906		906,300	71,810	3,240	22,999	2,101	108,956	111,057	None.	88,385	None.
1905		None.	None.	1,503,720	1,503,720	1,733,042	510,528	2,243,570	680,220	383,982	None.
1904		None.	None.	1,301,379	1,301,379	1,604,582	467,841	2,072,423	679,662	338,717	None.
1903		None.	None.	952,001	952,001	1,547,506	409,013	1,956,519	552,914	349,856	None.
1902	MUTUAL LIFE OF CANADA, Waterloo. (Formerly Ontario Mutual.) Robert Melvin, Pres.; Geo. Wege- nast, Mgr.; Charles Ruby, Sec.	None.	None.	772,073	772,073	1,373,365	351,044	1,725,399	524,615	300,096	None.
1901		None.	None.	601,153	601,153	1,254,086	278,145	1,531,070	493,721	282,728	None.
1900		None.	None.	480,935	480,935	1,112,983	278,145	1,391,028	483,350	248,956	None.
1899		None.	None.	362,723	362,723	1,021,869	255,817	1,277,686	493,322	215,777	None.
1898		None.	None.	293,828	293,828	924,775	197,516	1,122,291	444,816	241,889	None.
1907	MUTUAL LIFE OF CANADA, Waterloo. (Formerly Ontario Mutual.) Robert Melvin, Pres.; Geo. Wege- nast, Mgr.; Charles Ruby, Sec.	None.	None.	1,126,132	1,126,132	1,306,911	188,706	1,494,837	359,031	193,288	None.
1906		None.	None.	1,000,000	1,000,000	1,126,132	188,706	1,214,837	359,031	193,288	None.
1905		None.	None.	883,867	883,867	1,000,000	188,706	1,188,573	359,031	193,288	None.
1904		None.	None.	735,175	735,175	883,867	188,706	1,062,883	359,031	193,288	None.
1903		None.	None.	603,941	603,941	735,175	188,706	923,871	359,031	193,288	None.

* The Temperance and General Life Assurance Company was amalgamated with the Manufacturers Life during 1901.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus and Liabilities Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
NATIONAL LIFE, Toronto..... Elias Rogers, Pres.; A. J. Ralston, Man. Dir.; F. Spurling, Sec.	1907	\$ 1,000,000	\$ 200,000	\$ 834,232	\$ 578,137	\$ 56,096	\$ 188,595	\$ 46,609	\$ 235,204	\$ 36,153	\$ 80,412	\$ 12,000	\$ 128,595
	1906	1,000,000	199,975	705,288	487,193	18,119	173,595	56,943	230,543	25,647	66,205	None.	91,942
	1905	1,000,000	190,861	567,307	493,888	.....	157,717	72,785	195,502	23,146	72,655	None.	95,801
	1904	510,000	100,890	341,134	397,875	.....	151,580	10,541	162,121	20,971	76,588	None.	103,559
	1903	500,000	98,830	273,605	248,690	.....	128,207	7,300	135,567	10,884	63,878	None.	74,762
	1902	500,000	94,755	199,071	168,049	.....	110,021	5,536	115,557	22,415	60,983	None.	83,398
	1901	500,000	97,995	154,335	108,192	.....	80,058	5,257	85,315	11,500	53,163	None.	64,663
	1900	478,500	92,435	118,673	51,647	.....	47,957	4,584	52,481	6,000	48,060	None.	54,060
	1899	451,400	86,585	105,004	18,226	193	16,834	23,684	40,518	None.	28,684	None.	28,684
	1907	300,000	60,000	8,580,793	7,847,147	673,556	1,499,839	385,258	1,815,098	607,347	321,394	6,000	934,741
NORTH AMERICAN, Toronto..... John L. Blake, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.	1906	300,000	60,000	7,799,064	7,088,855	660,209	1,409,928	334,999	1,744,227	586,196	349,109	6,000	944,395
	1905	300,000	60,000	6,968,014	6,338,003	570,011	1,354,668	395,456	1,660,064	539,867	397,399	6,000	943,196
	1904	300,000	60,000	6,231,000	5,669,737	501,263	1,263,250	266,813	1,504,063	501,137	395,406	6,000	962,543
	1903	300,000	60,000	5,625,801	5,035,564	550,237	1,132,617	248,747	1,381,364	493,218	369,720	6,000	778,938
	1902	300,000	60,000	5,020,813	4,435,768	515,045	1,049,653	221,187	1,270,840	374,513	310,851	6,000	691,364
	1901	300,000	60,000	4,420,773	3,853,332	567,441	922,935	176,402	1,099,397	365,688	285,977	6,000	678,595
	1900	300,000	60,000	3,977,204	3,417,071	560,132	822,929	183,022	1,005,971	304,679	258,494	6,000	599,173
	1899	300,000	60,000	3,599,083	2,982,059	467,024	744,866	148,657	893,523	303,082	225,182	6,000	534,204
	1898	300,000	60,000	3,137,829	2,605,800	472,029	649,751	135,380	785,131	228,985	207,034	6,000	442,019
	1907	917,000	282,749	886,822	588,220	15,873	178,245	98,911	277,156	35,365	78,583	24,032	137,981
NORTHERN LIFE, London, Ont..... T. H. Purdom, Pres.; John Milne, Mgr.	1906	836,800	226,713	742,178	490,257	25,208	158,900	57,786	216,686	29,555	66,137	None.	95,692
	1905	836,800	213,850	586,587	394,663	.....	151,441	23,395	174,806	20,782	58,356	None.	79,138
	1904	836,800	213,850	485,083	311,326	.....	130,469	11,461	151,930	17,346	49,245	None.	66,591
	1903	836,800	213,850	404,412	246,639	.....	118,183	13,944	131,527	12,416	48,477	None.	60,893
	1902	836,800	213,850	331,741	182,222	.....	99,848	10,522	110,380	12,927	54,582	None.	67,599
	1901	836,800	213,790	282,426	124,984	.....	75,929	8,297	84,756	14,294	51,077	None.	65,371
	1900	836,800	213,450	253,894	85,099	.....	57,425	8,229	65,715	11,837	47,132	None.	58,969
	1899	857,800	208,850	233,687	52,744	.....	37,747	7,426	45,173	4,000	37,382	None.	41,382
	1898	856,800	199,825	205,762	27,393	.....	18,737	6,738	25,475	None.	27,175	None.	27,175
	1907	1,000,000	200,000	576,780	564,796	.....	144,409	21,717	166,126	52,920	60,527	None.	113,447
ROYAL VICTORIA, Montreal..... James Crathern, Pres.; David Burke, Gen. Mgr.; Charles C. Hole, Treas.	1906	1,000,000	200,000	533,849	508,422	.....	144,472	19,104	163,576	56,454	64,203	None.	116,657
	1905	1,000,000	200,000	494,863	490,151	.....	132,592	16,037	154,699	47,328	64,496	None.	111,864
	1904	1,000,000	200,000	444,437	375,274	.....	124,773	14,244	147,017	42,695	63,976	None.	106,481
	1903	1,000,000	200,000	398,622	306,698	.....	128,873	13,578	142,451	33,863	66,744	None.	100,607
	1902	1,000,000	200,000	356,218	240,233	.....	121,198	10,664	131,862	21,467	68,264	None.	89,731
	1901	1,000,000	200,000	304,595	179,190	.....	91,890	9,939	101,828	13,341	60,315	None.	73,656
	1900	1,000,000	200,000	272,860	165,770	.....	84,869	8,625	93,504	6,145	51,157	None.	57,397
	1899	1,000,000	200,000	232,617	70,268	.....	62,240	7,994	67,744	2,300	46,029	None.	48,369
	1898	1,000,000	200,000	203,199	90,393	.....	62,235	5,105	67,400	2,300	36,643	None.	38,943

Sovereign Life, Toronto.		1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	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ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past ten years by life companies in Canada, together with amount of insurance in force at the end of the year:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i>								
ANNUITY CO., of Canada, Winnipeg, Man. Robt. Muir, Pres.; S. J. Lovell, Man. Dir.	1907	\$84,594	\$7,318	.....	.....	64	.....	None
	1906	89,374	370	24	.....	24	.....	None
CANADA LIFE, Toronto. Hon. George A. Cox, Pres.; A. Gillespie, Sec.; E. W. Cox and F. Sanderson, Joint Gen. Mgrs.	1907	33,995,411	3,542,661	4,694	\$10,491,338	55,212	\$115,793,935	\$1,737,378
	1906	39,280,543	3,417,465	4,617	10,211,334	53,008	111,015,847	1,590,668
	1905	39,399,395	4,104,595	6,086	13,014,146	51,304	106,322,909	1,791,784
	1904	29,064,599	3,043,178	5,702	11,211,721	48,623	100,526,177	1,586,236
	1903	27,182,007	2,738,989	5,113	10,122,139	45,176	94,432,443	1,506,370
	1902	25,944,932	2,615,172	4,103	8,398,386	41,481	88,104,872	1,424,068
	1901	24,504,790	2,476,251	3,236	7,078,356	39,047	83,624,160	1,368,115
	1900	22,643,484	3,055,995	2,899	6,397,943	37,331	80,444,595	1,291,486
	1899	21,364,062	2,163,787	2,644	5,590,701	37,100	79,691,486	1,100,194
	1898	20,038,817	2,167,489	2,468	4,623,107	34,723	74,749,541	993,540
CATHOLIC MUTUAL BENEFIT SOCIETY, Kingston, Ont. * Hon. M. F. Hackett, Pres.; John J. Behan, Sec.	1907	325,025	384,458	1,945	1,941,000	21,277	28,178,500	322,592
	1906	270,096	360,770	2,016	2,061,500	20,933	27,497,500	314,176
	1905	247,210	362,496	1,323	1,425,000	19,750	26,442,451	298,275
	1904	220,390	335,668	1,685	1,919,500	19,333	26,072,500	298,045
	1903	204,994	276,009	1,692	1,946,500	18,159	24,823,000	237,700
	1902	192,228	257,002	1,762	2,092,000	17,088	23,632,000	209,000
	1901	155,658	234,618	1,700	1,978,000	15,975	22,357,000	217,933
	1900	142,643	230,108	2,082	2,423,500	14,598	20,825,000	192,491
	1899	115,341	193,901	1,548	1,769,000	13,493	19,521,000	178,067
	1898	106,797	223,643	977	1,178,000	12,145	18,151,000	196,750
CANADIAN GUARDIAN LIFE, Toronto, Ont. J. M. Spence, Pres.; A. Paquette, Sec.	1907	61,926	13,890	155	70,250	526	403,770	1,500
	1906	63,798	16,252	358	281,300	631	534,350	2,225
	1905	70,661	18,722	370	355,250	579	576,450	2,225
COMMERCIAL TRAVELERS MUTUAL BENEFIT SOCIETY, Toronto * Samuel R. Wickett, Pres.; Etta M. Rowley, Sec.	1907	54,270	34,176	159	150,000	1,945	1,943,000	40,000
	1906	61,576	34,173	147	147,000	1,923	1,921,000	30,000
	1905	58,797	33,997	141	138,500	1,878	1,876,000	26,000
	1904	52,218	34,085	142	142,000	1,856	1,855,500	20,000
	1903	48,046	33,986	103	103,000	1,841	1,841,000	22,000
	1902	38,592	38,121	34	34,000	1,853	1,853,000	36,000
	1901	38,417	37,544	89	89,000	2,391	2,391,000	35,900
	1900	39,167	30,862	199	199,000	2,653	2,653,000	27,000
	1899	37,911	27,682	332	332,000	2,699	2,699,000	22,000
	1898	35,694	24,442	144	144,000	2,383	2,383,000	23,000

CONFEDERATION, Toronto. William H. Beatty, Pres.; J. K. Macdonald, Man. Dir.; W. C. MacDonald, Act. and Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	12,753,457 11,933,913 11,100,079 10,363,123 9,663,854 8,988,986 8,372,081 7,799,984 7,373,142 6,865,117	1,580,311 1,521,268 1,380,054 1,266,345 1,160,311 1,059,054 1,051,319 1,063,749 1,000,011 965,666	2,533 3,106 3,350 2,967 2,881 2,881 1,974 2,119 2,680 2,200	4,494,161 5,827,142 5,811,208 4,842,588 3,994,439 3,339,995 3,619,597 2,971,644 3,873,860 3,108,350	31,136 29,503 28,368 26,044 25,147 23,868 22,805 22,026 21,270 19,950	47,615,835 44,812,481 42,278,455 39,173,134 36,513,080 34,459,468 32,986,900 31,171,215 29,407,409 29,521,189	727,955 623,138 664,209 597,444 543,392 494,319 453,175 534,767 379,924 341,554
CONTINENTAL LIFE, Toronto. Hon. John Dryden, Pres.; Charles H. Fuller, Sec.; Geo. H. Woods, Gen. Man.	1907 1906 1905 1904 1903 1902 1901	727,801 557,215 474,615 379,056 304,582 218,285 109,578	161,348 153,879 143,958 127,631 100,174 78,268 53,193	398 919 1,022 1,048 980 884 860	544,497 1,105,475 1,243,890 1,273,369 1,267,724 1,170,128 1,014,465	4,268 4,076 3,847 3,438 2,859 2,369 1,862	4,946,884 4,686,722 4,401,035 3,973,556 3,318,781 2,592,467 2,037,246	27,350 23,119 10,085 12,000 10,500 7,389 3,000
CROWN LIFE, Toronto. Hon. David Tisdale, Pres.; Wm. Wallace, Manager; A. H. S. Marks, Sec.	1907 1906 1905 1904 1903 1902 1901	437,947 356,831 258,085 165,085 112,606 82,270 81,254	160,400 150,704 135,933 104,566 67,886 38,275 5,435	540 653 855 771 769 803 125	735,250 1,118,301 1,446,044 1,264,200 1,206,850 1,156,000 221,500	2,790 2,467 2,109 1,783 1,319 837 125	4,185,353 3,890,390 3,460,744 2,782,200 1,993,350 1,262,500 221,500	39,834 15,267 12,000 8,000 4,500 2,000 None.
DOMINION LIFE, Waterloo, Ont. Thos. Hilliard, Pres. and Man. Dir.; John B. Hall, A. I. A., Act. and Sec.	1907 1906 1905 1904 1903 1902 1901	1,409,112 1,238,938 1,070,327 953,852 847,547 705,517 615,691	233,083 213,432 194,900 165,395 149,259 124,539 120,995	597 779 754 603 594 514 511	857,598 1,180,420 1,043,000 915,295 816,648 896,835 819,090	5,423 4,985 4,573 4,075 3,764 3,541 3,393	7,298,070 6,070,082 6,184,089 5,593,575 5,123,597 4,818,538 4,373,624	39,708 41,957 54,995 25,736 22,541 33,760 31,261
EXCELSIOR LIFE, Toronto. David Fusten, Pres.; Edwin Marshall, Sec.	1907 1906 1905 1904 1903 1902 1901	1,411,330 1,198,747 1,009,700 840,552 673,086	317,765 283,013 257,269 210,434 181,210 7,228	1,554 1,481 1,870 1,661 1,423 116	2,136,381 8,438 2,393,094 19,826 2,428,999 14,283 2,197,149 19,311 1,566,131 16,662	8,627 888 7,894 898 7,156 968 5,101 1,082 4,999 1,269	10,707,341 108,718 9,866,209 109,644 8,495,405 119,117 7,213,474 133,927 5,663,890 157,139	69,457 416 37,320 1,395 36,218 1,494 33,772 2,869 22,558 1,716

* Doing business in Canada upon the assessment plan.

IMPERIAL LIFE, Toronto. Hon. Sir Mackenzie Bowell, Pres.; Thos. Bradshaw, F. I. A., Mgr. and Act.	1900	225,336	995	1,412,225	1,838	8,324,100	23,042
	1899	26,727	640	673,000	1,336	1,404,130	5,200
	1898	23,124	478	583,630	1,181	1,384,886	5,425
	1907	773,110	1,483	2,707,017	11,673	19,940,247	124,617
	1906	717,658	1,536	2,596,991	10,588	17,777,836	68,339
LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Sec. E. E. Reid, Act.	1905	680,798	2,811	4,311,802	10,985	17,088,123	84,408
	1904	597,419	2,682	4,001,306	9,683	16,080,000	65,727
	1903	493,781	2,434	3,804,243	8,115	13,850,702	47,364
	1902	403,277	2,394	3,928,124	6,567	11,666,585	40,962
	1901	308,090	1,622	2,917,788	4,730	8,848,761	36,486
	1900	258,883	1,226	2,917,000	3,584	7,450,455	27,948
	1899	258,883	1,226	2,917,000	3,584	7,450,455	27,948
	1898	990,443	1,380	3,549,000	2,741	6,159,125	6,603
	1897	677,052	1,368	3,188,400	1,638	3,769,125	14,100
	1907	188,080	739	746,400	5,614	5,553,086	31,511
MANUFACTURERS LIFE, Toronto* Hon. G. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.	1906	285,180	19,914	1,991,335	65,084	5,587,117	64,775
	1905	172,434	1,705	1,953,721	5,474	5,465,215	43,291
	1904	203,764	18,651	1,430,576	60,551	4,971,199	63,995
	1903	137,885	1,173	1,269,059	4,781	4,515,869	36,061
	1902	246,257	14,483	1,107,589	55,624	4,597,138	51,255
	1901	118,691	1,014	1,021,200	4,206	3,809,556	34,078
	1900	236,907	13,223	1,058,951	52,627	4,390,741	54,121
	1899	106,105	870	706,678	3,751	3,265,848	40,382
	1898	217,464	13,287	1,086,158	49,951	4,200,786	45,372
	1907	201,169	729	676,180	3,419	2,959,012	36,097
The Temperance and General Life was amalgamated with this company in 1901.	1906	801,169	10,955	915,052	45,638	3,868,822	38,803
	1905	80,858	1,041	705,710	3,293	2,815,374	34,309
	1904	190,869	11,465	877,343	43,294	3,673,760	40,798
	1903	76,160	716	500,817	2,824	2,494,993	27,878
	1902	176,662	11,927	843,999	41,228	3,605,573	43,561
	1901	64,954	1,888	480,775	2,442	2,221,067	18,595
	1899	161,632	12,822	1,234,147	38,137	3,487,535	41,166
	1898	60,902	427	408,000	2,232	2,069,917	26,549
	1897	145,613	11,755	1,140,374	34,094	3,140,602	34,151
	1907	2,014,437	4,572	7,800,083	35,051	50,363,161	509,383
Hon. G. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.	1906	1,847,286	4,746	8,107,310	33,125	46,594,878	323,088
	1905	1,645,386	4,145	6,664,924	30,395	41,710,314	364,884
	1904	1,421,348	4,364	5,944,947	27,739	37,225,565	285,183
	1903	1,219,436	4,927	6,747,792	25,341	34,040,708	267,062
	1902	1,054,816	3,590	5,590,755	21,945	29,797,428	246,445
	1901	921,921	2,317	3,415,089	19,959	26,779,926	200,386
	1900	579,922	1,550	2,486,703	9,951	14,946,781	98,330
	1899	510,501	2,113	3,387,941	9,300	13,958,548	110,574
	1898	440,494	2,001	3,182,227	8,429	12,606,994	90,943
	1907	9,459,231	2,014,437	7,800,083	35,051	50,363,161	509,383

* The Temperance and General Life was amalgamated with this company in 1901. † Including 1947 policies for \$1,763,497 acquired from the Peoples Life during 1905.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i> MUTUAL LIFE OF CANADA, Waterloo. (Formerly Ontario Mutual.) Robert Melvin, Pres.; Geo. Wegman, Man.; Charles Ruby, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	\$11,656,410 10,365,540 9,206,092 8,220,530 7,283,158 6,441,565 5,749,156 5,105,493 4,647,818 4,126,132	\$1,733,042 1,604,582 1,547,505 1,373,365 1,354,086 1,112,853 1,021,869 942,775 853,887 735,175	3,574 2,833 3,595 3,400 3,138 2,819 2,477 2,833 2,455 2,505	\$6,393,382 4,960,701 5,734,187 4,873,506 4,746,368 4,214,000 3,758,452 4,671,712 4,068,005 3,901,961	33,140 30,986 29,788 27,712 25,732 23,622 21,782 20,333 18,818 16,982	\$50,639,223 46,566,083 43,937,288 40,249,804 37,338,985 34,255,254 31,541,085 29,339,580 26,798,032 24,556	\$496,562 496,462 391,374 380,358 376,174 354,797 351,990 289,919 223,616 224,556
MONARCH LIFE, Winnipeg, Man. James T. Gordon, Pres.; J. W. W. Stewart, Mgr.; W. B. Crowley, Sec.	1907 1906	149,086 98,049	10,415 2,101	121 75	271,000 113,793	228 71	535,766 110,293	None. None.
NATIONAL LIFE, Toronto. Elias Rogers, Pres.; F. Sparling, Sec.; A. J. Ralston, Man. Dir.	1907 1906 1905 1904 1903 1902 1901 1900 1899	834,222 795,288 567,397 341,134 273,605 199,071 154,535 118,673 105,004	188,595 173,595 157,717 151,580 128,207 110,021 80,058 47,957 16,834	971 814 871 905 968 985 883 809 331	1,845,847 1,618,590 1,552,646 1,364,449 1,426,632 1,405,535 1,241,495 1,291,390 607,000	4,076 3,588 3,262 2,995 2,616 2,212 1,610 1,063 330	6,191,881 5,470,105 4,823,966 4,241,952 3,833,495 3,227,080 2,457,687 1,077,540 544,000	23,250 17,691 15,810 23,715 9,250 22,270 11,500 None. None.
NORTH AMERICAN, Toronto. John L. Blake, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899	8,580,793 7,799,064 6,068,014 6,231,000 5,025,801 5,010,813 4,420,773 3,977,264 3,909,083 3,137,829	1,429,839 1,409,028 1,354,668 1,237,250 1,134,617 1,049,653 922,935 822,929 744,866 649,751	2,479 2,127 3,817 4,029 3,577 9,504 4,750 3,958 4,145 4,033	3,902,925 3,228,765 5,901,062 5,664,388 5,520,041 5,968,185 5,021,413 4,053,150 4,812,640 3,901,850	26,958 26,336 26,142 24,764 22,697 22,761 21,469 19,000 17,402 15,433	38,693,896 37,375,709 26,933,106 34,722,939 31,682,536 29,934,327 27,366,853 24,883,051 23,045,493 20,439,298	326,848 326,206 312,638 354,285 279,449 240,208 255,252 222,284 206,752 157,593
NORTHERN LIFE, London, Ont. T. H. Furdum, Pres.; John Milne, Mgr.	1907 1906 1905 1904	886,822 742,178 586,567 485,083	178,245 158,900 151,441 130,469	610 869 1,068 1,085	776,992 1,141,740 1,955,700 1,202,290	4,546 4,167 3,868 3,533	5,459,081 4,947,724 4,597,488 4,067,204	30,221 23,281 10,500 12,379

1903	404,419	117,845	908	1,071,530	9,956	3,495,759	10,358
1902	381,741	99,848	892	1,035,367	2,560	3,047,937	12,617
1901	384,456	75,969	1,022	1,191,985	2,221	2,664,085	14,154
1900	253,254	57,425	684	888,780	1,683	1,935,790	11,705
1899	233,686	37,747	930	1,158,780	1,338	1,597,500	4,000
1898	205,762	18,737	571	665,950	740	890,950	None.
1907	576,780	144,409	548	885,250	3,670	4,537,076	33,375
1906	533,849	144,472	622	779,025	3,532	4,416,078	42,451
1905	494,884	138,592	749	1,022,100	3,445	4,403,837	38,005
1904	444,437	132,773	622	788,750	3,157	4,070,472	34,612
1903	398,642	128,873	739	1,008,714	2,817	3,797,670	26,963
1902	356,218	121,198	624	1,228,000	2,452	3,358,831	17,000
1901	324,595	91,890	715	1,008,655	1,858	2,572,552	9,500
1900	272,866	84,869	539	773,500	1,456	2,051,660	5,845
1899	232,617	60,240	597	882,230	1,129	1,653,807	2,000
1898	203,199	24,235	342	592,900	551	887,577	2,000
1907	501,171	102,122	386	806,702	1,189	2,516,449	14,695
1906	432,363	91,729	324	700,748	1,008	2,056,411	4,300
1905	358,947	80,622	435	739,355	938	1,878,903	13,375
1904	245,650	61,150	338	633,823	586	1,257,623	6,980
1903	111,223	27,059	302	791,508	285	737,300	None.
1907	122,953	30,841	259	36,650	1,511	1,384,917	5,000
1906	100,364	26,504	284	278,900	1,344	1,234,350	5,000
1905	81,057	23,464	234	212,050	1,163	1,048,882	5,041
1904	64,866	19,848	225	205,850	1,144	1,006,911	8,255
1903	53,666	18,061	208	198,850	953	862,940	5,750
1902	43,128	15,741	117	110,581	848	757,790	12,242
1901	40,137	15,117	212	224,250	889	730,378	9,451
1900	42,128	13,779	297	166,734	1,071	684,069	5,869
1907	26,488,595	4,918,622	12,429	17,879,793	83,401	111,007,711	1,473,993
1906	24,222,693	4,665,169	12,933	17,410,054	78,625	102,526,016	1,383,032
1905	21,309,285	4,301,022	14,009	18,612,057	74,441	95,250,512	1,141,100
1904	17,851,761	3,792,790	12,718	15,911,904	68,597	85,311,613	921,495
1903	13,595,776	3,297,494	12,005	14,167,205	62,861	75,665,139	886,681
1902	13,480,273	2,993,546	10,949	11,090,691	57,360	67,165,552	755,293
1901	11,773,092	2,577,187	11,306	10,834,298	53,950	62,384,881	805,535
1900	10,486,891	2,347,579	11,219	10,423,445	51,206	57,949,585	584,231
1899	9,247,665	2,214,343	13,101	9,746,309	48,925	52,753,986	575,659
1898	8,231,912	1,993,627	16,752	10,680,958	46,853	49,639,356	566,844

ROYAL VICTORIA, Montreal.
James Crathern, Pres.; David Burke, Mgr.

SOVEREIGN LIFE, Toronto.
Addison H. Hoover, Pres.; Charles O'Leary, Sec.; Thomas Allen, Chief Agent.

SUBSIDIARY HIGH COURT OF THE ANC'T ORDER OF FORESTERS.
W. Richards, Pres.; William Williams, Sec.

SUN, Montreal.
R. Macaulay, Pres.; T. B. Macaulay, F. I. A., Sec. and Act.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i>								
SUPREME COURT, INDEP'D'T ORDER OF FORESTERS, Toronto ... Elliott G. Stevenson, S. C. R.; R. Mathison, M.A., Sup. Sec.	1907	\$11,611,485	\$3,565,915	32,739	\$27,212,534	257,267	\$264,960,142	\$2,488,764
	1906	10,550,370	3,418,237	35,493	28,699,250	246,736	258,695,000	2,184,541
	1905	9,428,939	3,277,359	29,991	23,361,750	233,293	248,801,000	1,978,434
	1904	8,372,672	3,174,202	28,730	23,500,000	225,806	242,896,000	1,931,153
	1903	7,317,422	3,022,352	36,316	29,685,000	219,492	238,124,000	1,653,183
	1902	6,158,994	2,856,908	30,101	24,599,500	205,369	226,849,500	1,566,802
	1901	5,308,007	2,694,048	28,826	23,871,000	192,086	217,027,500	1,537,992
	1900	4,665,412	2,418,949	31,847	27,682,500	177,644	206,564,500	1,381,861
	1899	3,963,259	2,202,583	26,087	24,417,000	161,459	194,792,500	1,235,742
	1898	3,356,554	1,870,926	30,837	36,271,500	143,436	178,311,500	1,045,003
<i>UNION LIFE, Toronto:</i>								
General.	1907	537,338	45,528	1,112	679,712	2,400	1,672,784	9,519
Industrial.	1907		255,654	50,598	7,375,968	65,500	9,473,673	48,459
H. Pollman Evans, Pres.; Harry Symons, K. C., Sec.	1906	395,136	36,349	1,078	870,610	1,797	1,377,172	2,800
General.	1906		201,869	49,147	7,197,293	55,576	8,120,955	29,498
Industrial.	1905	234,728	21,334	564	450,461	955	770,614	None.
General.	1905		145,907	36,787	5,688,494	41,824	6,324,912	26,633
Industrial.	1904	164,844	12,587	334	350,973	516	483,825	1,500
General.	1904		110,729	29,120	4,722,145	29,805	4,574,253	16,617
Industrial.	1903	126,019	4,968	210	124,250	256	229,650	None.
General.	1903		63,308	33,441	5,338,038	24,190	3,672,329	10,097
Industrial.	1902	118,475	791	84	81,400	73	78,000	None.
	1902		12,338	7,900	1,086,598	10,294	1,443,789	2,001
<i>WOODMEN OF THE WORLD (Canadian Order), London:</i>								
C. C. Hodgins, Head Consul, W. C. Fitzgerald, Head Clerk.	1907	258,671	132,821	1,185	1,015,750	10,856	11,777,750	85,048
	1906	221,609	127,529	1,230	1,099,750	10,725	11,735,750	70,164
	1905	184,821	127,907	1,705	1,556,000	10,438	11,499,000	69,160
	1904	144,514	112,531	2,137	2,003,500	9,819	10,969,000	69,207
	1903	119,374	101,089	1,551	1,466,000	8,591	9,824,000	55,881
	1902	87,921	92,304	1,521	1,493,000	7,804	9,076,500	50,642
	1901	65,546	86,190	1,483	1,421,500	7,112	8,486,000	49,572
	1900	49,595	73,091	1,225	1,205,500	6,192	7,669,500	44,834
	1899	30,467	62,213	1,225	1,401,500	5,499	7,095,500	38,469
	1898	16,943	52,709	1,543	1,627,500	4,793	6,268,500	41,012

CANADIAN BRANCHES OF FOREIGN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Figures of Canadian Branch):</i>									
COMMERCIAL UNION.....	1907	\$1,547,055	\$211,397	\$24,184	7	\$37,000	209	\$683,399	\$41,839
James McGregor, Montreal.	1906	1,436,078	223,879	22,720	10	71,000	215	689,731	28,892
	1905	1,296,697	230,752	20,392	10	81,033	225	680,185	42,011
	1904	1,026,610	253,696	20,066	11	45,307	232	662,442	42,088
	1903	986,412	283,892	19,558	14	40,833	238	691,313	7,122
	1902	756,713	237,892	16,529	6	50,333	237	650,389	6,330
	1901	713,191	233,577	10,153	3	26,000	233	607,907	24,033
	1900	724,937	224,121	10,498	5	30,000	243	622,789	13,304
	1899	495,100	250,360	16,207	2	22,000	248	625,717	18,426
	1898	383,254	243,398	16,567	7	53,567	256	622,068	14,158
EDINBURGH *									
F. W. Kingstone, Toronto.	1907	191,484	61,091	1,753	None.	None.	47	98,093	10,821
	1906	134,640	64,680	1,752	None.	None.	54	108,914	2,109
	1905	136,993	66,797	1,887	None.	None.	56	111,023	3,583
	1904	135,191	69,516	2,219	None.	None.	58	113,954	20,156
	1903	141,184	84,227	2,547	None.	None.	67	136,128	36,113
	1902	181,283	107,875	3,746	None.	None.	71	150,277	14,472
	1901	188,740	110,920	4,319	None.	None.	77	179,759	58,443
	1900	180,868	145,000	5,112	None.	None.	84	237,327	5,949
	1899	179,256	144,491	5,538	None.	None.	89	249,053	7,772
	1898	179,675	148,764	6,030	None.	None.	92	255,120	17,233
LIFE ASSOCIATION OF SCOTLAND *									
Charles M. Holt, Montreal.	1907	274,518	696,468	18,565	None.	None.	483	1,019,185	87,495
	1906	305,255	752,068	21,120	None.	None.	530	1,105,107	84,673
	1905	307,326	849,188	23,097	None.	None.	574	945,495	82,752
	1904	327,230	909,802	24,834	None.	None.	601	1,269,601	41,482
	1903	338,146	899,747	25,164	None.	None.	648	1,366,791	46,588
	1902	359,736	905,093	24,906	None.	None.	676	1,423,604	70,816
	1901	410,314	947,858	27,947	None.	None.	719	1,182,270	101,736
	1900	424,733	1,039,681	29,624	None.	None.	761	1,288,806	74,057
	1899	450,442	1,030,475	33,027	None.	None.	792	1,342,947	57,874
	1898	459,998	1,099,490	34,607	None.	None.	824	1,402,107	63,692
LIVERPOOL AND LONDON AND GLOBE *									
J. Gardner Thompson, Montreal.	1907	3,187,383	1,043,019	3,875	2	973	89	149,797	5,562
	1906	2,922,481	985,663	4,004	None.	None.	91	153,708	9,180
	1905	2,538,842	867,089	4,163	None.	None.	93	139,451	15,730
	1904	3,945,280	756,749	5,082	None.	None.	101	158,187	16,141
	1903	3,933,678	613,150	4,758	None.	None.	104	173,366	5,915
	1902	3,726,591	475,583	4,740	None.	None.	109	180,265	3,194
	1901	3,277,163	459,169	5,317	None.	None.	110	181,987	24,411
	1900	3,331,026	438,863	5,715	None.	None.	119	211,937	4,141
	1899	3,217,612	453,422	5,920	2	10,000	121	216,079	7,718
	1898	3,108,976	436,133	5,596	None.	None.	124	213,662	4,261

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies:</i>									
LONDON AND LANCASHIRE LIFE..... B. Hal. Brown, Montreal.	1907	\$4,036,795	\$3,075,524	\$381,132	341	\$828,425	6,344	\$11,171,074	\$217,235
	1906	3,814,566	2,782,862	374,058	560	1,363,518	6,360	10,803,878	238,165
	1905	3,633,014	2,592,266	340,068	622	1,116,160	6,220	10,132,024	176,189
	1904	3,405,150	2,474,522	333,573	578	811,780	6,068	9,717,220	190,217
	1903	3,191,793	2,360,683	323,127	657	955,850	5,964	9,604,189	173,795
	1902	3,027,929	2,234,340	313,472	542	879,428	5,716	9,258,846	129,570
	1901	2,869,531	2,232,286	301,634	635	1,034,115	5,469	9,026,142	134,629
	1900	2,676,823	2,127,682	294,019	626	1,139,130	5,315	8,781,005	165,073
	1899	2,474,068	1,999,678	265,571	684	1,100,945	5,061	8,265,801	111,204
	1898	2,301,341	1,859,566	245,384	566	1,070,000	4,749	7,993,158	150,984
LONDON ASSURANCE &..... W. Kennedy and W. B. Colley, Montreal.									
	1907	195,725	132,924	146	None.	None.	5	20,193	None.
	1906	193,939	124,782	666	None.	None.	5	20,193	None.
	1905	192,436	117,024	626	None.	None.	5	19,220	None.
	1904	202,500	131,581	690	None.	None.	5	19,220	7,822
	1903	191,054	119,273	883	None.	None.	6	26,913	6,727
	1902	188,505	122,328	1,108	None.	None.	7	33,186	None.
	1901	200,574	123,149	1,108	None.	None.	7	33,186	None.
	1900	191,956	103,914	1,108	None.	None.	7	33,186	None.
	1899	189,768	110,072	1,108	None.	None.	7	33,186	None.
	1898	191,955	133,682	1,108	None.	None.	7	33,186	None.
NORTH BRITISH AND MERCANTILE &..... Randall J. Davidson, Montreal.									
	1907	6,286,220	1,011,974	16,176	8	13,610	297	743,030	45,931
	1906	6,250,685	1,061,246	14,284	None.	27,520	310	792,983	62,299
	1905	5,781,622	1,033,842	10,013	None.	None.	316	795,433	61,009
	1904	5,756,421	1,014,542	17,488	3	8,537	339	866,202	33,738
	1903	5,622,169	964,752	18,164	6	21,868	394	910,948	36,973
	1902	5,324,538	934,334	18,496	2	11,350	379	941,189	37,711
	1901	5,383,218	945,611	19,622	2	3,500	394	969,595	63,858
	1900	5,487,938	948,497	27,083	9	23,000	418	1,020,205	40,364
	1899	5,376,376	945,468	25,565	6	15,762	428	1,027,126	65,275
	1898	5,252,498	959,894	27,747	1	2,082	448	1,102,006	65,516
NORWICH UNION LIFE..... (Including the old business of the Reliance Mutual) John B. Laidlaw, Toronto.									
	1907	172,393	75,000	2,793	None.	None.	121	128,434	24,152
	1906	184,826	70,000	2,897	None.	None.	130	153,517	1,106
	1905	207,643	86,000	3,352	None.	None.	132	154,713	12,212
	1904	207,624	85,000	3,057	None.	None.	138	166,925	10,832
	1903	208,423	86,300	4,094	None.	None.	146	177,757	4,879
	1902	207,685	86,000	3,942	None.	None.	150	182,483	2,696

PELICAN AND BRITISH EMPIRE Alfred McDougald, Montreal.	1901	208,045	81,730	4,596	None.	None.	157	188,809	6,941
	1900	195,297	95,200	4,488	None.	8,500	165	198,504	14,991
	1899	192,286	95,000	4,065	None.	None.	170	207,492	6,465
	1898	122,713	95,000	5,304	None.	None.	175	214,921	15,477
	1907	2,399,682	1,973,965	203,809	81	334,800	2,303	6,065,733	183,199
	1906	2,322,938	1,911,811	202,912	95	486,500	2,338	5,924,155	198,935
	1905	2,258,044	1,860,857	201,179	95	353,000	2,374	5,831,096	199,087
	1904	2,185,845	1,800,790	206,024	57	265,500	2,382	5,767,766	176,564
	1903	2,114,493	1,826,236	212,771	44	147,500	2,461	5,864,769	291,820
	1902	2,051,940	1,816,407	227,823	69	275,490	2,551	6,103,105	130,211
ROYAL William Machay, Montreal.	1901	2,009,804	1,728,631	222,781	98	249,661	2,615	6,271,181	112,729
	1900	1,932,084	1,676,317	231,713	263	534,500	2,782	6,420,800	148,496
	1899	1,914,648	1,546,609	223,564	124	446,750	2,647	6,123,312	158,376
	1898	1,932,403	1,393,622	218,453	116	418,375	2,654	5,999,250	108,665
	1907	2,187,430	1,438,511	64,143	217	427,500	894	2,020,010	28,718
	1906	2,046,350	1,397,635	54,390	189	363,463	793	1,667,653	39,946
	1905	1,922,057	1,322,596	44,043	112	226,750	560	1,402,857	26,756
	1904	1,824,079	1,186,028	35,561	109	279,000	460	1,176,047	75,253
	1903	1,728,726	1,174,911	27,423	78	224,500	375	980,421	46,118
	1902	1,466,110	1,173,709	18,287	20	56,000	297	767,221	21,805
SCOTTISH AMICABLE Charles J. Fleet, Montreal.	1901	1,322,945	1,023,057	17,526	1	9,000	293	793,365	45,468
	1900	1,129,522	955,475	17,437	3	9,667	297	799,210	51,106
	1899	1,041,709	915,911	17,313	2	5,973	309	814,264	50,478
	1898	1,056,088	966,453	16,447	2	9,733	321	845,304	16,973
	1907	164,517	122,015	2,593	None.	None.	61	168,576	3,248
	1906	164,456	121,886	3,049	None.	None.	63	172,763	12,392
	1905	165,576	129,531	3,331	None.	None.	70	186,188	3,978
	1904	166,165	124,746	3,649	None.	None.	73	185,693	18,235
	1903	165,952	137,120	3,937	None.	None.	78	203,793	4,927
	1902	165,718	136,788	4,007	None.	None.	81	210,568	788
SCOTTISH PROVIDENT John H. Dunlop, Montreal.	1901	193,132	124,790	4,164	None.	None.	87	239,200	10,044
	1900	202,624	146,842	4,719	None.	None.	90	238,409	5,864
	1899	220,958	122,131	4,764	None.	None.	91	245,253	3,909
	1898	167,088	130,187	4,885	None.	None.	97	255,113	10,845
	1907	100,283	67,885	857	None.	None.	31	92,437	4,088
	1906	100,822	70,669	926	None.	None.	35	98,485	1,515
	1905	2,142,001	70,372	953	None.	None.	36	99,935	14,203
	1904	1,778,123	81,059	1,054	None.	None.	40	108,038	6,896
	1903	1,885,055	82,144	1,175	None.	None.	43	120,659	1,348
	1902	1,975,133	81,636	1,198	None.	None.	44	122,443	2,974

* The assets and liabilities in Canada of these companies include also their fire business.

* Ceased doing new business in Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies:</i>									
STANDARD.....	1907	\$14,541,877	\$8,210,643	\$822,624	841	\$1,846,345	11,809	\$23,610,648	\$610,896
D. M. McGoun, Montreal.	1906	14,153,538	7,949,475	864,986	1,072	2,122,745	11,824	23,534,849	570,363
	1905	14,205,844	7,892,493	817,922	1,069	2,079,537	11,516	22,919,986	537,014
	1904	14,560,118	7,675,343	784,736	872	1,693,094	10,988	21,901,310	484,417
	1903	14,403,098	7,739,579	774,958	892	1,722,853	10,687	21,402,725	451,208
	1902	14,973,972	6,658,502	760,044	1,048	2,008,216	10,395	20,937,093	338,194
	1901	14,795,616	6,617,863	701,520	980	1,723,767	9,835	19,922,017	276,027
	1900	14,264,394	5,343,121	715,076	1,082	1,923,600	9,420	18,959,085	332,952
	1899	14,201,592	4,957,141	648,997	1,166	2,057,697	8,883	18,110,093	344,374
	1898	14,106,766	4,694,319	605,899	899	1,729,850	8,241	17,023,739	273,705
<i>STAR</i>									
Alf. W. Briggs, Toronto.	1907	1,141,546	160,000	15,391	9	13,000	256	373,610	33,112
	1906	1,116,734	178,000	16,155	25	37,700	256	432,867	4,715
	1905	1,212,844	175,000	14,226	24	25,500	238	410,541	26,080
	1904	852,150	180,105	15,481	5	6,500	236	436,130	17,103
	1903	863,582	185,600	16,758	15	19,500	258	407,488	38,004
	1902	887,017	179,981	16,975	24	46,500	253	495,576	43,222
	1901	1,074,643	179,981	18,671	14	20,000	247	594,268	13,344
	1900	1,130,428	166,911	18,755	25	49,500	272	566,892	22,971
	1899	1,124,906	150,000	21,590	42	91,000	281	616,563	7,867
	1898	1,212,034	150,000	18,791	25	39,500	266	582,631	10,270
<i>United States Companies (Figures of Canadian Branch).</i>									
ÆTNA.....	1907	5,117,790	5,623,257	640,096	915	1,837,943	12,483	18,337,436	621,559
Wm. H. Orr, Toronto.	1906	4,954,212	5,568,036	688,190	866	1,498,104	12,394	17,686,009	615,327
	1905	4,675,205	5,477,860	634,413	766	1,205,115	12,298	17,255,753	576,049
	1904	4,793,186	5,386,085	624,244	849	1,295,900	12,210	17,071,713	593,510
	1903	4,728,716	5,339,384	606,962	864	1,206,435	12,196	16,661,799	598,728
	1902	4,760,518	5,299,625	587,573	663	1,039,700	12,112	16,472,344	693,531
	1901	4,824,526	5,248,744	592,814	674	1,179,073	12,179	16,530,510	583,564
	1900	4,817,853	5,297,521	576,452	1,197	2,087,901	12,074	16,118,975	571,177
	1899	4,796,608	5,172,787	512,357	429	808,407	11,436	14,860,695	545,699
	1898	4,726,110	5,161,268	516,290	368	614,053	11,524	14,839,531	593,222
<i>CONNECTICUT MUTUAL</i>									
F. W. Evans, Montreal.	1907	111,500	680,341	26,415	None.	None.	648	1,129,658	59,663
	1906	111,500	705,890	17,352	None.	None.	674	1,195,674	66,761
	1905	111,500	735,250	19,072	None.	None.	708	1,271,247	81,373
	1904	111,500	733,000	22,893	None.	None.	737	1,348,256	80,988
	1903	111,500	774,350	24,749	None.	None.	770	1,399,010	45,079
	1902	111,500	773,653	26,167	None.	None.	894	1,453,622	56,660

EQUITABLE..... Seargent P. Stearns, Montreal.									
1901	111,500	600,000	25,553	None.	569	1,160,173	68,138		
1900	111,500	653,500	26,803	None.	619	1,249,901	69,215		
1899	111,500	711,500	28,804	None.	686	1,346,866	93,168		
1898	111,500	720,000	32,400	None.	746	1,450,534	46,159		
1907	8,622,234	6,682,455	722,040	261	10,177	20,371,328	447,846		
1906	9,351,329	6,624,867	752,085	576	10,714	21,435,368	477,896		
1905	9,490,817	6,894,372	869,902	1,252	11,378	22,057,890	494,127		
1904	9,575,671	6,781,861	887,622	1,613	11,427	23,212,696	511,501		
1903	9,522,591	6,213,683	756,963	1,636	10,897	22,631,464	359,380		
1902	8,827,946	5,715,383	757,962	1,111	10,291	21,769,926	364,735		
1901	8,495,721	5,317,400	747,636	942	9,815	21,275,665	377,784		
1900	7,660,650	5,618,212	712,924	929	9,593	21,002,027	380,407		
1899	7,384,756	5,473,820	706,811	904	9,290	20,082,603	427,115		
1898	5,746,948	5,044,205	693,612	680	8,910	19,200,694	333,442		
GERMANIA..... C. R. G. Johnson, Montreal.									
1907	178,747	84,683	5,164	17	131	219,288	None.		
1906	179,924	76,050	6,213	20	120	202,137	10,669		
1905	182,985	71,731	4,823	15	114	176,197	28,537		
1904	181,161	93,100	6,593	11	115	195,899	40,099		
1903	182,240	127,609	9,082	11	114	223,948	2,000		
1902	129,614	118,966	8,527	5	116	219,559	5,077		
1901	133,822	106,201	8,910	None.	117	213,611	13,664		
1900	105,153	112,341	8,993	None.	121	230,635	850		
1899	107,228	103,091	10,134	1	125	235,071	3,536		
1898	108,085	95,336	11,557	1	127	236,614	6,849		
METROPOLITAN..... Col. John Tilton, Ottawa.									
1907	4,191,278	4,593,718	522,028	6,367	18,191	14,892,971	81,006		
1906	3,781,781	3,658,066	1,147,003	86,747	280,671	33,218,513	217,925		
1905	3,395,391	2,968,289	497,094	5,231	14,715	12,000,020	54,502		
1904	2,860,839	2,340,311	413,413	81,533	252,335	30,355,748	184,354		
1903	1,761,250	1,821,217	413,413	4,796	12,933	10,504,606	61,823		
1902	1,323,518	1,353,139	947,362	85,021	232,631	27,961,922	170,259		
1901	1,058,459	1,007,867	350,319	4,658	232,631	8,897,380	73,444		
1900	521,114	554,968	870,798	78,624	214,069	25,761,481	163,468		
1899	399,236	380,816	281,989	3,373	195,525	6,960,759	33,815		
1898	278,483	252,443	762,925	81,441	11,177,463	23,647,688	145,127		
			229,840	2,437,178	6,682	5,720,819	39,129		
			659,812	84,257	20,761,027	121,986			
			639,988	11,530,938	172,276	4,783,692			
			442,580	15,170,907	156,633	18,877,937			
			334,384	11,635,315	3,219	3,178,181			
			247,790	7,267,031	2,227	11,201,843			
				54,031	2,227	2,139,810			
				1,655	2,227	9,273,956			
				6,338,774	75,652	1,109,913			
				51,011	1,176	8,356,399			
				45,842	59,086				

*Ceased doing new business in Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>United States Companies:</i>									
MUTUAL LIFE	1907	\$8,131,727	\$7,921,409	\$1,014,173	343	\$926,409	14,813	\$28,745,757	\$875,115
Fayette Brown, Montreal.	1906	8,043,341	7,700,577	1,071,119	970	1,710,402	15,539	29,084,715	650,462
	1905	7,822,934	7,476,035	1,164,401	2,459	3,721,725	10,428	31,629,770	599,905
	1904	7,717,830	7,076,086	1,159,733	2,594	4,593,545	15,082	30,957,179	553,999
	1903	7,029,416	6,670,003	1,087,390	2,895	4,511,864	14,720	29,410,188	362,590
	1902	6,405,384	6,137,672	1,038,127	2,873	4,111,945	13,139	27,294,235	389,235
	1901	5,674,991	5,448,795	964,298	2,193	4,194,568	11,439	25,448,763	484,465
	1900	5,387,955	5,083,265	866,207	2,039	4,490,400	10,316	23,599,401	405,171
	1899	5,215,884	4,684,687	848,702	1,329	3,450,000	8,986	20,961,178	197,203
	1898	4,747,743	4,072,775	836,459	644	1,515,937	8,154	18,657,184	196,828
<i>MUTUAL RESERVE LIFE INSURANCE CO.</i>									
In liquidation.	1906	442,768	369,427	162,105	54	133,000	2,044	3,919,142	81,412
	1905	416,767	346,052	164,258	57	193,599	2,724	4,340,336	162,496
	1904	479,848	422,202	255,372	4	17,000	3,802	5,155,493	189,346
	1903	443,158	256,403	282,400	87	195,792	4,644	9,342,590	174,311
	1902	401,367	197,056	366,245	284	671,849	5,147	10,263,737	167,866
	1901	376,679	220,052	355,879	289	663,599	5,478	10,593,489	292,322
	1900	396,550	229,046	438,329	665	1,301,300	7,879	15,295,500	330,450
	1899	373,380	187,922	410,354	725	1,869,500	9,931	19,911,627	394,120
	1898	336,665	144,393	455,567	970	1,932,200	14,447	29,398,974	300,693
<i>NATIONAL OF THE U. S. A.*</i>									
Charles Powis, Hamilton, Ont.	1907	83,951	36,022	560	None.	None.	73	57,207	6,273
	1906	87,676	39,395	560	None.	None.	79	63,480	2,798
	1905	88,776	40,244	679	None.	None.	83	65,706	10,010
	1904	88,776	47,521	522	None.	None.	90	73,977	15,618
	1903	110,122	66,253	744	None.	None.	95	79,616	2,476
	1902	110,099	54,967	956	None.	None.	107	94,006	3,000
	1901	110,099	55,876	1,027	None.	None.	110	97,144	17,529
	1900	110,069	65,602	1,414	None.	None.	119	109,338	4,887
	1899	110,095	65,104	1,485	None.	None.	128	119,714	3,982
	1898	110,094	64,750	1,536	None.	None.	133	123,619	1,080
<i>NEW YORK LIFE.</i>									
W. A. Darr, Montreal.	1907	10,595,007	9,309,621	1,642,644	2,054	3,910,085	27,334	47,938,860	869,378
	1906	9,816,028	8,072,595	1,619,156	2,991	4,959,935	27,638	47,723,094	571,344
	1905	9,205,624	8,522,115	1,654,574	5,174	8,250,106	27,798	46,398,701	551,164
	1904	8,330,442	7,861,395	1,573,718	5,205	8,700,623	25,114	44,447,002	496,909
	1903	7,450,795	7,176,301	1,418,168	4,495	7,993,549	22,072	39,748,438	617,312
	1902	6,597,353	6,535,574	1,283,481	3,869	6,445,948	19,392	35,071,615	446,469
	1901	5,992,500	6,014,972	1,125,150	2,753	4,593,635	16,933	31,701,227	484,751

NORTHWESTERN MUTUAL * William Angus, Montreal.	1900	5,971,874	5,595,344	1,032,641	2,738	5,887,506	15,433	29,484,779	547,229
	1899	5,410,268	5,228,622	932,577	2,674	4,588,100	14,085	26,840,096	510,047
	1898	5,033,746	4,929,213	854,399	1,848	3,202,700	12,465	24,399,649	267,463
	1907	128,586	106,885	4,132	None.	None.	175	203,736	15,612
PHENIX MUTUAL, HARTFORD, * C. R. G. Johnson, Montreal.	1906	191,232	114,800	4,374	None.	None.	184	217,865	5,500
	1905	178,913	113,775	4,622	None.	None.	190	225,902	16,575
	1904	172,231	124,372	5,679	None.	None.	205	248,872	9,932
	1903	175,691	126,358	9,499	None.	None.	221	261,480	9,934
	1902	171,338	127,085	9,921	None.	None.	230	275,407	16,799
	1901	173,004	149,720	10,887	None.	None.	259	328,663	21,776
	1900	157,390	156,333	11,593	None.	None.	274	359,446	21,715
	1899	132,238	160,820	12,407	None.	None.	291	384,579	6,222
	1898	126,373	150,101	12,591	None.	None.	298	394,157	21,395
	1907	131,619	275,332	15,474	None.	None.	486	456,349	28,670
	1906	132,115	275,000	15,464	None.	None.	515	468,764	13,961
	1905	132,115	275,315	14,813	None.	None.	535	518,170	22,899
	1904	134,760	261,304	13,950	None.	None.	553	542,354	27,800
	1903	135,145	275,000	14,224	None.	None.	581	574,088	34,989
PROVIDENT SAVINGS..... D. A. McAdam, Toronto.	1902	135,449	275,000	15,099	None.	None.	618	611,964	26,493
	1901	135,396	275,000	14,667	None.	None.	644	647,379	31,082
	1900	136,185	276,000	15,128	None.	None.	682	683,716	36,799
	1899	135,762	275,000	15,704	None.	None.	717	722,459	40,932
	1898	135,621	280,002	17,481	None.	None.	742	772,059	47,979
	1907	508,917	461,559	130,695	56	69,500	2,002	3,679,235	63,686
	1906	466,142	450,661	154,141	491	840,940	2,348	4,497,270	82,579
	1905	417,607	395,492	145,661	517	1,054,779	2,376	4,399,310	40,912
	1904	346,074	352,792	125,692	360	565,700	2,111	3,775,368	52,044
	1903	323,322	291,562	151,202	340	649,380	2,026	3,877,892	51,206
STATE LIFE (Indianapolis)..... W. H. Hunter, Toronto.	1902	251,179	240,474	135,005	585	839,707	2,149	3,945,165	51,659
	1901	244,060	200,210	115,277	351	551,000	1,869	3,632,947	41,000
	1900	200,400	186,056	113,678	358	644,136	1,905	3,930,499	43,600
	1899	193,326	150,829	129,068	268	591,815	1,852	4,047,562	32,500
	1898	159,890	127,060	117,177	334	655,000	1,852	4,150,142	59,912
	1907	92,912	98,397	39,310	6	41,335	174	1,099,456	None.
	1906	94,103	75,831	49,687	19	88,054	102	1,137,200	None.
	1905	87,360	61,799	47,722	44	226,593	231	1,465,593	25,000
	1904	70,385	45,668	56,124	391	1,946,000	391	1,946,000	None.

* Ceased doing new business in Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>United States Companies:</i>									
TRAVELERS	1907	\$2,958,340	\$2,717,178	\$353,974	365	\$1,027,482	4,022	\$10,189,893	\$54,410
Frank F. Perkins, Montreal.	1906	3,086,084	2,434,775	350,488	439	1,293,953	3,022	9,701,424	149,887
	1905	2,812,814	2,399,421	317,865	447	1,412,953	3,668	8,670,169	158,679
	1904	2,476,758	2,023,756	284,604	406	1,024,754	3,479	8,070,235	160,479
	1903	1,899,069	1,890,512	260,985	332	882,970	3,273	7,124,010	122,352
	1902	1,733,064	1,702,595	237,020	353	1,086,252	3,159	6,881,880	104,105
	1901	1,710,880	1,534,225	216,690	373	1,106,415	3,014	6,285,841	107,853
	1900	1,585,774	1,412,989	178,576	380	1,118,260	2,917	5,908,800	147,625
	1899	1,585,639	1,330,058	211,857	242	769,044	2,756	5,770,495	130,602
	1898	1,332,621	1,271,916	148,016	186	849,419	2,719	5,577,644	78,338
<i>UNION MUTUAL.</i>									
Henri E. Morin, Montreal.	1907	1,309,771	1,317,606	224,752	157	291,302	4,771	7,126,345	157,087
	1906	1,196,539	1,269,392	245,397	645	886,100	5,005	7,473,772	63,116
	1905	1,111,181	1,167,273	232,171	637	933,700	4,957	7,344,738	113,797
	1904	1,121,848	1,140,692	220,897	654	934,614	4,811	7,078,779	106,588
	1903	1,140,255	1,085,720	206,832	737	965,022	4,711	6,911,508	100,335
	1902	989,024	1,115,025	198,519	675	867,000	4,312	6,493,163	129,638
	1901	921,792	984,025	192,978	646	963,500	4,096	6,218,129	118,722
	1900	918,625	911,879	178,015	755	954,460	3,953	5,996,337	91,248
	1899	933,061	899,244	163,280	715	922,796	3,631	5,482,319	110,153
	1898	738,197	860,182	142,010	600	776,853	3,275	5,017,675	79,273
<i>UNITED STATES.</i>									
Lewis A. Stewart, Toronto.	1907	297,315	289,134	51,915	17	56,715	847	1,581,485	40,259
	1906	293,337	287,476	55,392	16	61,000	847	1,654,520	22,478
	1905	289,534	273,366	58,887	48	168,000	963	1,701,267	10,624
	1904	289,562	262,189	59,810	76	191,500	1,000	1,849,122	37,187
	1903	272,672	264,958	58,203	112	261,000	1,004	1,804,482	22,238
	1902	277,244	253,362	59,759	186	372,500	1,033	1,815,015	40,500
	1901	248,196	237,432	53,533	154	233,700	975	1,647,155	18,500
	1900	249,597	209,451	46,537	141	246,992	931	1,536,538	17,250
	1899	212,461	200,206	49,614	136	301,290	918	1,587,290	32,800
	1898	204,430	196,934	45,172	126	297,500	888	1,593,320	27,500

* Ceased doing new business in Canada.

Equity Life, Toronto, H. Sutherland, Pres.; Geo. M. Bagg, Sec'y. 1907 premiums received \$28,881; interest and other receipts to \$2,920; total income \$31,801; death claims \$1,000; surrendered and ceased policies \$281; total paid policyholders \$1,281; taxes \$328; actual expenses of management \$14,593; total disbursements \$16,122; excess of income over disbursements \$15,610; policies issued and revived \$253; amount insured, including additions, \$334,170; policies in force 735, for \$1,022,643; insurance gained \$221,604; average amount of each policy \$1,373; cash capital \$30,400; reserves \$59,400; total liabilities except capital \$60,578; gross admitted assets \$77,716; surplus to policyholders \$17,132.

STATEMENTS OF MISCELLANEOUS CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	General Expenses.	Total Disburse- ments.
BOILER INSPEC. AND INS. CO., Toronto. John L. Blaikie, Pres.; H. N. Roberts, Sec.	1907	\$100,100	\$75,075	\$144,692	\$77,696	.....	\$57,953	\$6,797	\$64,740	\$5,691	\$2,252	\$44,276	\$52,218
	1906	100,100	75,075	132,875	64,625	.....	40,772	5,751	52,523	1,502	4,505	43,619	49,795
	1905	100,100	75,075	133,300	57,846	.....	35,835	5,985	41,820	800	4,504	43,413	48,807
	1904	100,100	75,075	142,078	65,272	1,371	46,703	6,173	52,876	3,347	4,504	42,654	50,506
	1903	100,100	75,075	139,660	52,662	11,983	39,017	5,994	44,941	2,836	6,006	38,322	51,574
	1902	100,100	75,075	140,009	51,371	13,562	36,264	6,767	43,040	2,886	7,597	33,433	43,806
	1901	100,100	75,075	141,252	50,031	15,542	40,416	6,785	47,199	1,195	7,597	31,797	40,499
	1900	100,100	75,075	136,286	40,958	14,286	32,269	5,782	37,991	None.	7,597	29,562	37,111
CANADA ACCIDENT, Montreal <i>et al</i> . R. Wilson Smith, Pres.; T. H. Hudson, Mgr.	1899	100,100	75,075	128,812	39,850	13,887	30,637	5,780	36,417	23,924	25,691	25,691	49,615
	1898	100,100	55,055	121,777	34,879	31,843	30,757	5,609	36,366	450	4,955	24,055	29,460
	1907	108,300	43,320	163,948	56,553	64,075	67,597	5,622	73,220	21,218	4,322	30,647	56,197
	1906	108,300	43,320	152,678	52,724	56,654	62,821	5,474	68,295	29,180	4,322	29,014	62,586
	1905	108,300	43,320	143,571	45,036	54,615	54,902	4,822	59,794	15,990	4,322	26,700	47,022
	1904	108,300	43,320	131,535	43,496	44,719	48,253	4,353	52,066	12,447	4,185	24,135	40,767
	1903	108,300	43,320	118,163	36,903	37,940	45,132	4,093	49,195	16,790	3,832	22,255	42,877
	1902	108,300	43,320	112,276	32,573	36,363	42,849	3,478	46,327	9,652	3,247	20,071	32,970
CANADIAN CASUALTY AND BOILER, Toronto <i>et al</i> . Alex. Sutherland, D. D., Pres.; A. G. C. Dunnick, Mgr.	1901	108,300	43,320	99,452	31,134	24,998	42,872	4,081	47,953	15,716	5,371	21,368	42,455
	1900	108,300	43,320	97,200	33,286	20,684	42,110	2,993	45,112	15,314	929	21,413	37,656
	1899	108,300	43,320	91,980	30,393	19,357	36,794	2,593	39,387	13,250	929	20,769	34,948
	1898	108,300	34,490	78,739	26,201	20,048	36,446	2,540	39,992	19,867	929	19,049	39,785
	1907	434,600	153,973	133,883	98,904	.....	96,582	15,286	111,868	56,157	None.	73,220	129,447
	1906	434,600	129,442	142,527	130,437	.....	127,345	12,031	139,376	55,759	None.	98,928	154,687
	1905	434,600	63,822	82,880	72,425	.....	85,949	3,743	89,692	18,029	None.	68,103	86,132
	1904	434,600	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CANADIAN RAILWAY ACCIDENT <i>et al</i> . Denis Murphy, Pres.; H. W. Pearson, Sec.; John Emo, Mgr.	1907	259,000	50,000	243,483	170,102	23,291	222,393	9,145	291,538	145,271	3,304	131,841	280,416
	1906	206,500	41,300	186,300	155,367	.....	253,770	4,222	258,001	125,557	3,253	110,586	239,396
	1905	206,500	41,300	159,838	123,219	.....	223,513	3,353	226,866	113,265	2,400	94,532	210,197
	1904	200,000	40,000	134,860	115,610	.....	194,020	2,812	196,862	100,877	2,400	82,448	185,795
	1903	200,000	40,000	114,424	89,921	.....	154,486	2,769	157,255	82,827	2,400	65,213	151,040
	1902	200,000	40,000	104,007	74,124	.....	134,624	2,116	136,740	64,937	2,222	54,418	121,637
	1901	190,200	38,040	84,701	55,053	.....	99,236	1,646	100,882	42,850	2,222	45,458	99,560
	1900	186,500	37,300	69,585	44,921	.....	82,250	1,623	83,872	42,139	1,750	39,050	83,539
1899	175,000	35,000	67,665	44,487	.....	.....	63,668	1,143	64,811	28,320	None.	32,122	60,446
	175,000	35,000	52,900	28,332	.....	.....	50,719	1,059	51,778	21,446	None.	25,695	47,081

^a Accident insurance.

^b Steam boiler insurance.

^c Plate glass insurance.

^d Sickness insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch.</i>										
AMERICAN AND FOREIGN MARINE & Dale & Co., Chief Agents, Montreal.	1907	\$27,856	None.	\$27,856	\$17,487	None.	\$17,487	None.	\$3,506	\$3,506
	1906	29,989	None.	29,989	17,568	None.	17,568	\$500	3,520	4,020
	1905	30,544	None.	30,544	14,938	None.	14,938	20	2,991	3,010
	1904	26,672	None.	26,672	7,208	None.	7,208	569	1,281	1,850
AMERICAN SURETY COMPANY†..... Wm. H. Hall, Chief Agent, Toronto.	1907	131,846	\$5,009	126,837	10,234	\$2,847	13,081	1,619	7,817	9,436
	1906	130,513	5,111	125,402	9,951	4,909	14,860	None.	7,817	7,817
	1905	129,770	5,286	124,484	9,555	4,794	14,349	707	5,457	6,164
	1904	131,561	6,198	125,363	10,483	4,795	15,278	2,988	3,730	6,712
	1903	132,463	6,095	126,368	10,823	5,793	16,616	382	3,900	4,342
	1902	88,111	6,338	81,773	10,975	2,104	13,079	660	4,162	4,822
	1901	67,888	4,840	63,048	8,912	2,739	11,651	102	4,567	4,669
	1900	69,306	10,192	59,114	9,067	1,643	10,710	2,886	4,180	7,066
	1899	68,414	5,030	63,384	9,936	None.	9,936	2,422	2,655	5,097
	1898	56,851	3,707	53,144	7,413	None.	7,413	70	2,309	2,379
	1907	363,461	394,451	61,010	438,170	None.	438,170	232,712	137,106	369,818
	1906	335,602	255,051	79,951	393,359	None.	393,359	210,015	118,167	328,182
EMPLOYERS LIABILITY ASSUR. CORPORATION (LTD.) * † §. Richard I. Griffin, Chief Agent, Montreal.	1905	393,379	233,195	70,184	322,062	None.	322,062	154,586	102,231	256,817
	1904	248,456	197,033	51,423	302,622	None.	302,622	152,197	94,113	246,310
	1903	180,106	177,027	3,079	285,714	None.	285,714	130,058	82,075	211,135
	1902	163,027	121,042	4,885	196,091	None.	196,091	65,684	59,549	125,233
	1901	136,821	98,004	38,817	134,875	None.	137,875	62,150	41,029	103,179
	1900	119,897	76,447	43,450	93,126	None.	93,126	47,818	33,557	81,375
	1899	98,760	60,287	38,473	68,387	None.	68,387	25,241	27,810	53,951
	1898	85,121	36,626	48,495	52,716	None.	52,716	25,594	20,924	46,518
	1907	94,164	28,655	65,509	49,040	None.	49,040	15,036	24,945	39,981
	1906	95,270	17,320	77,950	27,793	None.	27,793	3,033	10,224	13,257
	1905	94,618	5,139	89,479	8,732	None.	8,732	2,110	3,650	5,760
FIDELITY AND CASUALTY, New York § * §..... Bartholomew Minahan, Chief Agent, Toronto.	1907	5,000	2,541	2,459	5,623	None.	5,623	715	263	978
	1906	5,000	2,572	2,428	6,157	None.	6,157	924	439	1,293
	1905	5,000	1,198	3,802	2,473	None.	2,473	50	503	613
	1904	5,000	1,198	3,802	2,473	None.	2,473	50	503	613
INTERNATIONAL FIDELITY INSURANCE COMPANY † George H. Watson, Chief Agent, Toronto.	1907	5,000	2,541	2,459	5,623	None.	5,623	715	263	978
	1906	5,000	2,572	2,428	6,157	None.	6,157	924	439	1,293
	1905	5,000	1,198	3,802	2,473	None.	2,473	50	503	613
	1904	5,000	1,198	3,802	2,473	None.	2,473	50	503	613

LLOYD'S PLATE GLASS INSURANCE COMPANY †, ... Eastmure & Lightbourn, Chief Agent, Toronto.									
1907	83,869	73,059	10,810	49,792	2,969	52,761	24,039	21,380	45,419
1906	84,408	71,783	12,625	53,676	2,909	56,645	24,952	23,305	48,347
1905	81,697	70,900	10,797	53,440	2,704	56,334	21,511	22,808	44,319
1904	80,734	62,907	17,827	47,319	2,594	49,913	19,104	20,453	39,557
1903	71,659	60,186	11,473	46,615	2,394	49,009	19,570	20,444	39,614
1902	72,249	57,939	14,310	44,750	2,394	47,144	20,150	19,499	39,649
1901	69,974	54,939	15,035	41,216	2,194	43,410	20,431	17,656	38,087
1900	56,390	53,887	2,593	41,961	1,994	43,955	22,109	18,364	40,473
1899	59,060	51,331	7,229	39,093	1,994	41,087	19,394	16,259	36,653
1898	57,271	45,940	11,331	33,624	1,994	35,618	18,605	14,440	33,045
LONDON GUARANTEE AND ACCIDENT * † § D. W. Alexander, Chief Agent, Toronto.									
1907	164,017	134,628	29,389	194,697	4,719	199,416	68,411	88,359	156,770
1906	149,510	102,960	46,550	171,495	4,338	175,833	57,123	80,596	137,719
1905	129,918	97,524	37,394	155,843	3,940	159,783	70,449	75,244	145,693
1904	122,167	84,233	39,934	145,612	3,601	149,993	73,397	67,064	104,391
1903	120,457	78,255	42,202	139,634	3,683	143,317	44,176	60,495	104,671
1902	122,982	72,491	59,492	119,608	3,306	123,004	26,308	54,649	81,047
1901	107,088	57,528	49,560	107,884	3,335	111,219	47,856	48,084	95,139
1900	104,018	63,238	40,780	97,183	3,342	100,545	40,840	45,918	86,758
1899	98,042	59,677	36,365	86,709	3,018	89,727	55,653	43,102	96,755
1898	98,792	73,705	25,087	95,835	2,947	98,782	29,575	45,414	74,989
MARINE INSURANCE COMPANY †, ... W. J. G. Thomson, Chief Agent, Halifax, N. S.									
1907	126,533	Nil.	126,533	54,689	None.	54,689	9,878	5,793	15,581
1906	126,533	Nil.	126,533	51,544	None.	51,544	5,897	5,464	11,361
1905	126,533	Nil.	126,533	43,125	None.	43,125	11,084	4,493	16,387
1904	126,533	Nil.	126,533	34,767	None.	34,767	13,810	3,706	17,516
1903	126,533	Nil.	126,533	29,690	None.	29,690	12,700	3,147	15,847
1902	107,067	73	100,994	26,931	None.	26,931	375	2,854	3,229
1901	102,200	Nil.	102,200	10,424	None.	10,424	2,500	1,042	3,542
1900	102,200	Nil.	102,200	10,826	None.	10,826	2,020	1,083	3,103
1899	102,200	Nil.	102,200	5,982	None.	5,982	None.	598	598
1898	102,200	Nil.	102,200	160	None.	160	None.	16	16
MARYLAND CASUALTY * § J. William Mackenzie, Chief Agent, Toronto.									
1907	126,007	120,466	.....	132,801	4,201	157,002	68,597	53,541	122,138
1906	107,261	80,865	25,396	107,076	3,641	110,717	37,557	40,301	77,858
1905	107,896	61,567	46,329	83,161	3,641	86,802	41,887	31,930	73,817
1904	116,040	59,555	56,485	62,168	1,616	63,784	14,582	22,633	37,215
1903	104,103	16,389	87,714	25,818	2,167	27,985	459	8,238	8,757
NEW YORK PLATE GLASS †, ... Gustave Fautoux, Chief Agent, Montreal.									
1907	31,916	25,720	6,196	20,842	980	21,822	8,245	8,390	16,635
1906	28,194	23,039	5,155	19,649	942	20,591	8,403	7,811	16,244
1905	23,593	19,926	3,667	16,467	555	17,022	7,441	6,681	14,422
1904	12,630	13,573	.....	18,272	385	18,657	7,402	9,141	13,443
1903	12,207	8,245	3,962	7,760	435	8,216	3,097	2,969	6,066
1902	11,274	7,712	3,562	6,915	400	7,315	2,346	2,318	4,664
1901	11,711	6,218	5,493	5,262	400	7,315	2,689	2,580	5,269
1900	11,088	4,782	6,306	7,431	400	7,831	1,975	2,894	4,869

* Accident insurance.

† Inland transit business and inland marine.

‡ Plate glass insurance.

§ Burglary insurance.

¶ Inland transit.

†† Inland transit business and inland marine.

‡‡ Inland transit.

§§ Inland transit.

¶¶ Inland transit.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch:</i> OCEAN ACCIDENT AND GUARANTEE CORPORATION * § Charles H. Neely, Mgr., Toronto.	1907	\$263,976	\$191,481	\$72,495	\$270,139	\$7,132	\$277,271	\$22,865	\$102,203	\$195,068
	1906	205,173	159,388	45,785	210,213	\$181	210,444	15,122	88,935	205,058
	1905	197,738	130,076	67,662	195,871	5,804	202,135	12,495	72,495	193,078
	1904	186,486	110,383	76,106	159,002	5,800	164,882	93,957	59,832	153,789
	1903	162,069	103,922	58,147	154,834	5,800	160,634	123,922	63,944	187,866
	1902	179,829	138,807	41,022	189,363	5,800	195,163	137,575	65,111	202,686
	1901	163,347	138,674	24,673	189,974	3,236	200,209	136,643	66,421	203,063
	1900	160,189	138,145	22,044	214,931	None.	214,931	178,109	71,093	249,202
	1899	141,530	121,035	20,495	195,421	4,436	199,857	115,714	78,985	194,699
	1898	135,993	93,687	42,306	151,692	4,436	156,128	113,048	60,755	173,803
RAILWAY PASSENGERS ASSURANCE CO. * † § Frank H. Russell, Chief Agent, Toronto.	1907	99,927	33,444	59,483	59,527	None.	59,527	14,313	31,523	45,836
	1906	94,490	24,353	68,137	39,899	None.	39,899	8,918	21,667	30,585
	1905	94,221	21,474	72,747	34,873	None.	34,873	8,555	19,719	28,274
	1904	91,584	12,046	78,698	21,750	None.	21,750	3,331	11,467	14,798
	1903	93,423	4,148	89,275	6,753	None.	6,753	599	6,174	6,683
TRAVELERS INSURANCE COMPANY * F. F. Parkins, Montreal.	1907	(a)	123,201	.....	163,170	None.	163,170	54,686	64,763	119,389
	1906	(a)	123,867	.....	153,386	25	153,410	63,899	58,817	122,656
	1905	(a)	91,423	.....	123,683	20	123,703	39,581	51,313	90,894
	1904	(a)	98,777	.....	118,820	None.	118,820	58,888	48,593	107,481
	1903	(a)	(a)	.....	97,585	None.	97,585	41,787	45,275	87,062
	1902	(a)	(a)	(a)	75,818	None.	75,818	23,695	29,400	53,095
	1901	(a)	(a)	(a)	76,812	None.	76,812	55,683	39,557	88,240
	1900	(a)	(a)	(a)	77,366	None.	77,366	55,772	31,494	87,266
	1899	(a)	(a)	(a)	84,886	None.	84,886	32,852	32,852	71,600
	1898	(a)	(a)	(a)	90,574	None.	90,574	46,107	39,769	85,876
UNITED STATES FIDELITY AND GUARANTY CO.† A. E. Kirkpatrick, Chief Agent, Toronto.	1907	139,799	23,004	116,795	45,966	4,225	90,101	5,237	23,863	29,100
	1906	123,312	23,327	99,885	42,772	4,225	46,997	2,372	20,972	23,344
	1905	130,947	17,175	113,772	25,064	4,878	20,942	945	15,964	18,949
	1904	116,460	19,866	96,594	23,548	3,165	28,173	4,169	17,269	21,438
	1903	116,928	4,222	112,686	5,546	3,165	8,733	None.	11,488	11,488

* Accident insurance.

† Guarantee.

§ Sickness insurance.

LIST OF LIFE, FIRE AND MISCELLANEOUS INSURANCE
COMPANIES LICENSED TO DO BUSINESS IN CANADA.

CORRECTED TO MAY 2, 1908.

NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for Which Licensed.	NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for Which Licensed.
Acadia Fire.....	\$54,253	Fire.	London Life.....	\$53,095	Life.
Ætna, Hartford.....	181,378	Fire, Inla'd Mar.	Lumber Ins. Co., N. Y.....	100,405	Fire.
Ætna Life, Hartford.....	4,213,437	Life.	Manitoba Fire.....	52,367	Fire.
Alliance Assurance Co.....	197,343	Fire.	Manufacturers Life.....	164,950	Life.
American and Foreign Mar.....	25,000	Transit.	Marine Insurance.....	105,850	Reg. M., In. Mar
American Surety, New York.....	97,333	Guar. and Cont.	Maryland Casualty.....	102,298	Acc., Sk., St. B.
Anglo-American, Toronto.....	50,583	.....	Mercantile Fire.....	95,351	Fire.
Annuity Co. of Canada.....	53,942	Life.	Metropolitan Life, N. Y.....	4,416,925	Life.
Atlas Assurance Company.....	327,667	Fire.	Monarch Life.....	50,113	Life.
Boiler Insp. & Ins. Co., Can.....	54,586	Steam Boiler, etc	Montreal-Canada Fire.....	57,000	Fire.
British America, Toronto.....	58,520	Fire, Inland Mar.	Mutual Life, New York.....	6,829,310	Life.
British and Foreign Marine.....	111,150	In. Ma. & Trans.	Mutual Life of Canada.....	103,075	Life.
Caledonian.....	245,731	Fire.	Mutual Reserve Life.....	305,172	Life.
Canada Accident.....	35,168	Acc., Sick., P. G.	National Life, Canada.....	53,500	Life.
Canada Life, Hamilton.....	57,950	Life.	National Provincial Pl. Glass.....	10,118	Plate Glass.
Canadian Casualty.....	40,500	Acc., Sickness.	New York Life.....	7,755,423	Life.
Canadian Fire.....	66,500	Fire.	New York Plate Glass.....	26,256	Plate Glass.
Canadian Railway Accident.....	38,166	Acc., Sickness.	North American Life.....	57,553	Life.
Canadian Guardian Life.....	50,910	Life.	North Brit. and Mercantile.....	1,115,333	Fire, Life.
Central Canada Man.....	50,230	Fire.	Northern Assurance Co.....	386,173	Fire.
Commercial Union, London.....	690,013	Fire, In. Mar., L.	Northern Life, Canada.....	63,751	Life.
Confederation Life.....	75,847	Life.	Norwich Union Fire, Eng.....	422,728	Fire.
Connecticut Fire, Hartford.....	100,000	Fire.	Norwich Union, Life.....	68,910	Life.
Continental Life.....	52,250	Life.	Nova Scotia Fire.....	50,189	Fire.
Crown Life.....	55,458	Life.	Ocean Accident and Guar.....	161,107	Acc., Sickness.
Dominion Guar. Co.....	25,603	Burglary	Ocean Marine Ins. Co.....	121,667	In. Mar. Trans.
Dominion Fire.....	50,961	Fire.	Ontario Accident.....	40,120	Acc., Sickness.
Dominion Life.....	54,648	Life.	Ontario Fire.....	50,149	Fire.
Dominion of Canada Guar. and Acc.....	118,932	Acc., Sick., Guar.	Ottawa Fire.....	53,200	Fire.
Dominion Plate Glass.....	16,150	Plate Glass.	Pelican and British Empire.....	1,831,911	Life.
Eastern Canada Man.....	57,000	Fire.	Phenix, Brooklyn, N. Y.....	214,495	Life.
Empire Acc. and Surety Co.....	80,000	Acc., Sick., Guar.	Phoenix Assurance Co.....	639,025	Fire.
Employers Liability.....	249,548	Acc., Sick., Guar.	Phoenix Ins. Co., Hartford.....	141,800	Fire.
Equitable Life.....	6,523,056	Life.	Protective Association.....	15,344	Acc. and Sick
Equity Fire.....	50,211	Fire.	Provident Sav'gs Life, N. Y.....	369,667	Life.
Excelsior Life.....	52,300	Life.	Quebec Fire.....	76,850	Fire.
Federal Life, Ontario.....	71,534	Life.	Queen.....	470,580	Fire.
Fidelity and Casualty, N. Y.....	90,013	Burg., Ac. Sick.	Railway Passengers.....	80,787	Guar., Acc., Sick
Foresters, Independent Ord.....	100,000	L. Dis., S., Asst.	Reliance Mutual Life.....	96,133	Life.
Foresters, Ancient Order.....	41,980	Life.	Richmond and Drummond.....	55,420	Fire.
General Accident.....	124,395	Acc. and Sick.	Rimouski Fire.....	51,650	Fire.
German-American.....	168,583	Life.	Rochester German.....	102,250	Fire.
Germania Life.....	57,000	Life.	Royal.....	1,309,835	Fire, Life.
Great West Life.....	56,550	Guarantee.	Royal Victoria.....	240,004	Fire.
Guardian Co. of N. America.....	492,402	Fire.	Scottish Union.....	227,529	Fire.
Guardian, London.....	456,719	Fire.	Scottish Fire.....	50,756	Fire.
Hartford Fire, Hartford.....	96,785	Boiler, Limited.	Sovereign Life.....	50,000	Life.
Hartford Steam Boiler.....	50,568	Life.	Standard Life.....	6,707,281	Life.
Home Life Association.....	271,342	Fire, Inland Mar.	Star Life.....	219,951	Life.
Home, New York.....	95,750	Guar., Acc., Sick.	State Life, Indianapolis.....	80,607	Life.
Imperial Guar. and Accident.....	225,074	Life.	Sterling Accident and Guar.....	32,250	Acc., Sickness.
Imperial Life.....	224,612	Fire, Inland Mar.	St. Paul Fire and Marine.....	150,294	Fire, In. Mar.
Ins. Co. of North America.....	5,000	Guar. S.S.M. Co.	Sun, London.....	309,997	Fire.
International Fidelity.....	168,890	Fire.	Sun Life of Canada.....	60,800	Life.
Law Union and Crown.....	1,020,698	Life.	Title & Trust Co.....	51,728	Title.
Liv. and Lon. and Globe.....	71,198	Plate Glass.	Travelers, Hartford.....	2,251,151	Life, Acc.
Lloyds Plate Glass, N. Y.....	158,650	F., L., In. Mar.	Union Mutual Life.....	1,181,453	Life.
London Assurance.....	135,770	Guar., Acc., Sick.	Union Assurance Society.....	441,737	Life.
London Guarantee and Acc.....	280,674	Fire.	Union Life, Toronto.....	51,800	Life.
London and Lancashire Fire.....	2,765,503	Life.	United States Fd. and Guar.....	51,795	Guar. & Cont.
London and Lancashire Life.....	57,797	Fire.	United States Life.....	255,459	Life.
London Mutual Fire, Ont.....			Western Assur. Co., Toronto.....	60,890	Fire, In. Mar.
			Yorkshire Fire.....	151,329	Fire.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 22 of "The Insurance Act" to transact all business connected with policies existing on March 31, 1878, and their deposits are applicable to those policies subject to the provisions of the statutes in that behalf.

NAME OF COMPANY.	Am't of Deposit.	Business.	NAME OF COMPANY.	Am't of Deposit.	Business.
Connecticut Mutual Life...	\$106,500	Life.	Northwestern Mutual Life...	\$100,000	Life.
Edinburgh Life.....	118,017	Life.	Phoenix Mutual Life.....	127,780	Life.
Life Association of Scotland.....	122,636	Life.	Scottish Amicable Life.....	141,850	Life.
National Life Ins. Co., U.S.A.	81,450	Life.	Scottish Prov. Institution.....	86,450	Life.

The following insurance companies are registered under the insurance act, and are permitted to transact the business of life insurance in Canada upon the assessment plan.

NAME OF COMPANY.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travelers Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mut. Ben. Ass'n of Can.	John J. Behan, Chief Agent, Kingston, Ont.

* This order is also authorized to transact the business of sickness insurance.

† The business of this company is restricted to employees of the Singer Machine Co.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

(Corrected to June 1, 1908.)

STATE.	NAMES.	ADDRESS.	TITLE.	Next Session of Legislature.
Alabama.....	A. C. Sexton.....	Montgomery..	Deputy Ins. Com.....	Jan., 1911
Alaska.....	William L. Distin.....	Juneau.....	Secretary of Alaska.....	.....
Arizona.....	*John H. Page.....	Phoenix.....	Territorial Auditor.....	.....
Arkansas.....	W. F. Nichols.....	Phoenix.....	Secretary of Territory.....	Jan., 1909
California.....	Avery E. Moore.....	Little Rock..	Aud. of State & Ins. Com.....	Jan., 1909
Colorado.....	E. Myron Wolf.....	San Fran'co..	Insurance Commissioner.....	Jan., 1909
Connecticut.....	E. E. Rittenhouse.....	Denver.....	Commissioner of Insurance.....	Jan., 1909
Delaware.....	Theo. H. McDonald.....	Hartford.....	Insurance Commissioner.....	Jan., 1909
District of Columbia.....	Geo. W. Marshall.....	Milford.....	Insurance Commissioner.....	Jan., 1909
Florida.....	Thos. E. Drake.....	Washington..	Superintendent of Insurance.....	.....
Georgia.....	Wm. V. Knott.....	Tallahassee..	State Treasurer.....	Apr., 1909
Hawaii.....	W. A. Wright.....	Atlanta.....	Insurance Commissioner.....	June 1909
Idaho.....	A. J. Campbell.....	Honolulu.....	Insurance Commissioner.....	Feb., 1909
Illinois.....	C. D. Goasind.....	Boise City.....	Insurance Commissioner.....	Jan., 1909
Indiana.....	Fred. W. Potter.....	Springfield..	Superintendent of Insurance.....	Jan., 1909
Iowa.....	John C. Billheimer.....	Indianapolis..	Auditor of State.....	Jan., 1909
Kansas.....	B. F. Carroll.....	Des Moines...	Auditor of State.....	Jan., 1909
Kentucky.....	Charles W. Barnes.....	Topeka.....	Superintendent of Insurance.....	Jan., 1909
Louisiana.....	Charles W. Bell.....	Frankfort.....	Insurance Commissioner.....	Jan., 1910
Maine.....	E. J. McGivney.....	Baton Rouge..	Asst.-Secretary of State.....	May, 1910
Maryland.....	Stephen W. Carr.....	Augusta.....	Insurance Commissioner.....	Jan., 1909
Massachusetts.....	B. Frank Crouse.....	Baltimore.....	Insurance Commissioner.....	Jan., 1910
Michigan.....	Frank H. Hardison.....	Boston.....	Commissioner of Insurance.....	Jan., 1909
Minnesota.....	James V. Barry.....	Lansing.....	Commissioner of Insurance.....	Jan., 1909
Mississippi.....	John A. Hartigan.....	St. Paul.....	Insurance Commissioner.....	Jan., 1909
Missouri.....	T. M. Henry.....	Jackson.....	Aud. Pub. Act's & Ins. C'r.....	Jan., 1910
Montana.....	W. D. Vandiver.....	Jefferson City..	Superintendent of Insurance.....	Jan., 1909
Nebraska.....	H. R. Cunningham.....	Helena.....	State Auditor.....	Jan., 1909
Nevada.....	E. M. Searle, Jr.....	Lincoln.....	Auditor of Public Accounts.....	Jan., 1909
New Hampshire.....	J. Eggers.....	Carson City..	State Controller.....	Jan., 1909
New Jersey.....	Geo. H. Adams.....	Concord.....	Insurance Commissioner.....	Jan., 1909
New Mexico.....	D. O. Watkins.....	Trenton.....	Insurance Commissioner.....	Jan., 1909
New York.....	Jacabo Chavez.....	Santa Fe.....	Superintendent of Insurance.....	Jan., 1909
North Carolina.....	Otto Kelsey.....	Albany.....	Superintendent of Insurance.....	Jan., 1909
North Dakota.....	James R. Young.....	Raleigh.....	Insurance Commissioner.....	Jan., 1909
Ohio.....	E. C. Cooper.....	Bismarck.....	Commissioner of Insurance.....	Jan., 1909
Oklahoma.....	C. C. Lemert.....	Columbus.....	Superintendent of Insurance.....	Jan., 1910
Oregon.....	J. T. McComb.....	Guthrie.....	Insurance Commissioner.....	Dec., 1909
Pennsylvania.....	F. W. Benson.....	Salem.....	Secretary of State.....	Jan., 1909
Porto Rico.....	David Martin.....	Harrisburg...	Insurance Commissioner.....	Jan., 1909
Rhode Island.....	G. Christiansen.....	San Juan.....	Acting Secretary.....	Jan., 1909
South Carolina.....	Charles C. Gray.....	Providence...	Insurance Commissioner.....	Jan., 1909
South Dakota.....	F. H. McMaster.....	Columbia.....	Insurance Commissioner.....	Jan., 1909
Tennessee.....	O. S. Basford.....	Pierre.....	Insurance Commissioner.....	Jan., 1909
Texas.....	Reau E. Folk.....	Nashville.....	Commissioner of Insurance.....	Jan., 1909
United States.....	Thos. B. Love.....	Austin.....	Insurance Commissioner.....	Jan., 1909
Utah.....	Oscar S. Straus.....	Washington..	Sec. Dept. Com'rce & Labor.....	Dec., 1908
Vermont.....	Chas. S. Tingey.....	Salt Lake City..	Secretary of State.....	Jan., 1909
Virginia.....	F. G. Fleetwood.....	Morrisville.....	Secretary of State.....	{ Oct., 1908
Washington.....	Edward H. Deavitt.....	Montpelier.....	State Treasurer.....	{
West Virginia.....	Joseph Button.....	Richmond.....	Commissioner of Insurance.....	Jan., 1910
Wisconsin.....	S. H. Nichols.....	Olympia.....	Sec. of State and Ins. Com.....	Jan., 1909
Wyoming.....	Arnold C. Scherr.....	Charleston.....	State Auditor.....	Jan., 1909
	Geo. E. Beedle.....	Madison.....	Commissioner of Insurance.....	Jan., 1909
	Le Roy Grant.....	Cheyenne.....	State Auditor.....	Jan., 1909

CANADA.

Dominion of Canada...	Wm. Fitzgerald.....	Ottawa.....	Superintendent of Insurance.....	.....
British Columbia.....	A. C. Reddie.....	Victoria.....	Deputy Provincial Secretary.....	.....
Manitoba.....	A. E. Ham.....	Winnipeg.....	Inspector of Insurance.....	.....
New Brunswick.....	Geo. Babbitt.....	Fredericton..	Deputy Receiver General.....	.....
Nova Scotia.....	Fred. S. Mathers.....	Halifax.....	Deputy Provincial Secretary.....	.....
Ontario.....	Dr. J. H. Hunter.....	Toronto.....	Inspector of Insurance.....	.....
Prince Edward Island.....	A. Newbery.....	Charlottetown..	Assistant Provincial Treas.....	.....
Quebec.....	A. O. Dostaler.....	Montreal.....	Inspector of Insurance.....	.....
Saskatchewan.....	Ed. J. Wright.....	Regina.....	Registrar Joint Stock Cos.....	.....

*Matters relating to domestic companies.

RETIRED AMERICAN LIFE INSURANCE COMPANIES.

When Retired.	NAME OF COMPANY.
1858	Alabama Gold Life, Mobile; failed.
1868	Alabama Mutual, Selma; failed.
1877	Alliance Mutual, Leavenworth; capital \$100,000; retired.
1906	American Mutual, Oklahoma; capital, \$123,500; reinsured in Kansas City Life.
1880	American, Philadelphia; capital, \$500,000; failed.
1886	American Life and Accident, New Orleans; reinsured in Life Insurance Co. of Virginia.
1873	American Mutual, New Haven; reinsured in American Life and Trust.
1876	American National Life and Trust, New Haven; capital, \$100,000; failed.
1877	American Popular, New York; capital, \$384,500; failed.
1871	American Tontine, New York; reinsured in Empire Mutual.
1901	American Union, New York; reinsured in Security Trust and Life.
1872	Amicable, New York; capital \$130,000; reinsured in Guardian Mutual.
1873	Anchor, Jersey City; capital, \$130,000; failed.
1873	Asbury, New York; capital, \$180,000; failed.
1877	Atlantic Mutual, Albany; capital, \$110,000; failed.
1901	Atlantic Mutual, Greenfield, Mass.; reinsured in Boston Mutual Life.
1893	Atlas, Indianapolis; capital, \$100,000; reinsured in Fidelity Mutual.
1873	Atlas, St. Louis; reinsured in St. Louis Mutual.
1877	Baltimore, Maryland; reinsured in Equitable.
1870	Ben Franklin, New York; reinsured in United States.
1901	Brooklyn Life, New York; reinsured in Equitable of New York.
1902	Brotherhood Reserve Life, Des Moines; retired.
1908	Buffalo Life, Buffalo, N. Y.; reinsured in Metropolitan Life, New York.
1872	California Mutual, San Francisco; reinsured in Republic.
1906	Carolina Life, High Point, N. C.; reinsured in Jefferson Standard Life, Raleigh.
1873	Carolina, Memphis; reinsured in Southern Life, Memphis.
1869	Central Life and Accident, Newark; reinsured in New York Life.
1901	Central Life of Missouri, St. Louis; reinsured in Metropolitan Life of New York.
1907	Central Union, Indianapolis; reinsured in Indiana National.
1886	Charter Oak, Hartford; capital, \$200,000; failed.
1906	Chicago, Chicago; capital, \$150,000; reinsured in Federal Life, Chicago.
1877	Chicago, Chicago; failed.
1908	Chicago Life, Des Moines; reinsured in Des Moines Life.
1884	Chicago Mutual, Chicago; reinsured in Union Mutual.
1871	Cincinnati Mutual, Cincinnati; reinsured in Union Central.
1900	Citizens Mutual Life, Newark, N. J.; retired.
1883	Columbia Mutual, Providence; capital, \$100,000; reinsured in Commercial Alliance.
1876	Columbia, St. Louis; failed.
1884	Commercial Alliance, New York, capital, \$200,000; failed; Wm. T. Gilbert, receiver.
1872	Commonwealth, New York; capital \$188,500; reinsured in New Jersey Mutual.
1908	Commonwealth Life, Fort Smith, Ark.; reinsured in St. Louis National Life.
1906	Conservative Life, Los Angeles; consolidated with Pacific Mutual Life.
1906	Conservative Mutual, Charlotte, N. C.; capital, \$20,000; failed.
1887	Continental, Hartford; capital, \$300,000; failed.
1876	Continental, New York; capital, \$100,000; closed at suit of stockholders.
1905	Contentnea Life, Wilson, N. C., retired.
1888	Cotton States, Macon, retired.
1880	Covenant Mutual, St. Louis; capital, \$100,000; reinsured in Metropolitan of New York.

When Retired.	NAME OF COMPANY.
1872	Craftsmen, New York; reinsured in Hope Mutual; capital, \$300,000.
1860	Crescent Mutual, New Orleans; failed.
1873	Delaware Mutual, Wilmington; reinsured in National Life of the U. S.
1871	De Soto, St. Louis; reinsured in Republic.
1888	Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1869	Eagle, Chicago; reinsured in Great Western, of Chicago.
1853	Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1897	Eastern Mutual Life, Camden; retired.
1906	Eastern Life, Charlotte, N. C.; consolidated with Conservative Life and Annuity.
1873	Eclectic, New York; capital, \$150,000; closed at suit of stockholders.
1902	Economic, Wilmington, Del.; reinsured in Metropolitan Life, New York.
1873	Economical, Providence; reinsured in Republic; capital, \$100,000.
1869	Empire Mutual, Chicago; reinsured in International.
1872	Empire Mutual, New York; capital, \$100,000; reinsured in Continental, New York.
1872	Empire State, Watertown; capital, \$100,000; reinsured in Life Association.
1889	Equality, Richmond.
1852	Equitable Life and Trust, Philadelphia; reinsured in Aetna.
1873	Excelsior, New York; capital, \$125,000; reinsured in National Life of the U. S.
1871	Farmers and Mechanics, New York; capital, \$100,000; failed.
1882	Franklin, Indianapolis; retired.
1869	General Life and Accident Mutual, Newark.
1870	Georgia Mutual, Macon; reinsured in Cotton States.
.....	German Mutual, Cincinnati.
1874	Government Security, New York; capital, \$100,000; reinsured in North America.
1867	Globe Life and Trust, Philadelphia.
1879	Globe Mutual, New York; capital \$100,000; failed.
1870	Great Western, Chicago; reinsured in Republic.
1876	Great Western, New York; capital, \$100,000; failed.
1865	Greenborough Mutual, Greenborough; failed.
1873	Guardian Mutual, New York; capital \$100,000; failed.
1872	Hahneman, Cleveland; capital, \$200,000; reinsured in Republic.
1874	Hand-in-Hand, Philadelphia; wound up.
1873	Hercules, New York; capital, \$150,000; failed.
1882	Home, Salt Lake City; retired.
1871	Home Mutual, Cincinnati.
1880	Homestead Bank and Life, Pittsburg; failed.
.....	Homestead, Cincinnati; capital, \$100,000.
1890	Homestead Building and Loan, Indianapolis; retired.
1887	Homoeopathic Mutual, New York; retired.
1872	Hope Mutual, New York; capital, \$215,500; reinsured in New Jersey Mutual.
1868	Hope Mutual, Stamford; failed.
1866	Howard, New York; reinsured in United States.
1892	Imperial, Detroit; capital, \$118,000; reinsured in National of Hartford.
1890	Indiana Life, Indianapolis, Ind.; capital, \$100,000; consolidated with American Central.
1888	Industrial, Mobile; retired.
1888	Industrial Life and Accident, Baltimore; retired.
1894	Industrial Mutual, Minneapolis; retired.
1873	International, Chicago; reinsured in Universal.
1872	International, Jersey City; capital \$166,235; reinsured in United States.
1904	Inter-State Life of Cincinnati, merged with the Columbia Life of Cincinnati.
1900	Iowa Life, Sioux City; capital, \$100,000; consolidated with National Life, U. S. of A.
1889	Iowa Mutual, Cedar Rapids; retired.
1876	Iron City, Pittsburg.
1868	Jefferson, Cincinnati; reinsured in Ohio Life and Trust.

When Retired.	NAME OF COMPANY.
1908	Jefferson Life, Indianapolis, Ind.; reinsured in Ohio State Life.
1908	Kansas Mutual Life, Topeka; reinsured in Illinois Life.
1908	Kansas Union Life, Topeka; capital, \$100,000; reinsured in National of U. S. of A.
1867	Kentucky Mutual, Covington; failed.
1866	Kentucky Mutual, Louisville.
1870	Keystone Mutual, Harrisburg; failed.
1882	Knickerbocker, New York; capital \$100,000; failed.
1870	Laboringmans, Kewancee; failed.
1878	Life Association of America, St. Louis; failed.
1896	Life Insurance Clearing Company, St. Paul; capital, \$100,000; reinsured in Security T. and L.
1869	Lincoln, Chicago.
1881	Louisiana Equitable Life, New Orleans; wound up.
1869	Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878	Massachusetts Hospital, Boston; retired.
1854	Merchants and Planters, New Orleans; failed.
1876	Merchants, New York; reinsured in Globe.
1876	Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1872	Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1874	Missouri Mutual, St. Louis; reinsured in Mound City.
1879	Missouri Valley, Leavenworth; capital, \$100,000; retired.
1889	Mobile, Mobile, Ala.; liquidated.
1876	Mound City, St. Louis; changed name to St. Louis Life.
1857	Mutual, Baltimore; reinsured in Union Mut.
1876	Mutual, Chicago; failed.
1876	Mutual, Pittsburg; failed.
1873	Mutual Benefit, New Orleans; failed.
1876	Mutual Life and Accident, Williamsport, Pa.
1897	Mutual Life, Indianapolis; reinsured.
1904	Mutual Life and Trust, Des Moines; reinsured in Central Life of Des Moines.
1902	Mutual Life, Louisville, Ky.; capital, \$100,000; reinsured in Illinois Life.
1872	Mutual Protection, New York; capital, \$100,000; reinsured in Reserve.
1875	Mutual Protection, Philadelphia, Pa.
1908	Mutual Reserve, New York; failed.
1876	Nashville, Nashville; reins. in Globe Mutual.
1855	Nashville Mutual Protection, Nashville; failed.
1874	National, Chicago; failed.
1872	National Life, Elizabeth.
1872	National, New York; capital, \$150,000; closed at suit of stockholders.
1873	National Capital, Washington; capital, \$150,000; reinsured in Penn Mutual.
1866	National Life and Health, Kalamazoo; failed.
1902	National Life and Trust, Des Moines; capital, \$100,000; reinsured in National of U. S. of A.
1896	National Life and Trust, New Haven.
1852	National Safety and Trust, Philadelphia; failed.
1890	Natural Premium Life Society, New Orleans; liquidated.
1877	New Jersey Mutual, Newark; capital, \$100,000; failed.
1813	New York Mechanics Life, New York.
1872	New York State, Syracuse; capital, \$120,000; reinsured in Guardian Mutual.
1874	North America, New York; failed.
1876	North America, Philadelphia; reinsured in Penn Mutual Life.
1853	North American Mutual Life and Health, Philadelphia; reinsured in Aetna.
1862	North Carolina Mutual, Raleigh; failed.
1882	North Carolina State; reinsured in Life Insurance Company of Virginia.
1894	North Eastern Life, Manchester, N. H.; capital, \$25,000; retired.
1903	Northern Central, Toledo, Ohio; reinsured in Pittsburg Life and Trust.
1903	Northern Central Life, Des Moines; reinsured in Pittsburg Life and Trust.
1903	Northwestern Life and Savings, Des Moines; capital \$100,000; reinsured in Northwestern National.
1865	Northwestern Mutual Life, Chicago.
1857	Odd Fellows Life and Trust, Philadelphia, Pa.
1876	Ohio Life and Trust, Cincinnati, O.; failed.
1876	Ohio Life, Cleveland, O.

When Retired.	NAME OF COMPANY.
1872	Peabody, New York; reinsured in Farmers and Mechanics.
1866	Penninsular Mutual Life, Detroit, Mich.
1882	Peoples Industrial, Norwich, Conn.; capital, \$100,000; reinsured in Metropolitan.
1863	Philadelphia, Philadelphia; retired.
1861	Phoenix, St. Louis; reinsured in New York Life.
1880	Piedmont and Arlington, Richmond; capital, \$200,000; failed.
1873	Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877	Protection, Chicago; failed.
1867	Provident, Chicago; reinsured in Eagle.
1887	Provident, Minneapolis; retired.
1868	Provident Fund Life and Trust, New York; capital, \$300,000; dissolved.
1887	Provident Life and Investment, Chicago, Ill.
1901	Provident Life, Wheeling, W. Va.; reinsured in Metropolitan Life of New York.
1906	Providence Life, Providence, R. I.; retired, receiver appointed.
1870	Provident Mutual Life, Charleston, S. C.
1871	Putnam Life, Putnam, Conn.
1875	Republic, Chicago; capital, \$947,400; failed.
1872	Reserve, New York; capital, \$136,200; failed.
1873	Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1875	Security Life and Annuity, New York; capital, \$110,000; failed.
1902	Security Life and Savings, Des Moines; capital, \$100,000; reinsured in National Life and Trust.
1908	Security Trust and Life, New York; capital, \$500,000; purchased by Pittsburg Life and Trust.
1896	Southern Industrial, New Orleans; capital \$100,000; amalgamated with American L. and A., New Orleans.
1856	Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876	Southern, Memphis; failed.
1868	Southern Mutual, Columbia, S. C.; failed.
1863	Southern Mutual, New Orleans; reinsured in U. S. Life and Trust, Philadelphia.
1869	Southern Mutual Life and Trust, Mobile; reinsured in New York Life.
1853	Spring Garden, Philadelphia; reinsured in New York Life.
1871	Standard, New York; capital, \$125,000; reinsured in Government Security.
1875	St. Louis Life, St. Louis; reins. in Columbia.
1878	St. Louis, Mutual, St. Louis; capital, \$100,000; reinsured in Mound City.
1899	Star Life, Grafton, W. Va.; reinsured in Provident Life.
1896	State, Philadelphia; capital, \$100,000; ceased life business.
1906	State Security Life and Accident; capital, \$10,000; retired.
1902	Sun Life, Louisville; capital, \$200,000; reinsured in Metropolitan Life.
1856	Susquehanna Mutual, Harrisburgh; reinsured in American of Philadelphia.
1876	Teutonia, Chicago; capital, \$200,000; failed.
1875	Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1884	Toledo Mutual, Toledo; cap., \$120,000; retired.
1863	Trenton Mutual, Trenton; failed.
1840	Union Assurance, New York; failed.
1899	Union Life, Omaha, Neb.; reinsured in Royal Union.
1870	United Fire, Life and Marine, Covington, Ky.
1871	United Security, Philadelphia; capital, \$100,000; reinsured in Penn Mutual.
1863	United States, Lafayette; failed.
1861	United States Annuity and Life, Hartford; failed.
1897	United States Industrial Ins. Co., Newark, N. J.; risks transferred to the Metropolitan Life Ins. Co. of New York.
1863	United States Life and Trust, Philadelphia; failed.
1869	United States Mutual Life and Casualty, Trenton, N. J.
1877	Universal, New York; cap., \$300,000; failed.
1900	Vermont Life, Burlington, Vt.; capital, \$100,000; reins. in Metropolitan of New York.
1869	Western, Cincinnati; reinsured in Cincinnati Mutual.

When Retired. NAME OF COMPANY.
 1899—Western Mutual, St. Louis; reinsured in Commonwealth.
 1891—Western New York, Batavia; capital, \$125,000; failed.
 1898—Widows and Orphans, St. Louis; reinsured in Life Association.

When Retired. NAME OF COMPANY.
 1876—Widows and Orphans Fund, Nashville; failed.
 1871—Widows and Orphans Benefit, New York; capital, \$200,000; failed.
 1873—Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
 1873—World Mutual, New York; failed.

RETIRED AMERICAN MISCELLANEOUS INSURANCE COMPANIES.

When Retired. NAME OF COMPANY.
 1894—Aetna Live Stock, Cincinnati, O.
 1893—Aetna Live Stock, Hartford.
 1893—Aetna Mutual Accident, Streator, Ill.
 1893—American Casualty Insurance and Security Company, Baltimore, Md.
 1895—American Employers Liability, Jersey City, N. J.
 1896—American Life and Accident, New Orleans.
 1898—American Live Stock, St. Paul.
 1891—American Steam Boiler, New York.
 1896—American Title and Insurance Company, Baltimore.
 1907—Bankers Mutual Casualty Company, Des Moines; retired.
 1906—Central Accident, Pittsburg; sold to Maryland Casualty.
 1898—Central Live Stock, Indianapolis.
 1896—Chicago Loan and Trust Company, Chicago.
 1893—Colorado Live Stock, Loveland, Col.
 1908—Delaware Surety Company, Dover, Delaware, dissolved.
 1894—Equitable Accident, Denver, Col.
 1895—Farmers Mutual Protective Association, Plankinton.
 1908—Federal Surety Company, Chicago; merged with Union Surety Company, Indianapolis.
 1897—Fidelity, New York.
 1902—Frankfort-American, New York; retired.
 1895—Guarantee and Accident Lloyds, New York.
 1900—Guarantee Bond and Accident Company, Indianapolis.
 1897—Guarantors Liability Indemnity Company, Philadelphia.
 1894—Guarantors of Pennsylvania, Philadelphia; reinsured in Guarantors Liability Indemnity Company.
 1876—Hartford Accident, Hartford.
 1893—Hartford Live Stock, Hartford.
 1895—Home Plate Glass, Washington, D. C.
 1896—Interstate Casualty, New York.
 1908—Inter-State Live Stock, Seattle, Wash.; failed.
 1905—Inter-State Live Stock Insurance Company, Washington, D. C.
 1897—Legal Surety Company, New York.
 1902—Long Island Title Guarantee Company, Brooklyn, absorbed by United States Title Guarantee and Indemnity Company.
 1897—Mercantile Credit Guarantee, New York.

When Retired. NAME OF COMPANY.
 1892—Missouri, Kansas and Texas Trust Company, Kansas City; reinsured in National Surety of Kansas City.
 1899—Metropolitan Accident, Chicago; absorbed by Continental Casualty.
—Michigan Live Stock, Detroit; Cornelius K. Chapin, Receiver.
 1897—National Benefit and Casualty Insurance Company, Milwaukee, Wis.
 1895—National Credit Insurance Company, Minneapolis.
 1901—National Indemnity & Investment, Baltimore; reinsured in General Accident of Perth.
 1897—National Surety, Kansas City.
 1897—New England Burglary, Boston.
 1895—New Jersey Title and Abstract Company, Jersey City.
 1867—New York Accidental, New York.
 1895—Northwestern Live Stock, Des Moines, Ia.
 1889—Peoples Mutual Live Stock, Philadelphia, Pa.
 1902—Peoples Realty Company, New York, absorbed by United States Title Guarantee and Trust Company.
 1892—Pennsylvania Boiler Insurance Company, Philadelphia.
 1895—Providence Mutual Steam Boiler, Providence.
 1878—Railway Passenger, Hartford.
 1899—Red River Valley Mutual Hail, Walpetor, N. D.
 1894—Rhode Island Mutual Live Stock, Providence.
 1897—Rochester Title Insurance Company, Rochester.
 1902—St. Louis Trust Company and Union Trust Company of St. Louis, consolidated.
 1892—St. Paul German Accident, St. Paul.
 1899—Southern Live Stock, Atlanta, Ga.
—Stockmens Indemnity, Jackson, Mich.; Benjamin Williams, Jackson, Receiver.
 1867—Travelers, Providence.
 1903—Union Accident Stock Company, Denver.
 1903—Union Casualty and Surety, St. Louis.
 1908—Union Surety and Guaranty, Philadelphia.
 1867—United States Accident, Syracuse.
 1869—United States Casualty, Trenton, N. J.
 1894—United States Credit System, Newark.
 1902—Universal Casualty, Milwaukee; failed.
 1890—Western Horse and Cattle, Omaha.
 1900—Western Insurance Company Aurora, Ill.

LIFE COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of life insurance companies in the United States in process of winding up with the name of receiver or other persons in charge.

ALABAMA.
 Alabama Gold Life, Mobile; A. P. Bush, Receiver.

INDIANA.
 Mutual Life, Indianapolis; Union Trust Company of Indianapolis, Receiver.

KANSAS.
 Missouri Valley Life, Leavenworth; E. W. Snider, Receiver.

MICHIGAN.
 Imperial Life, Detroit, J. J. Oliver, Detroit, Receiver.

NEW JERSEY.
 New Jersey Mutual Life, Newark; Frederic W. Stevens, Attorney for Receiver.

NEW YORK.
 American Union, New York; Albert B. Oritt, New York, Receiver (appointed January 10, 1908).
 Asbury Life, New York; A. V. Stout, Receiver, 371 Broadway (appointed October 7, 1874).
 Commercial Alliance, New York; Wm. T. Gilbert, Receiver, 82 Liberty street.
 Security Life, New York.

Mutual Reserve Life, New York; William Hepburn Russell (appointed Feb. 15, 1908), and Charles E. Rushmore (appointed Feb. 17, 1908), Federal Receivers.

RHODE ISLAND.
 Providence, Life, Providence, R. I.; James H. Higgins, Temporary Receiver, August, 1906.

CANADA.
 Globe Mutual Life, New York, U. S. A.; W. C. Wells, Montreal, Assignee for Canadian policyholders.

LIFE UNDERWRITERS' ASSOCIATIONS.

ACTUARIES CLUB, THE, Toronto, Ont.

Organized January, 1907. Membership, 40; annual dues, none.

President, F. Sanderson, M.A., F.F.A., F.A.S., joint general manager Canada Life; secretary and treasurer, J. A. Macfarlane, A. I. A. Annual meeting second Tuesday in October.

ACTUARIAL SOCIETY OF AMERICA, Rooms 6080-6082 Metropolitan Building, 1 Madison avenue, New York.

Organized April 25, 1889. Fellows, 131; associates, 88; annual dues, fellows, \$10; associates, \$5. President, John K. Gore; vice-presidents, Archibald A. Welch and Henry Moir; secretary, Arthur Hunter, 346 Broadway, New York; treasurer, David G. Alsop; editor of the "Transactions," Clayton C. Hall.

Ex-Presidents—David Parks Fackler, Howell W. St. John, Emory McIntock, Thomas B. Macaulay, Oscar B. Ireland, Israel C. Pierson, Rufus W. Weeks, Daniel H. Wells.

Council—William A. Marshall, Henry Moir, William C. Macdonald, William A. Hutcheson, Edward J. Sartelle, Frank Sanderson, James D. Craig, F. C. H. Papps. Annual meeting first Thursday after May 14.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS,

90 William street, New York City.

Organized 1900. Annual dues, \$2.

President, Chas. H. Harbaugh, Philadelphia, Pa.; vice-presidents, Chas. E. Allard, Boston, Mass.; B. J. O'Connor, Louisville, Ky.; E. O. Kinnie, Syracuse, N. Y.; T. Millman, Toronto, Ont.; secretary-treasurer, John Guy Monihan, 90 William street, New York. Date of annual meeting, Monday preceding annual meeting of American Medical Association.

AMERICAN LIFE CONVENTION.

Organized January 30, 1906. Membership, 44 companies; annual dues, \$25. Next annual meeting August 19, 20 and 21, 1908, at Denver.

The membership of the American Life Convention is made up of Western and Southern companies.

President, Bascom H. Robison, president Bankers Reserve Life, Omaha, Neb.; vice-presidents: Alabama, Wilmer L. Moore; California, Thos. L. Miller; Colorado, H. L. Sears; Florida, H. B. Race; Georgia, C. R. Porter; Illinois, Lucius McAdam; Indiana, Arthur Jordan; Iowa, Geo. B. Peak; Kentucky, W. H. Gregory; Louisiana, Gustave Lemle; Michigan, T. F. Giddings; Minnesota, T. R. Palmer; Mississippi, J. W. Church; Missouri, E. P. Melson; Nebraska, W. A. Lindly; North Carolina, G. A. Grimsley; Ohio, Dr. F. G. Cross; South Carolina, Elliott Estes; Tennessee, E. B. Craig; Texas, John F. Wolters; secretary-treasurer, T. W. Blackburn, Bankers Reserve Life, Omaha, Neb.

Executive Committee—B. H. Robison, Bankers Reserve, Omaha, Neb., president; T. W. Blackburn, Bankers Reserve, Omaha, Neb., secretary-treasurer; S. B. Smith, Volunteer State, Chattanooga, Tenn.; J. B. Reynolds, Kansas City Life, Kansas City, Mo.; C. E. Dark, American Central, Indianapolis, Ind.; Isaac Miller Hamilton, Federal Life, Chicago; D. D. Crockett, Southwestern, Dallas, Tex.

Standing Committees, 1907-8. Membership—C. A. Woods, Reliable Life, Indianapolis; next annual meeting, Dr. Felix G. Cross, Columbia Life, Cincinnati, Ohio; uniform laws, Theron F. Giddings, Michigan Mutual, Detroit; departmental supervision, I. M. Hamilton, Federal Life, Chicago; finance, Thomas F. Daly, Capitol National, Denver; medical examinations, Dr. M. M. Lairy, LaFayette Life, LaFayette, Ind.; agents and agencies, W. A. Lindly, Security Mutual, Lincoln, Neb.; grievances, Arthur F. Hall, Lincoln National Life, Fort Wayne, Ind.; miscellaneous subjects, Sidney A. Foster, Royal Union, Des Moines.

Legal Section—Chairman, Dan W. Simms, general counsel, LaFayette Life, LaFayette, Ind.; secretary, Guilford A. Deitch, counsel, Reserve Loan Life, Indianapolis, Ind.

Roster of Members June 5, 1908—American Central Life, Indianapolis, Ind.; Bankers Reserve Life, Omaha, Neb.; Central Life Assurance, Des Moines, Ia.; Central Life, Ottawa, Ill.; Capitol Life, Denver, Col.; Citizens Life, Louisville, Ky.; Colorado National Life, Denver, Col.; Columbia Life, Cincinnati, Ohio; Commonwealth Life, Louisville, Ky.; Continental Life and Investment Company, Salt Lake City, Utah; Federal Life, Chicago, Ill.; Florida Life, Jacksonville, Fla.; Greensboro Life, Greensboro, N. C.; Guarantee Life, Houston, Tex.; Indiana National Life, Indianapolis, Ind.; Intermediate Life, Evansville, Ind.; Inter-Southern Life, Louisville, Ky.; Kansas City Life, Kansas City, Mo.; La Fayette Life, La Fayette, Ind.; Lamar Mutual Life, Jackson, Miss.; Lincoln National Life, Ft. Wayne, Ind.; Louisiana National Life, New Orleans, La.; Majestic Life, Indianapolis, Ind.; Meridan Life and Trust, Indianapolis, Ind.; Michigan Mutual Life, Detroit, Mich.; Michigan State Life, Detroit, Mich.; Minnesota Mutual Life, St. Paul, Minn.; Missouri State Life, St. Louis, Mo.; Ohio State Life, Columbus, O.; Reliable Life Assurance, Indianapolis, Ind.; Reserve Loan Life, Indianapolis, Ind.; Royal Union Mutual Life, Des Moines, Ia.; Security Life and Annuity, Greensboro, N. C.; Security Life of America, Chicago, Ill.; Security Mutual Life, Lincoln, Neb.; Southeastern Life, Spartanburg, S. C.; Southern States Life, Atlanta, Ga.; Southwestern Life, Dallas, Tex.; State Life, Indianapolis, Ind.; State Mutual Life, Rome, Ga.; United States Annuity and Life, Chicago, Ill.; Volunteer State Life, Chattanooga, Tenn.; West Coast Life, San Francisco, Cal.; Western Mutual Life, Council Bluffs, Ia.; Western Reserve Life, Muncie, Ind.

ASSOCIATED FRATERNITIES OF AMERICA,

1426 New York avenue N.W., Washington, D. C.

Organized March 21, 1901. Membership, 48 societies; annual dues, \$25 for each society and such expense as may be determined.

President, T. B. Hanley, Des Moines, Iowa, president Modern Brotherhood of America; vice-president, W. E. Futch, Cleveland, Ohio, president Locomotive Engineers, M. L. & A. I. A.; secretary-treasurer, C. H. Robinson, Washington, D. C.

Executive Committee—The three officers named above, ex-officio, and J. C. Root, Omaha, Neb., president Woodmen of the World, and F. P. Tyler, New Haven, Conn., secretary Fraternal Benefit League. Next convention at Palmer House, Chicago, August 25, 1908.

Membership—American Life & Annuity Society, Pittsburg, Pa.; Beavers Reserve Fund Fraternity, Stoughton, Wis.; Beneficial Degree, Jr. O. U. A. M., Pittsburg, Pa.; Brotherhood of American Yeoman, Des Moines, Iowa; Brotherhood Locomotive Firemen and Enginemen, Peoria, Ill.; Catholic Women's Benevolent Legion, New York City; Daughters of Columbia, Chicago, Ill.; The Defenders, Madison, Wis.; Eastern Star Benevolent Fund, Detroit, Mich.; Equitable Fraternal Union, Neenah, Wis.; Fraternal Benefit League, New Haven, Conn.; Fraternal Reserve Association, Oshkosh, Wis.; Fraternal Tribunes, Rock Island, Ill.; German Beneficial Union, Pittsburg, Pa.; Grand Fraternity, The, Philadelphia, Pa.; Highland Nobles, Waterloo, Iowa; Home Guards of America, Van Wert, Ohio; Ideal Reserve Life Association, Detroit, Mich.; Iowa Fraternal Congress, Manchester, Iowa; Indiana Fraternal Congress, Indianapolis, Ind.; Knights and Ladies of the Red Cross, Pittsburg, Pa.; Lincoln Annuity Union, San Francisco, Cal.; Loyal Mystic Legion of America, Hastings, Neb.; Locomotive Engineers, M. L. & A. I. A., Cleveland, Ohio; Masonic Mutual Relief Association, Washington, D. C.; Missouri Fraternal Congress, St. Louis, Mo.; Modern American Fraternal Order, Effingham, Ill.; Modern Brotherhood

of America, Mason City, Iowa; Modern National Reserve, Charles City, Iowa; Modern Order of Praetorians, Dallas, Tex.; Modern Protective Association, Sayre, Pa.; Mutual Protective League, Litchfield, Ill.; Mystic Toolers, Des Moines, Iowa; Mystic Workers of the World, Fulton, Ill.; National Protective Legion, Waverly, N. Y.; North Star Benefit Association, Moline, Ill.; Order of Pendo, Los Angeles, Cal.; Order of the Golden Seal, Roxbury, N. Y.; Order of Unity, Pittsburg, Pa.; Order of Washington, Portland, Ore.; Pathfinder, The, Cleveland, Ohio; Roman Catholic Mutual Protective Society, Fort Madison, Iowa; Societe des Artisans Canadiens-Francaise, Montreal, Canada; Sons and Daughters of Justice, Minneapolis, Kan.; Triple Tie Benefit Association, Clay Center, Kan.; United Presbyterian, M. B. A., Mommouth, Ill.; Woodmen of the World, Omaha, Neb.; Yeoman of America, Aurora, Ill.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS,

34 Nassau street, New York.

Organized December 6, 1889. Membership, 85; annual dues, \$5. Date of annual meeting decided annually by executive committee.

President, Dr. Oscar H. Rogers; first vice-president, Dr. Thomas H. Willard; second vice-president, Dr. George Wilkins; secretary, Dr. Wm. Evelyn Porter, 34 Nassau street; treasurer, Dr. A. S. Knight.

Executive Committee—Dr. Oscar H. Rogers, Dr. Thomas H. Willard, Dr. William Evelyn Porter, Dr. Wm. R. Bross, Dr. E. K. Root, Dr. Brandreth Symonds.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS,

Suite 4208 No. 1 Madison avenue, New York.

Organized December 28, 1906. Membership, 19; annual dues, \$100; date of annual meeting first Friday in December.

Chairman and counsel, Grover Cleveland; secretary and attorney, Robert Lynn Cox.

Executive Committee—Paul Morton, Thos. A. Buckner, S. C. Dunham, Geo. E. Ide, L. G. Fouse, Haley Fiske and Chas. A. Peabody.

BALTIMORE LIFE UNDERWRITERS ASSOCIATION,

Baltimore, Md.

Organized November 27, 1900. Membership, 70; annual dues, \$5; associate, \$2.50.

President, Jonathan K. Voshell; vice-president, Francis S. Biggs; secretary, Lawrence M. Miller; treasurer, Matthew S. Brennan.

Executive Committee—Frank C. Nicodemus, chairman; William W. McIntire, Jonathan K. Taylor, Frederick J. Johnson, George M. Kimberly. Annual meeting second Tuesday in February.

BOSTON LIFE UNDERWRITERS ASSOCIATION, THE,

Boston, Mass.

Organized April 18, 1883. Membership, about 30; annual dues, \$10 regular; \$2.50 associate.

President, Harry N. Haven; first vice-president, Corwin McDowell; second vice-president, Albert H. Curtis; secretary, Edward Marsh; treasurer, Francis Marsh.

Executive Committee—Harry N. Haven, Corwin McDowell, Edward Marsh, Francis Marsh, Percy O. Baldwin, Chas. W. Gammerer, Chas. E. Townsend, Frank C. Mann, Elmer E. Siever. Annual meeting second Tuesday in January, although not arbitrary.

BOSTON SOCIETY OF EXAMINING PHYSICIANS AND SURGEONS,

Boston, Mass.

Organized April 3, 1907. Membership, 92; annual dues, \$2; date of annual meeting April.

President, Francis D. Donoghue; first vice-president, Frank E. Allard; second vice-president, Edward M. Greene; third vice-president, T. Leary; secretary, Charles Theo. Cutting, 141 Milk street, Boston; treasurer, Charles O. Kepler.

Executive Committee—Frederic M. Briggs, William F. Graves, Benj. Tenney and Geo. B. Margath.

BRAZIL LIFE UNDERWRITERS ASSOCIATION,

Brazil, Ind.

Organized November 19, 1907. Membership, 16; annual dues, 50 cents.

President, Bert Yocom, asst. supt. Prudential Company; vice-president, C. S. Frye, asst. supt. Metropolitan Company; secretary-treasurer, W. V. Gates, asst. supt. Western & Southern Company.

Executive Committee—Bert Yocom, C. S. Frye, W. V. Gates, W. Paul Zimmerman, J. A. Finley and O. V. Spear. Date of quarterly meetings second Friday in the months of January, April, July and October.

CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION,

Toronto, Ont.

Organized July, 1901. Membership, 32; annual dues, \$25.

President, J. K. Macdonald, Confederation Life; first vice-president, J. G. Richter, London Life; second vice-president, L. Goldman, North American Life; secretary-treasurer, T. Bradshaw, Imperial Life.

Executive Committee—Foregoing officers, T. Hilliard, D. Burke, G. Wegenast and A. McDougald. Annual meeting third Thursday in November.

CHICAGO MEDICAL EXAMINERS ASSOCIATION,

Chicago, Ill.

Organized 1897. Membership, 75; annual dues, \$2.

President, David J. Doherty; vice-president, Willard Brode; secretary, Glenn Wood, M.D., 134 Monroe street, Chicago; treasurer, Wm. E. Duncan; councilor to Chicago Medical Society, Ernest L. Hayford. Annual meeting fourth Tuesday in January.

Board of Trustees—Alfred C. Croftan, David J. Doherty, Glenn Wood, Wm. E. Duncan and E. L. Hayford.

CINCINNATI LIFE UNDERWRITERS ASSOCIATION,

Cincinnati, Ohio.

Organized July 10, 1893. Membership, 30; annual dues, \$2, with special assessments.

President, Charles E. Logan; vice-president, W. A. R. Bruehl; secretary and treasurer, Isaac Bloom.

Executive Committee—John Dolph, E. W. Jewell, John A. Ringold, W. B. Jones and the above officers.

CLEVELAND ASSOCIATION OF LIFE UNDERWRITERS,

Cleveland, Ohio.

Organized April 19, 1883. Membership, 85; annual dues, general agents, \$5; special agents, \$2.

President, J. W. Wilson; vice-presidents, F. L. Thurber and H. Fellingner; secretary, T. M. Norris; treasurer, O. N. Olmsted.

Executive Committee—J. J. Jackson, chairman; L. E. Steiner, E. M. Post, J. M. Mackintosh, D. E. Hamilton and president and secretary, ex-officio. Annual meeting first Saturday in February.

COLORADO ASSOCIATION OF LIFE UNDERWRITERS,

Denver, Col.

Organized April 7, 1906. Membership, 20; annual dues, \$5.

President, Meyer Harrison, Penn Mutual; vice-presidents, J. Stanley Edwards, Aetna, and W. W. Booth, Equitable; secretary and treasurer, W. Rolla Wilson, Washington Life.

Executive Committee—G. A. Newkirk, H. P. Showalter, F. E. Beesby, A. H. Stewart. Annual meeting second Tuesday of January.

CONNECTICUT LIFE UNDERWRITERS ASSOCIATION,

Hartford, Conn.

Organized October 27, 1880. Membership, 54; annual dues, \$2.

President, Frank W. Hodge; vice-presidents,

William Tolman and Eli D. Weeks; secretary and treasurer, Richard M. Northrop.

Executive Committee—D. G. Holbrook, J. W. Keyes, S. V. Coffin, C. W. Wells and G. W. Staples. Annual meeting second Tuesday in February, held alternately in New Haven and Hartford.

DAYTON ASSOCIATION OF LIFE UNDERWRITERS, Dayton, Ohio.

Organized March 26, 1904. Membership, 15; annual dues, \$2.

President, F. M. Thomas; vice-president, D. C. Brower; secretary, Job Hill; treasurer, R. Manley Miller.

Executive Committee—F. M. Thomas, Job Hill, R. Manley Miller, W. T. Nuttall and J. P. Morgan. Annual meeting in March.

DELAWARE ASSOCIATION OF LIFE UNDERWRITERS,

804 Equitable Building, Wilmington, Del.

Organized February 20, 1907. Membership, 18; annual dues, \$2.

President, Oliver M. Jenks; vice-president, W. Frederick Mason; secretary, Charles B. Palmer; treasurer, Arthur W. Swartz.

Executive Committee—Above officers and Philip Burnet, Frank Sheppard and George J. Wink. Annual meeting third Friday in February.

DETROIT LIFE UNDERWRITERS ASSOCIATION, Detroit, Mich.

Organized October 2, 1896. Membership, 83; honorary members, 5; annual dues, \$6.

President, A. C. Utter; vice-presidents, O. S. Boda and R. Campbell; secretary-treasurer, D. A. Johnston.

Executive Committee—Nathaniel Reese, chairman; Osman C. Seelye, Jay Bassett, C. A. Stringer and H. Wibirt Spence. Meetings first Monday in each month.

ERIE ASSOCIATION OF LIFE UNDERWRITERS, Erie, Pa.

Organized June 12, 1903. Membership, 12; annual dues, \$5 for all resident members of Erie city and county; \$2 for all others except honorary.

President, John F. Brown; first vice-president, H. C. Miller; second vice-president, C. F. Austin; secretary, James M. Dickey; treasurer, James E. Harris.

Executive Committee—C. F. Austin, H. C. Miller, L. J. Dyche, R. H. Howell, W. M. Nash and the president and secretary, ex-officio. Annual meeting first Monday in February.

GEORGIA ASSOCIATION OF LIFE INSURERS, Atlanta, Ga.

Organized September 20, 1892. Membership, 26; annual dues, \$5.

President, Geo. M. Hope; vice-president, Thos. H. Daniel; secretary and treasurer, Alfred C. Newell.

Executive Committee—H. M. Willett, chairman; R. F. Shidden, R. L. Foreman, W. E. Hawkins, R. N. R. Bardwell. Annual meeting, beginning of year, subject to call of president.

HUDSON VALLEY LIFE UNDERWRITERS ASSOCIATION, Newburgh, N. Y.

(1907 Report.)

Organized August 6, 1900. Membership, 18; annual dues, \$2.

President, A. W. Hindle, Prudential; vice-president, E. J. Webb, Travelers; secretary, William L. Thatcher, Columbus Trust Building, Newburgh, Colonial; treasurer, F. A. Hoyt, Northwestern.

Executive Committee—C. P. Sadlier, M. F. Donohue and Wm. Mullenneaux. Annual meeting in February.

INDIANA ASSOCIATION OF LIFE UNDERWRITERS,

Indianapolis, Ind.

Organized June 8, 1891. Membership, 22; annual dues, general agents and managers, \$5; special and local agents, \$2.

President, John E. Bishop; vice-president, E. G. Flickinger; secretary, Florian C. Fry, Majestic Building; treasurer, E. G. Ritchie.

Executive Committee—J. F. Habbe, chairman; J. R. King and Wm. J. Greenwood. Annual meeting second Monday in February.

INSURANCE INSTITUTE OF MONTREAL, 512 St. Catharine street, West, Montreal, Que. (1907 Report.)

Organized 1900. Membership, 225; annual dues, executive, \$5; associate, \$2.

President, Sargent P. Stearns; vice-presidents, Lansing Lewis and Charles C. Hole; secretary, Arch. R. Howell; treasurer, T. F. Dobbin.

Executive Committee—Fifteen executive members and 5 associate members. Annual meeting first Monday of May.

INSURANCE INSTITUTE OF TORONTO, 27-29 Wellington street, East.

Organized October 26, 1899. Membership over 400; annual dues, fellows, \$5; active, \$2.50; students, \$1.25.

Honorary president, W. B. Meikle; president, L. Goldman, A.I.A., F.C.A.; vice-president, E. F. Garrow; treasurer, C. Elvins; secretary, E. J. Harvey, North American Life; curator, H. W. Crossin.

Council—C. H. Fuller, A. L. Eastmure, W. C. Macdonald, G. P. Payne, A. H. Rodgers, H. A. Sherrard, Alf. Wright, H. Pollman Evans, C. H. Neely, L. A. Winter, A. G. Portch, C. W. I. Woodland, A. E. Blogg, Paul Von Szeliski, and the past-presidents of the Institute. Annual meeting in May.

IOWA LIFE UNDERWRITERS ASSOCIATION, Des Moines.

Organized July 17, 1898; reorganized April 13, 1901. Membership, active, \$5; associate, 3; annual dues, \$8.

President, H. H. McKinney; vice-president, Dr. John M. Emery; secretary, A. H. Huling; treasurer, Geo. B. Peak.

Executive Committee—Henry Farmer, Chas. H. Johnston and F. S. Worthington. Annual meeting first Saturday in January.

KANSAS ASSOCIATION OF LIFE UNDERWRITERS, Topeka, Kan.

Organized November 11, 1907. Membership, 22; annual dues, \$3.

President, S. E. Barber, Topeka; first vice-president, H. C. Hansen, Atchison; second vice-president, J. M. Knapp, Wichita; secretary, Charles A. Moore, Topeka; treasurer, John P. Moss, St. Marys.

Executive Committee—H. O. Garvey, F. L. Lemmon, E. W. Thompson, E. S. Clark, also the president, secretary and treasurer. Annual meeting third Monday in January.

KANSAS CITY LIFE UNDERWRITERS ASSOCIATION, Kansas City, Mo.

Organized November 26, 1890. Membership, 33; annual dues, \$5.

President, Ira B. Mapes; vice-presidents, D. M. Skinner and George A. Bond; secretary and treasurer, Charles L. Scott.

Executive Committee—Charles Sachs, chairman; C. C. Courtney, L. A. Ellis, George L. Dyer, Charles L. Barbee. Annual meeting third Monday in January.

LIFE INSURANCE MANAGERS EXCHANGE, Cleveland, Ohio.

Organized November, 1904. Membership, 16; annual dues, \$5.

President, George H. Olmsted, National Ver-

mont; vice-president, J. J. Jackson, Aetna; secretary-treasurer, O. W. Carpenter, Union Central.
Executive Committee—Nathan Kendall, E. M. France, F. C. Bruce, H. F. McNutt, O. W. Carpenter. Annual meeting third Monday of November, but meetings are not held regularly.

LIFE INSURANCE AGENTS ASSOCIATION OF CHATTANOOGA, Chattanooga, Tenn. (1907 Report.)

Reorganized September 28, 1903. Membership, 29; annual dues, \$2.

President, James R. Reid, of the Penn Mutual; vice-president, A. S. Glover, Northwestern Mutual; secretary and treasurer, C. W. Biese, of the Prudential.

Executive Committee—T. C. Thompson, H. D. Huffaker and J. F. Johnson. Meetings monthly, second Saturday of each month.

LIFE INSURANCE GENERAL AGENTS ASSOCIATION OF KENTUCKY, THE, Louisville, Ky., 55-58 Todd Building.

Organized August, 1903. Membership, 24; annual dues, \$1.

President, Frank L. McKernan; vice-president, G. L. McDonald; secretary-treasurer, T. Johnson Clancy.

Executive Committee—Frank L. McKernan, G. L. McDonald, T. Johnson Clancy. Annual meeting first Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF BIRMINGHAM, Birmingham, Ala.

Organized April 8, 1905. Membership, 17; annual dues, \$5.

President, W. L. Sessions; vice-president, G. T. Sibley; secretary-treasurer, George Oliver, Aetna Life.

Executive Committee—E. H. Andrews, chairman; W. J. Cameron, P. C. Ratliff. Annual meeting first Tuesday in March.

LIFE UNDERWRITERS ASSOCIATION OF CANADA,

Secretary's Office, 33 Confederation Life Building, Toronto, Ont.

Organized 1906. Membership, 550.

President, H. C. Cox, Toronto; non-president, T. G. McConkey, Toronto; vice-presidents, J. R. Reid, Ottawa; E. R. Machum, St. John, N. B.; C. P. McQueen, Calgary, Alberta; secretary, W. S. Milne, Confederation Building, Toronto; treasurer, F. H. Heath, London.

Executive Committee—C. H. Simpson, Montreal, Que., chairman; A. Waddell, Sr., Stratford, Ont.; J. O. Hutton, Kingston, Ont.; W. J. Waters, Hamilton, Ont.; R. A. Darker, Calgary, Alberta; W. J. Bell, Guelph, Ont.; J. W. Mooney, Ottawa, Ont.; W. W. Ross, Brantford, Ont.; E. H. Bisset, Toronto, Ont.; A. S. Macgregor, London, Ont.; H. P. Lindsay, Peterboro, Ont.; E. R. Brow, Charlottetown, P. E. I.; J. E. Parks, Belleville, Ont.; C. O. Palmer, Sherbrooke, Que.; H. A. Gover, Orillia, Ont.; G. C. Jordan, St. John, N. B.; T. J. Parkes, Montreal, Que.; J. T. Wilson, Halifax, N. S.; J. D. Breeze, Vancouver, B. C.; C. C. Knight, Regina, Sask.; J. T. Lachance, Quebec, Que. Annual meeting in August.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL MASSACHUSETTS, Worcester.

Organized October 14, 1899. Membership, 33; annual dues, \$5.

President, Guy F. Wheeler; first vice-president, J. M. Kilgore; second vice-president, Otis D. Arnold; secretary, J. Harvey Curtis; treasurer, Henry E. Townsend.

Executive Committee—John M. Kilgore, chairman; Lester V. Bailey, Guy F. Wheeler, J. Harvey Curtis, R. W. S. Negus, Otis D. Arnold, Henry L. Trafford, W. G. Harris, Henry E. Townsend.

Membership Committee—Otis D. Arnold, chairman; C. E. Greene, Dana M. Dustan. Annual meeting third Thursday in January.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL NEW YORK, Rochester, N. Y.

Organized March 26, 1904. Membership, 57; annual dues, \$10 for managers and general agents; \$5 for other members.

President, B. G. Bennett; vice-president, H. J. Emerson; second vice-president, F. P. Ely; secretary, S. L. Crabbe; treasurer, W. S. Beebe.

Executive Committee—C. M. Colton, chairman; H. R. Lewis, C. H. McCheaney, A. V. Smith, W. P. Howard. Annual meeting second Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO, Chicago, Ill.

Organized December 7, 1883. Membership, active, 104; annual dues, \$6.

President, Fred B. Mason; vice-presidents, Dr. H. C. Castor and T. L. Fansler; secretary, Robert F. Palmer, pro tem; treasurer, Hervey S. Dale.

Executive Committee—L. Brackett Bishop, W. A. Courtwright, J. W. Janney, H. M. Curtis, Jules Girardin. Annual meeting in February.

LIFE UNDERWRITERS ASSOCIATION OF GRAND RAPIDS, Grand Rapids, Mich.

Organized 1898. Membership, 15; annual dues, \$2.

President, A. H. Pratt; vice-presidents, A. L. Albright and H. M. Zacharias; secretary and treasurer, P. A. Gelhof, Canada Life.

Executive Committee—A. L. Albright, H. M. Zacharias, L. B. Hall, H. M. Freeman and Henry William La Sage Ten Broek. Annual meeting in January.

LIFE UNDERWRITERS ASSOCIATION OF KINGSTON AND DISTRICT,

Kingston, Ontario, Canada.

Organized January 16, 1907. Membership, 14; annual dues, \$5 first year, assessments thereafter.

President, George A. Bateman; vice-president, J. B. Cook; secretary, J. O. Hutton; treasurer, S. Roughton.

Executive Committee—E. J. Reid, Dr. Rogers, S. G. Chamberlain. Annual meeting third Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF LOS ANGELES,

Los Angeles, Cal.

(1907 Report.)

Organized September 24, 1904. Membership, about 42; annual dues, \$3 for Los Angeles; \$1.50 for outside places.

President J. W. Whittington; vice-presidents, F. N. Coffin and W. H. Fisher; secretary, C. S. Montgomery; treasurer, I. C. Guy.

Executive Committee—J. W. Whittington, F. L. Moses, I. J. Muma, W. P. Trumbower, I. C. Guy, C. S. Montgomery, W. B. Stirdivant, E. L. Eldredge. Annual meeting third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF NEW YORK,

51 Liberty street, New York.

Organized January 10, 1886; incorporated 1896. Membership, 260; initiation fee, \$5; annual dues, active, \$5; associate, \$2.50.

President, Robert H. Hardy; first vice-president, Frederick A. Wallis; second vice-president, E. L. Hale; third vice-president, George A. Smith; secretary, J. S. Myrick; treasurer, Sherwood M. Hard.

Executive Committee—D. G. C. Sinclair, W. C. Johnson, Hugh G. Millar, E. W. Lee, C. V. Dykeman.

Ex-Presidents—Chas. H. Raymond, Tilden Blodgett, John F. Makely, Richard E. Cochran, James Yereance, J. A. Goulden, Geo. A. Brinkerhoff, John W. Vrooman, Maurice E. Goulden, J. Carlton Ward, T. R. Fell, Charles J. Edwards. Annual meeting fourth Tuesday in February.

THE LIFE UNDERWRITERS ASSOCIATION OF NORTH CAROLINA, Greensboro, N. C.

Organized January 20, 1904. Membership, 23; annual dues, general agents, \$5; other members, \$2.50.

President, R. Y. McPherson; vice-president, J. O. Guthrie; secretary and treasurer, W. L. Wilhaite, Charlotte, N. C. Annual meeting third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF OKLAHOMA TERRITORY, Oklahoma City, O. T.

(1907 Report.)

Organized February 27, 1904. Membership 12; annual dues, \$3.

President, T. J. McComb; vice-presidents, first, T. J. Lowe; second, J. S. Lillard; secretary, Wm. Parish, Penn Mutual; treasurer, J. O. Mattison. Executive Committee—Charles M. Stanley, T. J. McComb, J. O. Mattison, W. M. Parish, H. H. Bondian. Annual meeting third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF OREGON, Portland, Ore.

Organized October 20, 1900. Membership, 14; annual dues \$3.

President, Alma D. Katz; vice-president, Clarence L. Samuel; secretary-treasurer, D. C. Herrin. Executive Committee—A. D. Katz, T. H. McAllas and C. W. Sherman. Annual meeting first Saturday in February.

LIFE UNDERWRITERS ASSOCIATION OF PEORIA, ILL.

Organized June 17, 1902. Membership, 11; annual dues, \$3; non-resident members, \$1.

President, O. H. Augustine; vice-president, J. P. Engle; secretary, W. S. Dardin, Prudential; treasurer, Guy C. Goodfellow.

Executive Committee—J. H. Monteith, W. T. Van Arsdale, E. D. Monroe, H. B. Jamison. Annual meeting third Saturday in May.

LIFE UNDERWRITERS ASSOCIATION OF PORT HURON, Port Huron, Mich.

(1907 Report.)

Organized March 14, 1904. Membership, 15; annual dues, \$2.

President, R. S. Campbell; secretary, F. W. Weston; treasurer, H. W. Becker. Executive Committee—The officers. Annual meeting last Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF SAVANNAH, Savannah, Ga.

Organized February 17, 1906. Membership, 19; annual dues, \$5.

President, Julian Schley, vice-presidents, Cornelius F. Moses and L. T. Doyle; secretary and treasurer, Ben. J. Apple.

Executive Committee—A. Shulhafer, E. H. O'Connor, D. T. Pooser, T. J. Arline and Wm. J. Harty. Annual meeting first Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF ST. LOUIS, St. Louis, Mo.

Organized January 25, 1902. Membership, 57; annual dues, \$10.

President, W. H. Herrick; vice-president, Charles Aldrich; secretary, R. J. Williams; treasurer, O. K. Clardy.

Executive Committee—F. N. Cheney, George Benham, J. J. Raleigh, E. S. Williams, J. J. Kelley. Annual meeting third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF SASKATCHEWAN, Regina, Sask.

Organized April 2, 1907. Membership, 42; annual dues, \$5.

President, J. H. H. Young; vice-president, W. D. McBride; secretary-treasurer, J. G. Milloy; recording secretary, W. A. Woodcock.

Executive Committee—C. C. Knight, W. L. Dodds, H. B. Andrews, J. R. Cathcart, J. W. Mowbray, F. J. Reynolds, C. McEown and S. J. McKee. Annual meeting first Saturday in April.

LIFE UNDERWRITERS ASSOCIATION, Springfield, Ill.

Organized 1905. Membership, 17; annual dues, \$6.

President, C. D. Kipp; secretary, Edgar S. Barnes; treasurer, W. L. Stagg.

Executive Committee—D. T. Williams, T. E. De Groot, J. H. Ruckel, W. F. Workman, Gaylord Davidson. Annual meeting in January.

LIFE UNDERWRITERS ASSOCIATION OF SYRACUSE, Syracuse, N. Y.

Organized November 19, 1904. Membership, 40; annual dues, \$6.

President, George C. Sawyer; vice-presidents, Chas. H. Fennant and Chas. T. Brockway; secretary and treasurer, Frank H. Hale.

Executive Committee—Geo. E. Brainard, Elmer E. Rust, E. S. Gaylord, Chas. L. Behm, J. R. Williams, K. A. Luther. Annual meeting third Saturday in November.

LIFE UNDERWRITERS ASSOCIATION, Terre Haute, Ind.

(1907 Report.)

Organized January 12, 1907. Membership, 26, charter; annual dues, \$1.

President, Ed. Lever; vice-president, C. W. Noble; secretary and treasurer, W. H. Nichols, superintendent Life Insurance Company of Virginia.

Executive Committee—W. A. Hamilton, trustee; Ferd Frank, George Morris. Annual meetings third Friday in January, April, July and October each year.

LIFE UNDERWRITERS ASSOCIATION OF TEXARKANA.

(1907 Report.)

President, George Gray, of the New York Life; vice-president, E. M. Holt, of the Metropolitan; secretary, C. D. Head, of the Pacific Mutual; treasurer, R. R. Thompson, of the New York Life.

LIFE UNDERWRITERS ASSOCIATION OF VIRGINIA, Richmond, Va.

Organized February, 1898. Membership, 21; annual dues, \$5.

President, A. P. Wilmer; vice-presidents, W. S. Drewry, Cunningham Hall; secretary and treasurer, C. G. Wallace, Fidelity Mutual.

Executive Committee—N. D. Sills, G. W. Bahlke, T. Garnett Tabb. Annual meeting first Monday in May.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN MASSACHUSETTS,

Springfield, Mass.

Organized October 6, 1894. Membership, 50; active and associate; annual dues, \$5; non-resident, \$2.

President, William L. Richards; first vice-president, Frederick C. Stedman; second vice-president, Henry M. Clark; secretary, Henry S. Waldron; treasurer, E. Milton Allis.

Executive Committee—John G. Schwenger, chairman; Frank C. Brinkerhoff, Winthrop W. Case, William E. Hewitt, Fred L. Hinkley. Annual meeting first Friday in February.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN NEW YORK,

Buffalo.

Organized November 9, 1888. Membership, 50; annual dues, for general agents and managers, \$10; for agents, \$3.

President, F. A. G. Merrill; vice-presidents,

Edgar C. Fowler and Edward D. Horgan; secretary and treasurer, William D. Camp.
Executive Committee—F. A. G. Merrill, Edgar C. Fowler, Wm. D. Camp, Edward D. Horgan, Frank E. Lahey, Chas. W. Fielder, Percy G. Lapey, Freeman D. Bowley, Frank W. Tracy. Annual meeting second Saturday in February.

LINCOLN LIFE UNDERWRITERS ASSOCIATION,
Lincoln, Neb.
(1907 Report.)

Organized February 24, 1906. Membership, 31; annual dues, \$3.

President, J. H. Edmiston; vice-president, H. H. Loughridge; secretary, Frank P. Duiggins; treasurer, E. C. Bushman.

Executive Committee—J. H. Mockett, chairman; H. W. Noble, Joe Klien, J. M. Edmiston, Frank P. Duiggins. Annual meeting first Saturday in January.

LOUISVILLE ASSOCIATION OF LIFE UNDERWRITERS,
Louisville, Ky.

Organized 1902. Membership, 18; annual dues, \$5.

President, J. H. Johnson; vice-president, Henry J. Powell; secretary, G. L. McDonald; treasurer, A. L. Noe. Annual meeting first Monday in October.

MACON LIFE UNDERWRITERS ASSOCIATION,
Macon, Ga.
(1907 Report.)

Organized January, 1904. Membership, 30; annual dues, \$1 and extras.

President, J. Clay Murphy; vice-president, F. R. Jones; secretary-treasurer, C. D. McClure.

Executive Committee—S. C. Hoge, T. S. Lawry, Sr., T. S. Lawry, Jr., R. K. Shaw, J. R. Ellis. Annual meeting first Tuesday in January.

MAINE LIFE UNDERWRITERS ASSOCIATION,
Portland, Me.

Organized February, 1886. Membership, 47; annual dues, \$3 for general agents; \$150 for resident special agents, and \$1 for non-resident special agents.

President, Chas. F. Dunlap; vice-presidents, Charles M. March and Ira S. Sawyer; secretary, Bertrand G. March, Penn Mutual Life; treasurer, J. Putnam Stevens.

Executive Committee—Charles A. Bradley, chairman; Ernest E. Decker, Geo. E. Smith and president and secretary, ex-officio. Annual meeting first Saturday in February.

MINNEAPOLIS ASSOCIATION OF LIFE UNDERWRITERS,
Minneapolis, Minn.

Organized June, 1898. Membership, 38; annual dues, general agents, \$5; special agents, \$2.

President, I. Kaufman; vice-president, J. A. Hunter; secretary, Robert S. Thomson; treasurer, J. J. Ahern.

Executive Committee—B. H. Timberlake, F. C. Butts, C. W. Van Tuyl. Annual meeting third Saturday in January.

MINNESOTA ASSOCIATION OF LIFE UNDERWRITERS OF ST. PAUL,
St. Paul, Minn.

Organized November 6, 1888. Membership, 16; annual dues, \$2.

President, N. P. Langford, Jr.; vice-president, J. J. Bullis; secretary and treasurer, John K. Robinson.

Executive Committee—Geo. B. Graves, C. J. Hunt, L. D. Wilke, J. J. Bullis, R. J. Fry. Annual meeting second Tuesday of each month.

MISSISSIPPI LIFE UNDERWRITERS ASSOCIATION,
Jackson, Miss.

Organized 1907. Membership, 25, general agents only; annual dues, membership fee, \$2; annual dues not fixed.

President, E. L. Ragland; vice-president, J. C. Cavett; second vice-president, W. D. Ratliff; secretary-treasurer, U. E. Cross.

MONTGOMERY LIFE UNDERWRITERS ASSOCIATION,
Montgomery, Ala.

Organized March 8, 1906. Membership, 10; annual dues, \$5.

President, E. G. Branch; vice-presidents, G. G. Miles and J. W. Terry; secretary and treasurer, W. E. Dow, Phoenix Mutual.

Executive Committee—J. L. Harris, E. J. Meyer, B. J. Weil. Annual meeting second Tuesday in March.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

Organized June 18, 1890. Includes 53 local associations. Minimum annual dues, \$10, and \$1 additional per capita for local associations with a membership of more than 10.

President, Chas. Jerome Edwards, Montague and Court streets, Brooklyn, N. Y.; vice-presidents, Herbert C. Cox, Toronto, Ont., Can.; Wm. H. Herrick, St. Louis, Mo.; John W. Whittington, Los Angeles, Cal.; secretary, Will A. Waite, 415 Hammond Bldg., Detroit, Mich.; treasurer, Eli D. Weeks, Litchfield, Conn.

Executive Committee—Chas. W. Scovel, chairman, Keystone Bldg., Pittsburg, Pa.

Chairmen of Standing Committees: Speakers—Chas. Jerome Edwards, New York City. Finance—Ernest Judson Clark, Baltimore, Md. Membership—William M. Wood, Pittsburg, Pa. Statistics—J. W. Iredell, Jr., Cincinnati, Ohio. Topics—William G. Carroll, Philadelphia, Pa. Prize Essays—Chas. E. Ady, Omaha, Neb. Credentials—George L. Root, Peoria, Ill. Transportation—Geo. Benham, St. Louis, Mo. The Press—James W. Janney, Chicago, Ill.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

Organized 1871. Meets in Detroit, Mich., August 25-27, 1908. Members, insurance officials or representatives of the Insurance Departments of the various States and Territories; annual dues, such amount as is assessed by each convention for necessary expenses.

President, Reau E. Polk, Nashville, Tenn.; vice-president, B. F. Carroll, Des Moines, Iowa; secretary, J. J. Brinkerhoff, Springfield, Ill.

Executive Committee—J. V. Barry, Lansing, Mich.; H. R. Prewitt, Frankfort, Ky.; T. H. McDonald, Hartford, Conn.; A. I. Vorys, Columbus, Ohio; E. E. Rettenhouse, Denver Colo.; H. R. Cunningham, Helena, Mont.

NATIONAL FRATERNAL CONGRESS,
Lansing, Mich.

Organized November 16, 1888. Membership, 56 societies, with membership of 4,500,000; annual dues, \$50 for society of 5,000 members or less, and \$7.50 for each additional 5,000.

President, A. L. Hereford, Springfield, Ill.; vice-president, C. E. Piper, Chicago, Ill.; secretary-treasurer, C. A. Gower, Lansing, Mich.

Executive Committee—D. D. Aitken, past president; A. L. Hereford, president; C. E. Piper, vice-president; C. A. Gower, secretary-treasurer. Next meeting third Monday in August, 1908, at Put-in-Bay, Lake Erie.

Membership Orders—Alliance Nationale, American Insurance Union, Ancient Order of Gleaners, Ancient Order United Workmen, Artisans Order Mutual Protection, Brotherhood of American Yeomen, Catholic Knights of America, Catholic Knights and Ladies of America, Catholic Mutual Benefit Association, Catholic Order of Foresters, Catholic Relief and Beneficiary Association, Catholic Women's Benevolent Legion, Court of Honor, Degree of Honor, Fraternal Aid Association, Fraternal Brotherhood, Fraternal Mystic Circle, Fraternal Union of America, Improved Order Heptasophs, Independent Order of Foresters, Knights of Columbus, Knights of Honor, Knights of Pythias (Insurance Department), Knights and Ladies of Security, Knights of the Maccabees of the World, Knights of the Modern Maccabees, Ladies Catholic Benevolent Association, Ladies of

the Maccabees of the World, Ladies of the Modern Maccabees, Legion of the Red Cross, Loyal Americans of the Republic, Loyal Association, Loyal Guard, Modern Samaritans, Modern Woodmen of America, National Union, New England Order of Protection, Order of Columbian Knights, Order of Pendo, Order of Scottish Clans, Protected Home Circle, Prudent Patricians of Pompeii, Royal Arcanum, Royal League, Royal Neighbors of America, Royal Highlanders, Supreme Lodge Order of Mutual Protection, Supreme Tribe of Ben Hur, Union Fraternal League, United Order of the Golden Cross, United Order of the Pilgrim Fathers, Vesta Circle, Women of Woodcraft, Woodmen of the World (Sovereign Camp), Woodmen of the World (Pacific Jurisdiction), Woodmen Circle.

NEBRASKA LIFE UNDERWRITERS ASSOCIATION,

Omaha, Neb.

Organized February 14, 1890. Membership, 35; annual dues, \$2.

President, J. R. Brotherton; vice-president, F. W. Foster; secretary, F. W. Heron; treasurer, John Dale.

Executive Committee—W. C. Smith, chairman; H. D. Neeley, F. B. Burchmore, J. E. Roark, E. E. Zimmerman.

NEWARK LIFE UNDERWRITERS ASSOCIATION,

Newark, N. J.

Organized February 6, 1906. Membership, 26; annual dues, \$3.

President, Albert H. Gseller; vice-president, Edward L. Tucker; secretary, Edmund E. Bice; treasurer, H. H. Coleman.

Executive Committee—Charles L. Whitfield, chairman; Clinton F. McCord, Robt. B. Cornish, H. R. Linderman. Annual meeting third Wednesday in January.

NEW ENGLAND WOMEN'S LIFE UNDERWRITERS ASSOCIATION,

56 Equitable Building, Boston, Mass.

Organized November 29, 1898. Membership, 34; annual dues, \$2.

President, Mrs. Florence E. Shaal; vice-presidents, Miss Lucy M. Merrill and Mrs. Vina B. Peaks; secretary, Miss Imogene Burnham; treasurer, Miss Caro. F. Colburn.

Executive Committee—Miss Emily A. Ransom, Mrs. Annie M. F. Sherman, Miss Amy L. Ward, Mrs. Lisbeth Edwards, Mrs. Mary E. Norfolk. Annual meeting in February.

NEW HAMPSHIRE LIFE UNDERWRITERS CLUB,

Manchester, N. H.

Organized November 13, 1899. Membership, 16; annual dues, \$5.

President, Arthur W. Childs; vice-president, Edgar L. Martin; secretary-treasurer, H. S. Holbrook, Manchester, N. H.

Executive Committee—W. M. Lang, J. F. Whitney, G. A. Dickey. Annual meeting first Monday in February.

NORTHERN INDIANA LIFE UNDERWRITERS ASSOCIATION,

Fort Wayne, Ind.

Organized November 13, 1899. Membership, 11; annual dues, \$5.

President, Charles W. Orr; vice-president, Wm. P. Cooper; secretary, J. F. Conway; treasurer, Jesse L. Scott.

Executive Committee—C. W. Orr, J. L. Scott, D. C. Fitch, H. B. Hunt, W. U. Leedy. Annual meeting second Tuesday in March.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS,

Philadelphia, Pa.

Organized December 15, 1887. Membership, 84; initiation fee, \$5; annual dues, active, \$10; associate, \$5.

President, F. H. Harrigues; vice-presidents, Frank E. Hammer, A. C. Otis and H. Kendall Read; secretary, Oscar G. Berry; treasurer, Clarence A. Wray.

Executive Committee—William G. Carroll, chairman; W. H. Lambert, H. C. Lippincott, I. L. Register, E. H. Plummer, Frank Read, W. M. Scott, Amos Wakelin, Richard Fisher, J. Edward Durham, W. A. Higinbotham, R. D. Sparhawk, J. T. Moore, E. O. Mosier, A. M. Clark, W. R. Harper, J. C. Staples, Harold Peirce, F. M. Wheaton, H. A. Bray, W. A. Smalley. Annual meeting third Thursday in January.

PHILADELPHIA MEDICAL EXAMINERS ASSOCIATION,

Philadelphia, Pa.

Organized October, 1904. Membership, 68; annual dues, \$2.

President, George M. Megargee; vice-president, Edward T. Ward; secretary, Francis S. Ferris, 5015 Forty-fifth street; treasurer, Geo. D. Morton.

Executive Committee—I. J. Eelinger, C. H. Harbaugh, Samuel Brown. Annual meeting first Tuesday of each month.

PITTSBURG LIFE UNDERWRITERS ASSOCIATION,

Pittsburg, Pa.

Organized March 2, 1886. Membership, 130; annual dues, \$10 for active members; \$2.50 for associate members.

President, William M. Furey; vice-presidents, J. M. Dalbey, Lee K. St. Clair; secretary, William M. Wood, 615 Empire Buildings; treasurer, James C. Bigger.

Executive Committee—Prof. W. C. Lyne, chairman; A. S. E. Kinsey, Wm. M. Duff, C. A. Foehl, E. R. Putnam and last five ex-presidents. Annual meeting in March.

SOUTHWEST VIRGINIA LIFE UNDERWRITERS ASSOCIATION,

Roanoke, Va.

(1907 Report.)

President, H. H. Steiner; vice-president, J. D. Gregory; secretary, C. E. Kregloe.

STARK COUNTY LIFE UNDERWRITERS ASSOCIATION,

Canton, Ohio.

(1907 Report.)

Organized June 27, 1906. Membership, 20; annual dues, \$1.

President, F. T. Rench; vice-president, G. W. Mobery; secretary-treasurer, William S. Kinney.

Executive Committee—F. T. Rench, G. W. Mobery and William S. Kinney. Annual meeting first Monday in June.

TOLEDO ASSOCIATION OF LIFE UNDERWRITERS,

Toledo, Ohio.

Organized May 1, 1902. Membership, 13; annual dues, general agents, \$2.

President, W. H. Filler; vice-presidents, G. B. Lownsbury and J. S. Atkins; secretary and treasurer, Thos. J. Stewart, 332-336 Spitzer Bldg.

Executive Committee—J. W. Crook, R. E. Ferguson, C. H. Parsons. Annual meeting in February.

UTAH ASSOCIATION OF LIFE UNDERWRITERS,

Salt Lake City, Utah.

Organized April 10, 1906. Membership, 38; annual dues, \$2.50.

President, Will G. Farrell; first vice-president, L. H. Stohr; second vice-president, Frank Moxley; secretary, M. L. Robinson; treasurer, Ed L. Sloan.

Executive Committee—F. J. Rawlings, J. F. Smith, A. J. Buzard, M. L. Robinson, A. G. Allen, B. C. Williams, Ed L. Sloan, Will G. Farrell. Annual meeting second Tuesday in April.

VERMONT ASSOCIATION OF LIFE UNDERWRITERS OF MONTPELIER.

(1907 Report.)

Organized June 30, 1890. Membership, 40; annual dues, \$2.

President, H. C. Farrar; vice-presidents, E. C. Blanchard and A. M. Aeltine; secretary, H. H. Walker, Burlington; treasurer, Thomas Magner.

Executive Committee—G. F. North, E. G. Mason and R. G. Stone. Annual meeting Wednesday following first Tuesday in June.

CASUALTY UNDERWRITERS' ASSOCIATIONS.

ACCIDENT UNDERWRITERS ASSOCIATION OF CANADA.

Organized January 1, 1905. Number of members, 10 companies. Annual dues, none. Officers: Secretaries, John Hyde, Montreal; W. H. Cross, Toronto.

The object of the association is to promote the principle of co-operation among the companies; to determine, by the collection and compilation of statistics of their own experience, aided by such other sources of information as may be available, just and proper premium rates for the various forms, systems or kinds of insurance to be written.

The Association meets twice yearly, in April and October, once in Montreal and once in Toronto.

The membership comprises companies writing employers' liability business and consists of:

Canada Accident Assurance Company, Employers' Liability Assurance Corporation, Ocean Accident and Guarantee Corporation, Canadian Railway Accident Company, London Guarantee and Accident Company, Maryland Casualty Company, Ontario Accident Company, Railway Passengers Assurance Company of London, England, Imperial Guarantee and Accident Company.

ALLIANCE AGAINST ACCIDENT FRAUD, 56 Pine street, New York.

Organized October 25, 1905. Number of members, about 50; annual dues, \$100. Date of annual meeting, third Wednesday in January. Officers:

President, James R. Pratt, United Railways & Electric Co., Baltimore, Md.; vice-president, Franklin J. Moore, General Accident, Fire and Life Assurance Corporation, Philadelphia, Pa.; secretary and treasurer, Frank L. Arnold, 56 Pine street, New York City.

Board of Directors—Chairman, C. C. Paulding, N. Y. C. & H. R. R. R.; C. S. S. Miller, Casualty Company of America; C. F. Collins, asst. corp. counsel, N. Y.; R. B. Armstrong, Philadelphia Casualty Company; James L. Quackenbush, New York City Railway Company; Edson S. Lott, United States Casualty Company; James R. Pratt, United Railway & Electric Company, Baltimore, Md.

AMERICAN MUSEUM OF SAFETY DEVICES,

231 West 39th street, New York.

Organized November, 1900. Annual dues \$5. President, Charles Kirchhoff, chairman, Committee of Direction; Wm. H. Tolman, director; treasurer, John T. Perkins, Astor Place Branch, Corn Exchange Bank.

BOARD OF CASUALTY AND SURETY UNDERWRITERS,

115 Broadway, N. Y.

Organized in New York, December 9, 1904. Number of members, 37 companies; annual dues: entrance fee \$10, and annual dues \$20 for each company, payable January 1, in advance; expenses not covered by fees and dues to be apportioned among the membership companies according to the amount of net premiums received in the United States on lines coming within the scope of this Board. Date of annual meeting, third Tuesday in October, in New York City. Officers, 1907-8:

President, Sylvester C. Dunham, Hartford, Conn.; vice-president, Francis B. Allen, Hartford, Conn.; secretary, David W. Armstrong, Jr., 115 Broadway, New York; treasurer, W. T. Woods, New York, N. Y.

Executive Committee, 1907-8—Chairman, George F. Seward, New York; secretary, William F. Moore, New York; H. G. B. Alexander, Chicago; Thomas A. Whelan, Baltimore; Edson S. Lott, New York; John T. Stone, Baltimore; Sylvester C. Dunham, Hartford; David W. Armstrong, Jr., New York.

Membership Companies—American Bonding Company, Baltimore; Aetna Indemnity Company, Hartford; Aetna Life Insurance Company, Hartford; Citizens Trust & Guaranty Company, Parkersburg; Continental Casualty Company, Chicago; Empire State Surety Company, New York;

Employers Indemnity Company, Philadelphia; Fidelity & Casualty Company, New York; Fidelity & Deposit Company, Baltimore; Frankfort Marine, Accident and Plate Glass Insurance Company, United States Branch, New York; General Accident Insurance Company, Philadelphia; General Accident Assurance Corporation, United States Branch, Philadelphia; Great Eastern Casualty & Indemnity Company, New York; Hartford Steam Boiler Inspection & Insurance Company, Hartford; Lloyds Plate Glass Insurance Company, New York; London Guaranty & Accident Insurance Company, United States Branch, Chicago; Maryland Casualty Company, Baltimore; Metropolitan Casualty Company, New York; Munich Re-Insurance Company of Munich, Germany; National Casualty Company, Detroit; National Surety Company, New York; Norwich & London Accident Assurance Corporation, Boston; New Amsterdam Casualty Company, New York; New Jersey Plate Glass Insurance Company, Newark; New York Plate Glass Insurance Company, New York; North American Accident Insurance Company, Chicago; Ocean Accident & Guarantee Corporation, United States Branch, New York; Pacific Coast Casualty Company, San Francisco; Pacific Mutual Life Insurance Company, San Francisco; Pacific Surety Company, San Francisco; Pennsylvania Casualty Company, Scranton; Philadelphia Casualty Company, Philadelphia; Title Guarantee & Surety Company, Scranton; Travelers Insurance Company, Hartford; United States Casualty Company, New York; United States Health & Accident Insurance Company, Saginaw; United Surety Company, Baltimore.

BUREAU OF LIABILITY INSURANCE STATISTICS,

Hamburg-American Bldg., N. Y. City.

Organized 1896. Membership, 6; no annual dues, assessments are made to meet expenses.

Chairman, George F. Seward; secretary, Stanley L. Otis. No stated meetings.

Membership Companies—Fidelity and Casualty, Maryland Casualty, Frankfort Marine, London Guarantee and Accident, New Amsterdam Casualty, United States Casualty.

BURGLARY INSURANCE UNDERWRITERS ASSOCIATION,

115 Broadway, New York City.

Organized 1904. Membership 17; annual dues, \$25.

Chairman, David W. Armstrong, Jr., secretary National Surety Company, New York; secretary, Samuel B. Brewster, treasurer Aetna Indemnity Company, New York; treasurer, Richard H. Thompson, Maryland Casualty Company, Baltimore.

Membership Companies—American Bonding, Aetna Indemnity, Empire State Surety, Fidelity and Casualty, Frankfort Marine, Accident and Plate Glass, General Accident Insurance Company, Maryland Casualty Company, Massachusetts Bonding and Insurance Company, Metropolitan Surety, National Surety, New Amsterdam Casualty, New Jersey Plate Glass, Ocean Accident, Pacific Coast Casualty, United States Casualty, United States Fidelity and Guaranty, United Surety, Baltimore.

DETROIT CONFERENCE.

Organized October 21, 1901. Number of members, May 1, 1908, 48 companies; annual dues, \$10 and \$25. Annual meeting in August. Officers, 1907-8:

President, Louis H. Fibel, president Great Eastern Casualty and Indemnity, New York; first vice-president, L. O. Chatfield, secretary and general manager Phoenix Preferred Accident, Detroit, Mich.; second vice-president, Reinhold R. Koch, president American Assurance Company, Philadelphia, Pa.; secretary, W. H. Howland, secretary Fidelity Accident and Protective Society, Saginaw, Mich.; treasurer, D. E. Stevens, president Commonwealth Casualty Company, Philadelphia, Pa.

Executive Committee, 1907-8—J. B. Pitcher, chairman, president United States Health and Accident Ins. Co., Saginaw, Mich.; H. G. B. Alexander, president Continental Casualty Company, Chicago, Ill.; V. D. Cliff, president Federal Casualty Company, Detroit, Mich.; Wm. H. Jones, general manager Equitable Accident Company, Boston, Mass.; A. E. Forrest, secretary and general manager North American Accident Insurance Company, Chicago, Ill.; C. H. Boyer, U. S. Industrial Department manager General Accident Companies, Philadelphia, Pa.; D. E. Thomas, president National Casualty Company, Detroit, Mich.

Members in good standing May 1, 1908—American Accident Association, Manchester, N. H.; American Assurance Company, Philadelphia, Pa.; American Health and Accident Insurance Company, Detroit, Mich.; American Insurance Union, Columbus, Ohio; American Mutual Benefit Association, Chicago, Ill.; Bay State Casualty Company (formerly Workmens Casualty Company), Boston, Mass.; Canadian Casualty and Boiler Company, Toronto, Ont.; Commonwealth Casualty Company (formerly Fraternities Accident Order), Philadelphia, Pa.; Continental Casualty Company, Chicago, Ill.; Equitable Accident Company, Boston, Mass.; Fidelity Accident and Protective Society, Saginaw, Mich.; Fidelity Mutual Aid Association, San Francisco, Cal.; Federal Casualty Company, Detroit, Mich.; General Accident Fire and Life Assurance Corporation, Philadelphia, Pa.; General Accident Insurance Company, Philadelphia, Pa.; Girard Health and Accident Association, Philadelphia, Pa.; Great Eastern Casualty and Indemnity Company, New York, N. Y.; Home Accident and Health Insurance Company, South Bend, Ind.; Imperial Assurance Company, Pittsburg, Pa.; Massachusetts Mutual Accident Association, Boston, Mass.; Michigan Home and Hospital Association, Grand Rapids, Mich.; Michigan Casualty Company, Saginaw, Mich.; Minnesota Mutual Casualty Company, St. Paul, Minn.; National Casualty Company (formerly National Protective Society), Detroit, Mich.; National Life and Accident Insurance Company, Nashville, Tenn.; National Masonic Provident Association, Mansfield, Ohio; New York Casualty Company, 619 White building, Buffalo, N. Y.; North American Accident Insurance Company, Chicago, Ill.; North American Casualty Company, Minneapolis, Minn.; Pacific Mutual Life Insurance Company, Los Angeles, Cal., 84 Adams street, Chicago, Ill.; Peerless Casualty Company, Keene, N. H.; Phoenix Preferred Accident Insurance Company (formerly Phoenix Accident and Sick Benefit Society), Detroit, Mich.; Pittsburg Sick and Accident Union, Pittsburg, Pa.; St. Lawrence Life Association, New York, N. Y.; Sick and Accident Association, Toledo, Ohio; Union Mutual Insurance Company, Duluth, Minn.; United States Accident Association, Detroit, Mich.; United States Health and Accident Insurance Company, Saginaw, Mich.; United States Indemnity Society, Boston, Mass.; Vermont Accident Insurance Company, Rutland, Vt.; West Virginia Casualty Co., Clarksburg, W. Va.; Workmens Mutual Protective Association, Benton Harbor, Mich.

INTERNATIONAL ASSOCIATION OF ACCIDENT UNDERWRITERS,

Office of Secretary, Mansfield, Ohio.

Organized December 18, 1891. Number of members May 1, 1907, 56 companies; annual dues, \$50 for each company. Date of next annual meeting, July 7-10, 1908, at Marlborough-Blenheim Hotel, Atlantic City, N. J.

Officers 1907-8:

President, H. G. B. Alexander, president Continental Casualty, Chicago, Ill.; first vice-president, Louis T. La Beume, secretary and treasurer Travelers Protective Association, St. Louis, Mo.; second vice-president, John Eno, general manager Canadian Railway Accident Insurance Company, Ottawa, Can.; secretary, E. G. Robinson, National Masonic Provident, Mansfield, Ohio; treasurer, Louis H. Fibel, president Great Eastern Casualty and Indemnity Company, New York; librarian, Horace B. Meininger, secretary German Commercial Accident Company, Philadelphia, Pa.

Executive Committee—William Bro. Smith, chairman, counsel Travelers Insurance Company,

Hartford, Conn.; Alfred E. Forrest, vice-president North American Accident Insurance Company, Chicago, Ill.; Reinard S. Keeler, fourth vice-president Empire State Surety Company, New York; Wilfrid C. Potter, secretary Preferred Accident Insurance Company, New York; Geo. S. Dana, secretary Commercial Travelers Mutual Accident Association, Utica, N. Y.; Vincent D. Cliff, secretary United States Health and Accident Insurance Company, Saginaw, Mich.; G. Leonard McNeill, secretary Massachusetts Mutual Accident Association, Boston, Mass.; E. W. De Leon, vice-president Casualty Company of America, New York; Edson S. Lott, president United States Casualty, New York.

Chairmen of Committees, 1908—Press, Edson S. Lott, president United States Casualty; reception, W. C. Faxon, vice-president Aetna Life; credentials, G. L. McNeill, secretary Massachusetts Mutual Accident; entertainment, Franklin J. Moore, United States manager General Accident, Fire and Life Assurance Corporation; auditing, D. E. Stevens, president Commonwealth Casualty; by-laws, E. W. De Leon, vice-president Casualty Company of America; nominating, Wilfrid C. Potter, secretary Preferred Accident; committee on place for next convention, Horace D. Pixley, president Commercial Travelers Mutual Accident Association, Utica; banquet, Horace B. Meininger, secretary German Commercial Accident, Philadelphia.

Membership, June 8, 1908—Aetna Life Insurance Company, Hartford, Conn.; American Casualty Company, Reading, Pa.; American Fidelity Company, Montpelier, Vt.; American Insurance Company, Columbus, Ohio; Bankers Accident Insurance Company, Des Moines, Ia.; Canadian Casualty and Boiler Insurance Company, Toronto Can.; Canadian Railway Accident Insurance Company, Ottawa, Can.; Casualty Company of America, New York, N. Y.; Cleveland Commercial Travelers Life and Accident Association, Cleveland, Ohio; Commercial Mutual Accident Company, Philadelphia, Pa.; Commercial Travelers Eastern Accident Association, Boston, Mass.; Commercial Travelers Mutual Accident Association, Utica, N. Y.; Commonwealth Casualty Company, Philadelphia, Pa.; Continental Casualty Company, Chicago, Ill.; Dominion of Canada Guarantee and Accident Insurance Company, Toronto, Can.; Empire State Surety Company, New York, N. Y.; Employers Liability Assurance Corporation (U. S. branch), Boston, Mass.; Equitable Assurance Company, Boston, Mass.; Federal Casualty Company, Detroit, Mich.; Fidelity and Casualty Company, New York, N. Y.; Frankfort Marine Accident and Plate Glass Insurance Company, New York, N. Y.; General Accident Assurance Company, Toronto, Can.; General Accident Assurance Corporation, Philadelphia, Pa.; Great Eastern Casualty and Indemnity Company, New York, N. Y.; Great Western Accident Association, Chicago, Ill.; Illinois Commercial Men's Association, Chicago, Ill.; Imperial Guarantee and Accident Insurance Company, Toronto, Can.; Iowa State Mens Association, Des Moines, Ia.; London Guarantee and Accident (Canadian branch), Toronto, Can.; London Guarantee and Accident Company (U. S. branch), Chicago, Ill.; Loyal Protective Association, Boston, Mass.; Maryland Casualty Company, Baltimore, Md.; Massachusetts Mutual Accident Association, Boston, Mass.; Munich Re-Insurance Company, London, E. C.; National Casualty Company, Detroit, Mich.; National Masonic Provident Association, Mansfield, Ohio; New Amsterdam Casualty Company, New York, N. Y.; North American Accident Insurance Company, Chicago, Ill.; Norwich and London Accident Insurance Association (U. S. branch), Boston, Mass.; Ocean Accident and Guarantee Corporation, Limited (Canadian branch), Toronto, Can.; Ocean Accident and Guarantee Corporation, Ltd. (U. S. branch), New York, N. Y.; Ontario Accident Insurance Company, Toronto, Can.; Order of United Commercial Travelers of America, Columbus, Ohio; Pacific Mutual Life Insurance Company, Los Angeles, Cal.; Pennsylvania Casualty Company, Scranton, Pa.; Philadelphia Casualty Company, Philadelphia, Pa.; Preferred Accident Insurance Company, New York, N. Y.; Protective Life Association, Rochester, N. Y.; Sterling Accident and Guarantee Company, Montreal, Can.; Travelers Protective Association,

St. Louis, Mo.; Travelers Insurance Company, Hartford, Conn.; United States Casualty Company, New York, N. Y.; United States Health and Accident Insurance Company, Saginaw, Mich.; Western Travelers Accident Association, Omaha, Neb.; Woodmen Accident Association, Lincoln, Neb.; United Commercial Travelers, Columbus, Ohio; United Surety Company, Baltimore, Md.

Individual Membership—Herbert Walker, Provincial manager of the Dominion of Canada Guarantee and Accident Insurance Company, Montreal, P. Q.; W. B. Hooper, 87 Nassau street, New York, N. Y.

PLATE GLASS UNDERWRITERS ASSOCIATION, NEW YORK.

Officers: President, William F. Moore, of the New Amsterdam Casualty; vice-president, Eugene

H. Winslow, of the Metropolitan Casualty; secretary, Edward M. Gridley, also bureau manager. Annual meeting in March.

SURETY UNDERWRITERS ASSOCIATION, 84 William street, New York.

Organized June, 1907. Membership, 8 companies; expenses met by assessments.

President, Wm. M. Tomlins, Jr., president Empire State Surety Company. Annual meeting first Wednesday in May.

Membership Companies—The Aetna Indemnity, Hartford; Bankers, Cleveland; Empire State, National and the Peoples, of New York City; Title Guaranty and Surety of Scranton; Metropolitan Surety Company, New York; American Bonding, Baltimore.

LIST OF ACTUARIES.

Following is a list of gentlemen engaged in actuarial pursuits in connection with life insurance companies, insurance departments, or independently throughout the United States and Canada:

UNITED STATES.

Allen, Perry S., Presbyterian Ministers Fund, Philadelphia, Pa.
 Alsop, David Griscom, Provident Life and Trust, Philadelphia, Pa.
 Allstrom, H. W., Occidental, Los Angeles.
 Anderson, R. M., Florida Life, Jacksonville.
 Angell, Charles H., Massachusetts Mutual Life, Springfield, Mass.
 Bailey, B. P., Fort Worth Life, Fort Worth, Tex.
 Barker, Jesse John, Penn Mutual Life, Philadelphia, Pa.
 Barnett, Samuel, Atlanta, Ga.
 Beckett, C. H., LaFayette Life, LaFayette, Ind.
 Behrens, Herman A., Pacific Mutual Life, Los Angeles, Cal.
 Bettell, Geo. A., Eastern Life, New York.
 Billings, Henry M., Boston, Mass.
 Blehl, Ernest M., Philadelphia Life, Philadelphia, Pa.
 Bowerman, J. P., Southern States Mutual, Charleston, W. Va.
 Boyden, Samuel Swett, Union Mutual Life, Portland, Me.
 Brinkerhoff, John Jones, Illinois Insurance Department, Springfield, Ill.
 Brooks, Chas. E., Southern Life, Fayetteville, N. C.
 Brown, James C., Metropolitan, New York.
 Bulkley, Geo. E., Connecticut General Life.
 Burkhardt, C. J., Occidental Life, Albuquerque, N. M.
 Buttolph, Henry W., Inter-State Life, Indianapolis, Ind.
 Carr, C. B., American Central, Indianapolis.
 Carter, E. R., National Life, U. S. of A., Chicago.
 Carrington, J. R. L., Union Central Life, Cincinnati, Ohio.
 Cathles, Lawrence M., Franklin Life, Springfield, Ill.
 Cillis, Hubert, Germania Life, New York.
 Clark, Gilbert A., Equitable Industrial, Washington, D. C.
 Clarke, C. E., Florida Life, Jacksonville.
 Cleland, T. E., Citizens Life, Louisville, Ky.
 Cochnower, H. W., Minnesota Mutual Life, St. Paul, Minn.
 Coit, Ralph B., Southwestern Life, Dallas, Tex.
 Cole, Richard H., Connecticut General, Hartford.
 Copeland, John, State Mutual Life, Rome, Ga.
 Craig, James McIntosh, Metropolitan Life, New York.
 Crawford, James Camp, Northwestern Mutual Life, Milwaukee, Wis.
 Cushman, Emma Warren, Massachusetts Insurance Department, Boston.
 Davenport, John S., Life Insurance Company of Virginia, Richmond.
 Davidson, Adolph, New York Life, Paris, France.
 Dawson, Miles M., 76 William street and 1947 Broadway, New York.

De Boer, J. A., National Life of Vermont, Montpelier, Vt.
 Deford, T. G., Baltimore Life, Baltimore, Md.
 Dickenson, David S., Security Mutual Life,inghamton, N. Y.
 Dickinson, Arthur Lowes, 54 William street, New York.
 Dow, Herbert B., New England Mutual Life, Boston, Mass.
 Draper, Frederick A., Greenfield, Mass.
 Earle, Arthur Percival, Columbian National, Boston, Mass.
 Easterday, C. R., Midwest Life, Lincoln, Neb.
 Eaton, Henry William, Liverpool and London and Globe, New York.
 Eldridge, Geo. D., New York.
 Emery, John M., Des Moines Life.
 Ewell, Chas. C., Eureka Life, Baltimore, Md.
 Fackler, David Parks, 35 Nassau street, New York.
 Fackler, Edward B., 35 Nassau street, New York.
 Field, Robert Patterson, Philadelphia, Pa.
 Flynn, Benedict D., Travelers, Hartford, Conn.
 Fouse, L. G., Fidelity Mutual, Philadelphia, Pa.
 Forster, R. E., 1001 Chestnut street, Philadelphia.
 Franks, J. B., Fidelity Mutual Life, Philadelphia, Pa.
 Führer, J., Germania Life, New York.
 Gaines, John M., New York.
 Galbraith, D. E., Oregon Life, Portland, Ore.
 Gamwell, Chas. W., Jefferson Standard, Raleigh, N. C.
 Gibb, James Burnett, Penn Mutual Life, Phila.
 Gore, John Kinsey, Prudential Life, Newark, N. J.
 Gould, W. H., State Mutual Life, Rome, Ga.
 Graham, Wm. J., Northwestern National Life, Minneapolis, Minn.
 Groeber, Robert, Mutual Life of Baltimore, Baltimore, Md.
 Grow, Arthur R., New York Life, New York.
 Haight, F. J., Anchor Life, Indianapolis, Ind.
 Hall, Clayton C., Baltimore, Md.
 Hall, Samuel S., Mutual Life, New York.
 Hamblen, Fred A., Union Mutual Life, Portland, Maine.
 Hann, A. G., Insurance Department, Denver, Col.
 Hann, Robert G., Equitable Life, New York.
 Harcastle, E. E., Union Central, Cincinnati.
 Hartigan, John A., Minnesota Department, St. Paul.
 Harvey, Chas. J., Colonial Life, Jersey City, N. J.
 Harvey, Julian C., German Mutual Life, St. Louis.
 Hemsing, Frank C., Northwestern Mutual Life, Milwaukee, Wis.
 Henderson, Robert, Equitable Life, New York.
 Higgins, W. A., American National, Lynchburg, Va.
 Hilderbrand, Charles, Connecticut Mutual Life, Hartford, Conn.
 Hodge, Chas. G., Fidelity Mutual Life, Philadelphia, Pa.
 Holcombe, J. M., Phoenix Mutual Life, Hartford, Conn.

Homans, I. Smith, Greensboro Life, Greensboro, N. C.
 Hubbell, G. W., United States Life, New York.
 Hunter, Arthur, New York Life, New York, N. Y.
 Hunter, Robertson G., State Actuary, Boston, Mass.
 Huntington, Robert W., Jr., Connecticut General Life, Hartford, Conn.
 Hutcheson, William A., Mutual Life of New York, New York.
 Hyde, Ed. W., Columbia Life, Cincinnati.
 Ireland, Oscar Brown, Massachusetts Mutual Life, Springfield, Mass.
 Jackson, J. A., Mutual Life, New York.
 Johnston, F. H., Prudential, Newark, N. J.
 Jones, Charles Nelson, 120 Broadway, New York.
 Kaufman, Henry N., Phoenix Mutual Life, Hartford, Conn.
 Kirkpatrick, George H., Prudential, Newark, N. J.
 Krause, H. E., Prudential, Newark, N. J.
 Kyle, Christopher, New York Life, New York.
 Lacy, B. W., Jr., South Atlantic, Richmond, Va.
 Landis, Abb., 612-14 Wilcox Building, Nashville, Tenn.
 Lee, James M., Berkshire Life, Pittsfield, Mass.
 Linzmeyer, Louis, Manhattan Life, New York.
 Loveland, Charles A., Northwestern Mutual, Milwaukee, Wis.
 Lunger, John B., Travelers, Hartford.
 Mantz, Isidore P., Pekin, Ill.
 Marinus, Benj. Wilson, Home Life, New York.
 Marshall, William A., Home Life, New York.
 Marshall, Elbert Pike, Union Central Life, Cincinnati, O.
 McAdam, Lucius, U. S. Annuity and Life, Chicago.
 McClintock, Emory, Mutual Life, New York.
 McKellar, Insurance Department, Des Moines, Iowa.
 Mead, Franklin B., Michigan State Life, Detroit, Mich.
 Meriwether, David, Louisville, Ky.
 Messenger, Hiram J., Travelers, Hartford, Conn.
 Moir, Henry, Provident Savings, New York.
 Moon, Sidney, Norman Lansing, Columbian National Life, Boston.
 Morris, Edward B., Travelers, Hartford.
 Moulton, Oscar E., National Life of Vermont, Montpelier.
 Mowbray, A. H., North Carolina Insurance Department.
 Nedderson, John L., Wisconsin Life, Madison.
 Nichols, Walter S., 100 William street, New York.
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 Roberts, Artemas R., Texas Life, Waco.
 Roche, John F., Pacific Mutual Life, Los Angeles, Cal.
 Rose, Douglas H., Maryland Life, Baltimore, Md.
 Ross, W. E. C., Blue Earth City, Minn.
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 Woodward, Joseph H., New York Insurance Department, 11 Broadway, New York.
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 Wynn, Wilbur S., State Life, Indianapolis, Ind.

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 Fitz Gerald, William George, Ottawa, Can.
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 Somerville, Walter H., Mutual Life, Waterloo.
 Streeter, T. E., 223 Dufferin ave., Winnipeg, Man.
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The company operates in Alabama, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New Mexico, New

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VOLUNTEER STATE LIFE, Chattanooga, Tenn.—Z. C. Patten, E. B. Craig, T. F. King, J. T. Fargason, A. S. Caldwell, W. A. Sadd, Jos. W. Johnson, Dr. S. S. Carter, J. T. Lupton, F. Voigt, H. B. Branner, Gracey Childers, T. D. Webb, N. H. White, W. F. Fischer, S. H. Campbell, W. O. Mims, J. D. Pullen, S. B. Smith, W. D. Carswell, Thad. B. Lampton, J. H. Watkins, R. S. Faxon, H. S. Probasco, L. W. Llewellyn, A. J. Douglas, W. B. Miller, Hon. M. Allison, Hon. W. R. Miller, Abe Goodman, Theo. L. Montague.

Company operates in Alabama, Arkansas, Georgia, Mississippi, Oklahoma, South Carolina, Tennessee and Texas.

WASHINGTON LIFE, New York, N. Y.—S. B. Clarke, Paul Fuller, George M. Hard, Richard Billings, Henry S. Herrman, Dumont Clarke, Samuel P. Colt, James A. Parker, William A. Street, H. Payne Whitney, Charles H. Allen, William C. Eustis, Levi P. Morton, Winthrop Rutherford, Walter S. Johnston, Valentine F. Snyder, John Tatlock, R. C. Leffingwell.

The company operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Iowa, Kentucky, Maine, Maryland, Minnesota, Mississippi, Nebraska, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Utah, Virginia, Washington, West Virginia and Wyoming.

WEST COAST LIFE, San Francisco, Cal.—L. B. Behrens, M. J. Brandenstein, R. O. Bliss, Maurice Casey, John C. Coleman, Henry J. Crocker, Frank P. Deering, E. L. Dorn, M. Fleishhacker, Geo. U. Hind, E. J. Holt, A. J. Merle, C. O. G. Miller, T. L. Miller, George A. Moore, George Allen Moore, Chas. C. Moore, H. H. Noble, W. B. Reis, V. J. A. Rey, Kirkham Wright.

Company operates in California, Colorado, Hawaii, Oregon, Utah and Washington.

WESTERN AND SOUTHERN, Cincinnati, O.—Dr. Frank Caldwell, W. D. C. Innes, J. William Johnson, William J. Williams, John E. Bruce, Charles F. McLean and Charles F. Williams. The company operates in Indiana, Kentucky, Ohio and Pennsylvania.

WESTERN MUTUAL, Aberdeen, S. D.—Chas. N. Herreid, H. Ellerman, F. J. McArthur, A. C. Witte, W. G. Jacobs, C. J. McLeod, C. F. Easton. The company operates in North Dakota only.

WESTERN MUTUAL, Council Bluffs, Ia.—C. M. Atherton, Victor E. Bender, A. W. Bannick, Perry Badollet, Grant Augustine, S. T. McAttee, C. Hafer, Saunders & Stuart, Frederick S. Withington.

Company operates in Iowa.

WESTERN UNION LIFE, Spokane, Wash.—Trustees: H. M. Richards, T. H. Brewer, R. B. Paterson, J. P. McGoldrick, Fred. B. Grinnell, R. L. Rutter, L. M. Davenport, Chas. H. Jones, F. E. Goodall, Philip Harding, E. F. C. Van Dissell. The company operates only in Washington.

WESTERN RESERVE, Muncie, Ind.—David Porter Campbell, John W. Dragoo, David A. McLain, Harry H. Orr, Chas. O. Prutzman, J. Dwight Miltenberger, August A. Braun, Marion A. Cunningham, Frank D. Haimbaugh, David W.

Stewart, Milton H. Pearson, Eli Hoover, Carl Tuhey, J. Harve Leffler, Arthur T. Wells, William McKenzie, Chas. Gough, Albert Gough, Lucius L. Ball.

Company operates in Indiana.

WISCONSIN LIFE, Madison, Wis.—R. B. Anderson, A. R. Bushnell, C. M. Putnam, Philip Fox, R. A. Watkins, A. W. Wass, John L. Nedersen.

The company operates in Louisiana and Wisconsin.

DIRECTORS AND TRUSTEES OF CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.

ÆTNA INDEMNITY COMPANY, Hartford, Conn., executive offices, 68 William street, New York.—George H. Burt, Col. W. E. A. Bulkeley, Charles I. Brooks, Charles C. Dickinson, Hon. Edward W. Hooker, Beekman Hunt, Hon. W. A. Keener, Frederick D. Kilburn, Augustus H. Kimberly, Hon. Clarence Lexow, Liston L. Lewis, Edward P. Metcalf, Hon. Edward M. Morgan, Anthony Stumpf, Charles Wake, Hon. Jas. H. Webb, C. M. Wicker, Jas. T. Wood, William P. Youngs.

The company operates in all the States and Territories except Alaska, Arkansas, Arizona, Colorado, Delaware, Hawaii, Louisiana, Montana, Porto Rico, South Dakota, Utah, Virginia and Wyoming. The company does not operate in Canada, Cuba, Philippine Islands or foreign countries.

ÆTNA LIFE INSURANCE COMPANY, Hartford, Conn.—Morgan G. Bulkeley, John O. Enders, Gordon W. Russell, M. D. B. Brainard, W. E. A. Bulkeley, A. R. Hillyer, S. C. Dunham, J. L. English.

The company (accident and liability department) operates in all the States and Territories except Alaska, Hawaii, Porto Rico, Cuba and the Philippines, Nevada, New Mexico and Arizona.

AMERICAN ASSURANCE COMPANY, Philadelphia, Pa.—Reinhold R. Koch, Hon. James Mansel, Dr. L. Frank Siegler, G. L. Stearns, A. G. C. Smith, Rudolph Kleybolte, P. C. McKinlay, George M. Mills, J. Herbert Schall.

The company operates in Pennsylvania, Ohio, Indiana, Connecticut, Delaware, New Jersey, Rhode Island, West Virginia, Illinois, Virginia and Vermont.

AMERICAN BANK INSURANCE COMPANY, Minneapolis, Minn.—F. E. Kenaston, C. J. Weiser, Robert Jones, C. D. Griffith, Geo. H. Christian, H. R. Lyon, A. A. McKee, A. M. Woodward, E. J. Weiser, W. H. Ritchie, F. Whitmarsh, M. E. Trumer.

Company operates in Minnesota, Michigan, Missouri, North Dakota, Kansas, Illinois, Pennsylvania, Oklahoma, Georgia, Ohio, Texas and Wisconsin.

AMERICAN BONDING COMPANY OF BALTIMORE, Baltimore, Md.—Henry Clark, George Cator, Edward J. Codd, William J. Donnelly, R. H. P. Ellis, Richard Bernard, William P. Harvey, Jesse Hilles, John Hubner, Nathaniel W. James, Lawason Riggs, Robert H. Smith, Murray Vandiver, Charles A. Webb, Francis E. Waters, Moses R. Walter, John Waters, James S. Woodside, James L. Sellman, George K. McGaw.

The company operates in all the States and Territories except Alaska, Arizona, Florida, Hawaii, Idaho, New Mexico, Oklahoma, Oregon, Porto Rico, Philippine Islands, South Dakota, Utah, Vermont, West Virginia and Wyoming.

AMERICAN CASUALTY COMPANY, Reading, Pa.—William H. Yocum, William Rick, Frank P. Lauer, James R. Mercer, Charles W. Hendel, John Barbey, Wm. Kerper Stevens, Samuel L. Dunkle, Henry C. Geissler, Charles E. Leippe, S. Y. Reigner, Harvey H. Shomo, E. P. Van Reed, J. W. Wetzel, J. B. Heller.

Operates in Pennsylvania, Georgia, Ohio, Illinois and Alabama.

AMERICAN CASUALTY COMPANY, Tacoma, Wash.—A. E. Low, L. M. Holden, Le Roy Pratt, A. L. Ritter, F. B. Hubbard.

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK—A. D. Brown, Murray Carleton, John A. Holmes, D. R. Francis, S. M. Kennard, S. M. Phelan, A. L. Shapleigh, E. M. Treat, C. E. Udell, S. D. Winter.

AMERICAN FIDELITY COMPANY, Montpelier, Vt.—James W. Brock, Harlan W. Kemp, James L. Martin, Frank M. Corry, Melville E. Smilie, Fred A. Howland, Ralph B. Denny, Frederick H. Wells.

The company operates in Illinois, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Connecticut, Indiana, Vermont, Ohio, District of Columbia, Missouri, Kansas, Iowa, Nebraska, Michigan and Wisconsin.

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY, Salisbury, Mo.—E. M. Williams, Geo. T. Johnson, J. P. Hayward, Wm. L. McCampbell, John W. Cooper, T. J. Kitchen, C. H. Riddell, A. G. Friesz, W. P. Robertson.

Operates in Missouri, Texas, Arkansas, Mississippi and South Carolina.

AMERICAN MUTUAL LIABILITY COMPANY, Boston, Mass.—Harcourt Amory, Charles E. Hodges, Andrew G. Pierce, Jr., John W. Danielson, William F. Draper, Charles F. Fairbanks, Russell Gray, Albert C. Houghton, William C. Lovering, Robert P. Perkins, Arthur B. Silsbee, Howard Stockton.

AMERICAN SURETY COMPANY, New York.—Trustees: Chauncey M. Depew, Thomas S. Kirkwood, Robert Pitcairn, R. C. Kerens, E. F. Browning, George F. Victor, Walter S. Johnston, George S. Edgell, Andrew Mills, Austin Lathrop, W. A. Nash, Richard Delafield, John J. McCook, C. H. Ludington, William Nelson Cromwell, Charles M. Dow, Albert E. Lamb, George W. Rogers, Frank R. Lawrence, R. A. C. Smith, Grant B. Schley, Valentine P. Snyder, James B. Duke, J. J. Sullivan, Samuel S. Sharp, Alwin W. Krech, Robert S. Sloan, Charles F. Spalding, C. H. Allen, Paul M. Warburg, Allan A. Ryan, F. W. Lafrentz, Henry W. Hayden, Theodore N. Vail, A. W. Mellon, Joel Francis Freeman, Godfrey Morse, H. D. Lyman.

The company operates in all States and Territories of the Union, the Dominion of Canada, Philippine Islands and Porto Rico.

ATLANTIC CASUALTY COMPANY, Philadelphia, Pa.—E. O. Roth, T. S. Westcott, A. J. M. Murdoch, J. C. Bogan, William D. Edson, Charles C. Beyer, Henry Bassett, Jos. H. Shoemaker, Seward L. Bowser, Wyllys K. Ingersoll. Operates in Pennsylvania.

ATLANTIC HORSE INSURANCE COMPANY, Providence, R. I.—James Smith, Job S. Briggs, M. E. Pierce, Gains W. Hubbard, Wm. E. Tefft.

ATLANTIC TRUST AND DEPOSIT COMPANY, Norfolk, Va.—Robert Johnston, J. L. Hubbard, J. T. Lawless, B. W. Leigh, W. J. Crosby, H. H. Little, C. W. Fentress, L. J. Up-

ton, A. Brooke Taylor, H. K. Wolcott, J. T. White, R. B. Fentress, Charles Syer, H. H. Trice, Floyd Hughes, S. T. Dickinson, Jr., A. E. Krise, Joseph Hecht, J. T. Lee, S. C. Browne, Barton Myers.

Company operates in Virginia.

BANK DEPOSITORS INSURANCE COMPANY OF AMERICA, Baltimore, Md.—C. I. T. Gould, Geo. R. Willis, Robert T. Hough, John I. Cole, Oscar J. Ricketts, R. H. Shindel, Wm. A. Rodenberg, Harry L. Benson.

Company operates in District of Columbia, Maryland, Virginia, West Virginia.

BANKERS SURETY COMPANY, Cleveland, Ohio.—Harvey D. Goulder, Frank M. Osborne, George H. Olmsted, Charles R. Mayers, Frank Semple, Charles Babcock, C. A. Otis, Jr., John Mitchell, William W. White, L. Newshulter, E. H. Zurhorst, Henry Strand, A. S. Upson, H. J. Weitz, D. Z. Norton, C. E. Kennedy, Christian Schuele, R. E. Burdick, Frank McCord, Max P. Goodman, P. W. Harvey.

The company operates in Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New York, Ohio, Pennsylvania, Wisconsin and Maine.

BOND AND MORTGAGE GUARANTEE COMPANY, Brooklyn, N. Y.—Frank Bailey, Thomas F. Balfé, Charles S. Brown, Wesley C. Bush, Julien T. Davies, William L. Dowling, William M. Ingraham, Martin Joost, Clarence H. Kelsey, James D. Lynch, Ranald H. Macdonald, Alexander E. Orr, William F. Patterson, Frederick Potter, Jacob H. Schiff, John W. Sterling, Ellis D. Williams, Robert B. Woodward, William Lumina.

The company guarantees the payment of principal and interest of mortgages covering properties in the city of New York.

BRIDGEPORT LAND AND TITLE COMPANY, Bridgeport, Conn.—Francis W. Marsh, Ernst P. Lyon, Egbert Marsh, D. Fairchild Wheeler, Orange Merwin, Alvin H. Hancock.

The company writes title insurance only in Connecticut, and is under the jurisdiction of the Building and Loan Commissioner of Connecticut.

BRONX TITLE AND MORTGAGE GUARANTY COMPANY, New York (1907 Report).—John Haffen, Charles W. Bogart, Ernest Hall, John J. Brady, C. Adelbert Mecker, James S. Wells, George A. Steinmuller, Henry Lipps, Jr., John A. Norman, James M. La Coste, Arthur Knox, Smith Williamson, Eugene J. Bushner, James C. de La Mere, Leopold Hutter, James Kearney, Henry H. Barnard, Everett L. Barnard, William C. Bergen, James B. Kiloheimer.

BUFFALO ABSTRACT AND TITLE COMPANY, Buffalo, N. Y.—Franklin D. Locke, Henry W. Sprague, S. M. Clement, Fred Greiner, Charles D. Marshall, Robert F. Schelling, Harry D. Williams, Charles B. Hill, Walter P. Cooke, Robert W. Pomeroy, Edward L. Koons, Moses Shire, Henry W. Box, William H. Love, Edward E. Coatsworth.

The company operates in Erie County and in Western New York.

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY, San Francisco, Cal. (1907 Report).—William Babcock, Charles R. Bishop, Robert Bruce, Henry L. Davis, P. N. Lilienthal, Warren Olney, Charles Page, A. T. Spotts, E. H. Rixford.

The company operates in California.

CAROLINA HAIL INSURANCE COMPANY, Marion, S. C.—W. J. Montgomery, C. P. Hodges, H. C. Graham, Chas. A. Smith, W. H. Cross, Richard I. Manning, J. C. Mace, L. S. Wellington, Will Stackhouse.

The company operates in South Carolina.

CASUALTY COMPANY OF AMERICA, New York.—M. F. Backus, C. C. Cuyler, Richard Croker, Jr., Edwin W. De Leon, Marshall S. Driggs, Maxwell Everts, Andrew Freedman, M. Gardiner Lane, Hon. Ernest Hall, Robert H.

McCurdy, William H. McIntyre, Col. Charles A. Moore, Edward L. Hearn, John P. O'Rourke, Francis Peabody, Jr., Morton F. Plant, Jordan J. Rollins, Jacob Ruppert, Jr., R. P. Schwerin, Alfred Skitt, Valentine P. Snyder, Lyman A. Spaulding, J. Frank Watson, C. J. Wittenberg, George W. Young.

Operates in Colorado, Connecticut, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Vermont, Washington, West Virginia, Wisconsin and Wyoming.

CITIZENS TRUST AND GUARANTY COMPANY OF WEST VIRGINIA, Parkersburg, W. Va.—S. D. Camden, H. B. Smith, J. W. Roberts, J. B. Finley, W. G. Wilson, E. D. Talbot, D. E. Johnston, Thomas Gartlan, W. M. O. Dawson, R. J. A. Boreman, A. D. Follett, A. C. Scherr, W. G. Peterkin, J. H. Knapp, A. B. White.

Company is qualified for United States Government business in all United States court districts, but otherwise restricts its operations chiefly to West Virginia, Ohio and Kentucky.

COLUMBIA AVENUE SAVING FUND, SAFE DEPOSIT, TITLE AND TRUST COMPANY, Philadelphia, Pa.—John K. Cumming, Syl. A. Leith, B. J. Woodward, John Middleton, James A. Hayes, George S. Graham, Charles Class, R. H. Rushton, Josiah B. Seybert, Samuel B. Vrooman, Samuel H. Cramp, William Allen, Walter G. Eells, Henry P. Schneider, Walter Scott.

The company operates locally.

COLUMBIA PLATE GLASS, Washington, D. C.—H. R. Howenstein, M. D. Rosenberg, Emanuel Speich, Meyer Cohen, Henry H. McGee. Operates only in District of Columbia.

COLUMBIA CASUALTY COMPANY, Pontiac, Mich.—Trustees: H. S. Gardner, M. W. Kessell, Geo. F. Brondige, C. H. Nelson, Dick Dewey, H. N. McCracken, A. G. Griggs.

COLUMBIA TITLE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C.—John Cammack, Allen C. Clark, John D. Coughlan, William E. Edmonston, William A. Gordon, James M. Johnston, Benjamin F. Leighton, Myron M. Parker, Frank T. Rawlings, Edward J. Stelwagen, John S. Swormstedt, Brainard H. Warner, Walter R. Wilcox, Henry K. Wilard, Woodbury Blair.

The company operates in District of Columbia.

COMMERCE TRUST COMPANY, Kansas City, Mo.—William Kenefick, J. C. James, R. A. Long, J. A. Edson, H. F. Hall, W. A. Pickering, J. J. Heim, W. T. Kemper, W. A. Rule, J. R. Crowe, D. J. Dean, H. C. Ward, Edward Dickinson, H. C. Arnold, W. H. Winants, J. J. Swofford, W. S. Woods, O. C. Snider, W. H. Powell, J. R. Mulvane, Alex. Rothenberg, W. S. Dickey, John Kelley, E. W. McManus, J. C. Nichols.

Company operates locally.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa.—D. E. Stevens, Milton Birch, W. R. Murphey, Henry C. Stewart, E. S. Cook, R. Steward Stevens, W. G. Bobb, M.D., H. S. Glazier.

Operates in New Jersey, Pennsylvania, Maryland, Rhode Island, West Virginia, Ohio, Indiana, Illinois, Delaware and Texas.

COMMONWEALTH TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa.—Dimmer Beeber, Francis E. Brewster, Charles Carver, Henry M. Dechert, Chas. E. Ellis, Franklin L. Lyle, John M. McCurdy, Joseph Savidge, Edward A. Schmidt, E. Cooper Shapley, Henry R. Shoch, John H. Sloan, Frederick Sylvester, John T. Windrum.

The company operates in Pennsylvania only.

CONTINENTAL AID ASSOCIATION, Atlanta, Ga.—S. J. Smith, B. M. Cross, M. T. Cross, LeRoy Smith, C. P. Orr, Walter McElreath, W. M. Ivey.

The company operates in Georgia.

CONTINENTAL CASUALTY COMPANY, Chicago, Ill.—H. G. B. Alexander, H. H. Rose, L. C. Rose, E. W. DeMoe, A. W. Underwood, M. E. Heffron, W. H. Betts, W. H. Roberts, A. C. Southard.

The company operates in all the States and Territories except Florida, Porto Rico, Cuba and the Philippines.

CONVEYANCERS TITLE INSURANCE COMPANY, Boston, Mass.—Nelson S. Bartlett, Frederick C. Bowditch, James H. Bowditch, James R. Carrett, Henry H. Edes, George V. Leverett, H. V. Long, Grenville H. Norcross, Charles S. Rackemann, Joseph B. Russell, Moses Williams.

Company's business confined to Massachusetts, and is chiefly buying and selling mortgages with guaranteed titles.

COSMOPOLITAN INDUSTRIAL INSURANCE COMPANY, Philadelphia, Pa.—Evan G. Badger, F. W. Duckworth, C. H. Gurk, J. A. Perrett, Edw. H. Gurk and H. L. Chambers. Operates in Pennsylvania.

DELAWARE TRUST COMPANY, Wilmington, Del.—Thomas S. Bellah, John H. Danby, Howard T. Wallace, Frederic Pyle, Edward T. Betts, J. Ernest Smith, Edward T. Canvy. Company operates in Delaware.

DISTRICT TITLE INSURANCE COMPANY, Washington, D. C.—George W. Brown, Meyer Cohen, George F. Hane, George H. Harries, Alexander T. Hensey, John B. Lerner, George W. Linkins, Wm. F. Mattingly, Theodore W. Noyes, George H. O'Connor, E. Southard Parker, E. Quincy Smith, Joseph I. Weller, S. W. Woodward, Thomas P. Woodward. Company operates in District of Columbia.

EMPIRE CASUALTY COMPANY, Parkersburg, W. Va.—W. W. Van Winkle, E. L. Davidson, F. O. Havener, John H. P. Smith, David F. Connolly, Lee J. Fristoe, John M. Crawford, D. A. Beatty, David B. Crawford, C. T. Hiteshew, R. M. Smith. Operates only in West Virginia.

EMPIRE STATE SURETY COMPANY, New York.—Moses May, Marshall S. Driggs, Frank Bailey, Jerry A. Wernberg, Willard P. Reid, Hugo Hirsh, Joseph Liebman, Fenwick B. Small, Charles Jerome Edwards, Bernard Gallagher, Wm. M. Tomlins, Jr., Thomas H. McFarland, David H. Valentine, Walter V. Cranford.

The company operates in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Washington, D. C., Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

EMPIRE TRUST COMPANY, St. Joseph, Mo.—W. H. Curtin, R. W. Powell, J. N. Burnes, Stoughton Walker, L. C. Hamilton, J. H. Van Brunt, J. L. Rogers, C. E. Foster.

EMPLOYERS INDEMNITY COMPANY OF PHILADELPHIA, Philadelphia, Pa.—Charles W. Asbury, Frank R. Tobey, Charles S. Walton, James H. Gay, Trevanion B. Dallas, Franklin M. Harris, J. W. Cannon, Ellison A. Smyth, Walter A. Bailey, Henry C. Loughlin, Thos. J. Jeffries, G. Gunby Jordan. Company operates in Pennsylvania, New Jersey, Delaware, Virginia, North Carolina, South Carolina, Georgia and Tennessee.

EMPLOYERS LIABILITY ASSURANCE CORPORATION LTD., London, Eng.: United States Branch, Boston, Mass.—Directors: Lord Claud Hamilton, Henry Chapman, Sir William B. Forwood, Walter H. Mandelslay, Henry W. Maynard, Robert Milburn, Leopold Salomons, Sir Philip Hickson Waterlow, E. H. Llewellyn. United States Branch.—Advisory Board: Wm.

Allen Butler, Jr., General Francis V. Greene, William D. Baldwin. Trustees: Frank G. Webster, John Lowell, William D. Mandell. Executive Committee: Henry M. Rogers, John B. Thomas, Charles Francis Adams, Charles L. Edgar.

Corporation operates in Arizona, California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia and Wisconsin.

EQUITABLE GUARANTEE AND TRUST COMPANY, Wilmington, Del.—Dr. J. A. Draper, Jr., E. Bringham, Jr., J. Smith Brennan, Joseph L. Carpenter, Otto Nowland, John Bancroft, Franklin Taylor, Samuel K. Smith, J. Wilkins Cooch, Willard Saulsbury, Robert B. Wheeler, John H. Danby, Thomas S. Bellah, Victor B. Woolley, Henry B. Thompson. Company operates in Delaware.

FARVIEW CASUALTY COMPANY, Burlington, Vt.—J. H. Judkins, A. Chase, L. O. Rock, Edwin Porter, H. C. Gleason. Operates in Vermont.

FEDERAL CASUALTY COMPANY, Detroit, Mich.—Peter Patterson, V. D. Cliff, M. M. Cliff, L. E. Daly.

Operates in Michigan, Indiana, Illinois, Missouri, Ohio, West Virginia, Pennsylvania, New Jersey, Maine, Vermont, New York, Kentucky, Oklahoma, New Hampshire, Kansas, South Dakota, Connecticut, Maryland, Texas, Georgia, Minnesota and Colorado.

FEDERAL HEALTH AND ACCIDENT COMPANY, Philadelphia, Pa.—Justice Cox, Jr., Edwin J. Walker, Sr., Lewis W. Bitting, James N. Randal, Samuel R. McDowell, Horace B. Pearson, James A. Walker, H. L. Randal, M.D., Stephen W. White, Isaac E. Rowland, Charles W. Denny, Herbert Russ, Joseph T. Kinsley, James W. Ayers, James M. Hibbs, Robert E. Gowen.

FEDERAL UNION SURETY COMPANY, Indianapolis, Ind.—Hugh Dougherty, Charles N. Thompson, Winfield T. Durbin, Samuel E. Rauh, Henry C. Paul, Theodore F. Rose, Newton Jackson, Joseph I. Irwin, William A. Guthrie, Louis C. Davenport, Henry L. Beveridge, C. M. Abbott, Wm. J. Henley.

Company operates in Arkansas, Indiana, Illinois, Iowa, Indian Territory, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New York, North Dakota, Ohio, Pennsylvania, Tennessee and District of Columbia.

FIDELITY AND CASUALTY COMPANY, New York.—Dumont Clarke, William P. Dixon, Alfred W. Hoyt, G. E. Ide, W. G. Low, J. G. McCullough, W. J. Matheson, Anton A. Raven, Alexander E. Orr, John L. Riker, George F. Seward, Henry E. Pierrepont, W. Emlen Roosevelt.

The company operates in Canada and in all States and Territories except South Dakota, Alaska, Hawaii, Cuba, Philippine Islands and Porto Rico.

FIDELITY AND DEPOSIT COMPANY, Baltimore, Md.—Edwin Warfield, Robert Ober, George Warfield, Charles E. Fink, John H. Wight, Seymour Mandelbaum, Thomas A. Whelan, John Walter Smith, Lloyd Lownders, George Blakistone, Herman E. Bosler, Solomon Frank, M. Gillet Gill, E. Stanley Gary, Frank A. Furst, Clarence W. Watson, Van-Lear Black, William A. Dickey, Joseph A. Bolgiano, J. V. McNeal, David Hutzler, E. W. Biddle, Charles R. Miller, A. Webster Smith, J. Dudley Mason.

The company operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Caro-

lina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming, Cuba, Porto Rico, Jamaica (West Indies), Hawaii, Philippine Islands, England and Scotland.

FIDELITY TITLE AND TRUST COMPANY, Stamford, Conn.—Louis J. Curtis, Robert A. Fosdick, Richard H. Gillespie, Amos J. Givens, Wilbur E. Scofield, Isaac M. Scofield, Stephen Smith, George H. Soule, Warren H. Taylor.
Operates in Connecticut.

FIDELITY TRUST COMPANY, Kansas City, Mo.—William Barton, Justin D. Bowersock, Henry C. Brent, W. H. Chapman, Charles Campbell, Thornton Cooke, A. D. Cottingham, Lee Clark, Henry C. Flower, Geo. W. Fuller, Frank L. Hall, Frank Hagerman, Wm. Huttig, A. H. Munger, C. A. Murdock, Jay H. Neff, C. C. Orthwein, J. N. Penrod, W. B. Richards, F. N. Sewall, Leon Smith, James Stillman, E. F. Swinney, P. A. Valentine.

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY, Frankfort, Germany.—United States Trustees: Ernest Thalman, Richard Delafield and Stuyvesant Fish.

The company operates in Alabama, Arizona, California, Colorado, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Minnesota, Massachusetts, Michigan, Missouri, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Washington, Wisconsin and Wyoming.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland.—United States Trustee, Girard Trust Company of Philadelphia. Franklin J. Moore, United States manager.

The company operates in Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Wisconsin, South Carolina, Alabama, Kentucky, Louisiana, Tennessee, Washington, Florida, Mississippi, North Carolina, Utah, West Virginia, Colorado, Texas, Oregon, Iowa and Vermont.

GENERAL ACCIDENT INSURANCE COMPANY, Philadelphia.—F. Norie Miller, president; Franklin J. Moore, vice-president and secretary; O. R. Maynard, treasurer.

The company operates in Connecticut, Delaware, Illinois, Indiana, Kentucky, Michigan, Maine, New York, Ohio, Pennsylvania, Texas, Vermont, Virginia, Georgia and West Virginia.

GERMAN-AMERICAN INDEMNITY ASSOCIATION, Denver, Col.—C. C. Harrington, W. N. Bowman, R. C. Fisher, S. N. Mitchell, F. C. Pinkney, H. H. Probst, C. E. Youker, F. M. Duncan, J. W. Ogston.
Company operates in Colorado.

GERMAN COMMERCIAL ACCIDENT COMPANY, Philadelphia, Pa.—Albert H. Ladner, Albert Baltz, Thomas L. Pillings, John H. Shelmire, J. Renton White and Horace B. Meininger.
Operates in Illinois, Michigan, Missouri, Ohio, Pennsylvania and Vermont.

GREAT EASTERN CASUALTY AND INDEMNITY COMPANY, New York.—Louis H. Fibel, Louis J. Reckendorfer, B. J. Ludwig, David L. Phillips, Leopold Stern, Ernest H. Behrens, Charles J. Wittenberg, August Goertz, Oscar E. Ballin, S. James Searle, Thomas H. Darling.

The company operates in Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Louisiana, Massachusetts, Minnesota, Missouri, New Hampshire, Tennessee, Texas, Kentucky, Maine, Maryland, Michigan, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington and West Virginia.

GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can.—Edward Rawlings, president; Hartland S. MacDougall, vice-president; E. S. Clouston, George Hague, William Wainwright, H. E. Rawlings, E. C. Smith, H. W. Cannon, J. B. Forgan; Richard B. Scott, secretary and treasurer.

This company has local boards of directors in the principal cities of the United States, and operates in Alabama, Georgia, Illinois, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, Wisconsin and in Canada.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn.—Frank W. Cheney, Charles M. Beach, George Burnham, Philip Corbin, George A. Fairfield, Atwood Colline, Lucius F. Robinson, John O. Enders, Lyman B. Brainerd, Morgan B. Brainerd, F. B. Allen, Charles P. Cooley, A. L. Shipman, Geo. C. Kimball, Chas. M. Jarvis.

The company operates in all States and Territories of the United States with the exception of Alaska, Hawaii, Nevada, Porto Rico, Cuba, the Philippine Islands.

HOME ACCIDENT INSURANCE COMPANY, Fordyce, Ark.—A. B. Banks, J. E. Hampton, Jr., John R. Hampton.

Company operates in Arkansas, Louisiana and Texas.

HOME TITLE INSURANCE COMPANY OF NEW YORK, Brooklyn, N. Y.—Henry W. Davenport, Frank O. Affeld, Jr., William F. Atkinson, M. M. Belding, Jr., Alexander G. Calder, Henry J. Davenport, Harry Grattan, Henry A. Meyer, William M. Lloyd, Guy Loomis, George W. Maynard, Charles J. Obermayer, Hon. George H. Roberts, Alonzo B. See, Frank G. Webb.
Operates only in New York.

HOOSIER CASUALTY INSURANCE COMPANY, Indianapolis, Ind.—Geo. Van Camp, Jos. Fehrenbach, C. W. Ray, Chas. R. Sowder, M. D., P. B. Mercer.

Operates in Indiana and Pennsylvania.

ILLINOIS SURETY COMPANY, Chicago, Ill.—Isaac Ellwood, Hon. Albert J. Hopkins, Elbert H. Gary, E. J. Buffington, John H. Pierce, John P. Hopkins, John C. Fetzer, Fred L. Mandel, William Grote, A. J. Graham, William Confeen, Evan A. Evans, George F. Getz, Sanford F. Harris, Albert G. Wheeler, James S. Hopkins, Fred M. Blount, W. S. Beaupre, Frank H. Whitman.

Company operates in District of Columbia, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Pennsylvania and Wisconsin.

IMPERIAL ASSURANCE COMPANY, Pittsburg, Pa.—Stewart C. McFarland, J. D. Mars, Chas. R. Rall, F. C. Blessing, W. C. Baird, J. D. Robertson, Wesley McFarland.
Operates only in Pennsylvania.

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, Crawfordsville, Ind.—John R. Bonnell, R. W. McAfee, R. C. Walkup, J. Crouch, George W. Graham, Benjamin Crane, H. C. Naylor.

The company operates in Illinois, Indiana, Kansas, Kentucky, Michigan, Missouri, Ohio, Pennsylvania, Utah, West Virginia, Oklahoma, Virginia, Nebraska, Alabama, Delaware, Arkansas, California, Minnesota, Texas and Colorado.

INDIANA PLATE GLASS INSURANCE COMPANY, Fort Wayne, Ind. (1907 Report).—Business entirely local.

INDUSTRIAL TRUST, TITLE AND SAVINGS COMPANY, Philadelphia, Pa.—John G. Carruth, James Pollock, Thomas S. Gay, Joseph H. Bromley, James E. Mitchell, Wm. C. Williamson, William A. Dickel, Thomas H. Wilson, Joseph T. Pearson, Peter Woll, Jr., John Dickey, Jr., H. B. Luffberry, T. Benton Dornan, Joseph M. Steele, Alexander M. Fox, Jr.

INTEGRITY TITLE INSURANCE TRUST AND SAFE DEPOSIT COMPANY, Philadelphia, Pa.—George Kessler, Philip Doerr, Fred'k Orlemann, Chas. G. Berlinger, Philip Spaeter, Charles Mahler, Wm. H. Rookstool, Albert Hellwig, Jno. G. Vogler, John Greenwood, Fred'k Gaeckler, George Nass, C. J. Preisendanz, William Roesch, Bernhard Ernst, Daniel W. Grafy, J. Edwin Reeh, August P. Kunzig, Albert Schoenhut, Chas. W. Miller, Wm. G. Berlinger, Chas. Strickler, Jacob Kramer, I. P. Strittmatter.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J.—Douglas Alexander, T. E. Hardenbergh, E. D. Cummings, C. P. Coleman, DeWitt Van Buskirk.
Company operates in New Jersey.

KENTUCKY TITLE COMPANY, Louisville, Ky.—Gilmer S. Adams, Helen Bruce, Thomas W. Bullitt, J. E. Caldwell, Basil Doehoefer, R. T. Durrett, E. S. Monohan, W. C. Priest, Jeff D. Stewart, G. H. Stockhoff, E. L. Swearingen.

KEYSTONE INDEMNITY COMPANY, Harrisburg, Pa.—J. Edward Dickinson, H. A. Kreidler, W. Russ, D. L. Kaufman, A. C. Glassner, C. W. Sheaffer, H. H. Hogentogler.
Company operates in Pennsylvania.

LAWYERS MORTGAGE COMPANY, New York.—Louis V. Bright, Theodore C. Camp, Clarence Cary, Edwin W. Coggeshall, William J. Duane, Cecil C. Evers, Charles S. Fairchild, Robert Walton Goelet, Henry E. Howland, Richard M. Hurd, John T. Lockman, Henry Morgenthau, A. Henry Mosle, David B. Ogden, George L. Rives, O. Egerton Schmidt, Henry L. Stinson, Ernst Thalmann, Henry E. Pierrepont and Thomas N. Rhineland.
Company operates only in New York.

LAWYERS TITLE AND GUARANTY INSURANCE COMPANY, Washington, D. C. (1907 Report).—Michael J. Colbert, H. R. Howenstein, Arthur G. Bishop, George E. Hamilton, John F. Donohue, Joseph N. Saunders, J. A. Maedel, E. L. Schmidt, George M. Emmerich.

LAWYERS TITLE INSURANCE & TRUST COMPANY, New York.—J. Arbuckle, Richard G. Babbage, Louis V. Bright, George F. Butterworth, Dumont Clarke, Edwin W. Coggeshall, William A. Day, William P. Dixon, Julian D. Fairchild, Henry E. Howland, J. Frederick Kernochan, John T. Lockman, J. Lawrence Marcellus, Henry Morgenthau, David B. Ogden, Thorwald Stallknecht, James Stillman, James N. Wallace, John Webber, Henry Rogers Winthrop, Lucius H. Beers, Payson Merrill, Eugene A. Philbin, George L. Rives.
Company operates only in New York State.

LAWYERS TITLE GUARANTY COMPANY, Newark, N. J.—Philip J. Bowers, Albert C. Courter, John P. Dexheimer, Charles A. Dickson, Jerome D. Gedney, William A. Halsey, John E. Helm, Thomas P. McKenna, M. F. McLaughlin, William Roberts, Simon Scheuer, Henry L. Sprague, William H. Wallace, Monte T. Morehouse.
Company operates locally.

LIBERTY CASUALTY COMPANY, Pittsburgh, Pa.—John Beavan, H. Prentiss Taylor, Chas. M. Gerwig, Alex. Gilliland, W. N. Parkin, A. J. Cochran, Herman W. Koons.
Operates only in Pennsylvania.

LION BONDING AND SURETY COMPANY, Omaha, Neb.—Henry Haubens, J. C. Root, Henry Rohlf, W. T. Auld, Henry Keating, John W. McDonald, L. P. Larson.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York.—William T. Woods, John H. Seed, George M. Olcott, William D. Chase, William A. Nash, Frederick A. Guild, Henry B. Hall, Robert B. Woodward, Geo. H. Prentiss, Alfred B. Hall, Joseph L. White, Carl H. De Silver, Frederic J. Middlebrook.

The company operates in the United States with the exception of Alaska, Arizona, Hawaii, Porto Rico, Cuba, Philippine Islands, Arkansas and Virginia, also operates in Canada.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, London, Eng.—Trustees for the United States: J. Crosby Brown, New York; Erskine M. Phelps, Orson Smith, David R. Forgan and John S. Runnells.

The company operates in Alabama, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Texas, Vermont, Virginia, Wisconsin and Wyoming.

MAINE INSURANCE COMPANY, Portland, Me.—John F. Hill, Horace C. Day, Edward G. Merrill, Nathaniel M. Jones, Arthur Chapin, Joseph Torrey, Alonzo R. Nickerson, Pascal P. Gilmore, C. W. Babb, George H. Eaton, George W. Irving, John A. Peters, Albert Pierce, Thomas P. Putnam, William H. Newell, Harry Stetson, Edwin Riley, B. M. Fernald, Chas. O. Bancroft, Ammi Whitney, Charles S. Bobes, Percival P. Baxter, Edward W. Cox, William C. Stiles, Willis B. Moulton, Charles F. Dunlap, Scott Wilson, David E. Moulton, Charles A. Bennett, W. S. White, H. P. Garland, Angus O. Campbell, Edwin P. Page, Horace Purinton, F. J. Goodspeed, C. I. Bailey.

MARYLAND CASUALTY COMPANY, Baltimore, Md.—Alfred E. Booth, A. P. Burchfield, Dan'l E. Conklin, Wm. J. Donnelly, Leon Greenbaum, Jackson C. Gott, Wm. H. Gorman, Hon. Wm. H. Graham, Louis K. Gutman, Wm. P. Harvey, H. J. Heinz, Henry G. Hilken, John Hubner, Seymour Mandelbaum, J. Wm. Middendorf, Aubrey Pearre, Simon Rosenberg, Carl Ruhstrat, Ernst Schmeisser, James L. Sellman, John T. Stone, Charles J. Taylor, Murray Vandiver, Jno. Skelton Williams, Thos. A. Whelan.
Company operates generally throughout the United States.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, Boston, Mass.—Col. William A. Gaston, Robert Winsor, James W. Kenney, James L. Richards, Gen. William F. Draper, Hon. Joseph H. O'Neil, Calvin Austin, James J. Phelan, Henry B. Chapin, Charles A. Stone, William F. Fitzgerald, William H. Hill, James M. Morrison, Lee M. Friedman, Wilmot R. Evans, Eugene P. Carver, Francis H. Dewey, Albert S. Apsey, Pierce Powers, Col. Peter H. Corr, William F. Harrington, John Joyce, Charles G. Lund, Henry A. Rueter, Bernard J. Rothwell, Thomas J. Clextion, John T. Burnett, T. J. Falvey.

Operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Ohio, Michigan, Indiana, Wisconsin, Illinois, Minnesota, Iowa, Missouri, Kansas, Nebraska, North Dakota, Colorado and Washington and the District of Columbia.

MASSACHUSETTS TITLE INSURANCE COMPANY, Boston, Mass.—William Trautwine, Charles Matlack, Charles S. Skinner, Eugene O'Brien, William Y. Tripple, William I. Norton, Charles E. Baldwin, Edward Eichler.

The company operates chiefly in Massachusetts, rarely in other New England States.

MERCANTILE TRUST COMPANY, St. Louis, Mo.—Lorenzo E. Anderson, James W. Bell, Paul Brown, James G. Butler, James Campbell, E. G. Cowdery, L. D. Dozier, David Eise-man, C. F. Gauss, Henry Griesdieck, Jr., R. C. Kerens, W. J. Kinsella, C. H. McMillan, William Maffit, George D. Markham, J. B. Moberly, Dan. C. Nugent, Frank A. Ruf, Harry Scullin, Joseph Spiegelhalter, John S. Sullivan, Feustus J. Wade, J. S. Walker, George W. Wilson.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK, New York.—John B. B. Duncklee, Daniel D. Whitney, Clement Lockitt, George G. Reynolds, William H. Joost, Edward Dodge, Theodore E. Smith, Isaac H. Cary, Peter Wyckoff, Russell R. Cornell, Eugene H. Winslow, Julian D. Fairchild, A. Victor Barnes, W. Edwin Thorp.

The company operates in all the States and Territories except Alaska, Florida, Porto Rico, Virginia, Cuba and the Philippines, and does not operate in Canada.

METROPOLITAN SURETY COMPANY, New York.—Andrew D. Baird, Clinton D. Burdick, Thomas G. Carlin, Frank D. Creamer, Barth S. Cronin, Michael J. Drummond, G. J. Fleischmann, John Haffen, George Hildebrand, Bernard T. Kearns, Daniel J. Leary, M. Joseph McCloskey, David McClure, Bernard McLain, Henry Roth, Andrew T. Sullivan, D. J. McCoy.

Company operates in New York, Arizona, California, Connecticut, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, Nevada, New Jersey, North Dakota, Ohio, Pennsylvania, Rhode Island, Vermont and Wisconsin.

MICHIGAN BONDING AND SURETY COMPANY, Detroit, Mich.—Officers (Report May 1, 1908): Arthur Darmstaetter, president; Herman Darmstaetter, first vice-president; Paul Weidner, second vice-president; Samuel T. Douglas, counsel; Julius Haas, treasurer; William Becker, acting secretary; A. F. Bunting, attorney; John Mohn, assistant superintendent of agencies. Also Charles Martz, Julius Stroh and August Goebel, Jr.

MISSISSIPPI VALLEY TRUST COMPANY, St. Louis, Mo.—John I. Beggs, Wilbur F. Boyle, James E. Brock, Murray Carleton, Charles Clark, Horatio N. Davis, John D. Davis, Auguste B. Ewing, David R. Francis, Augustus Gehner, S. E. Hoffman, Charles H. Huttig, Breckinridge Jones, Walter J. McBride, Nelson W. McLeod, Saunders Norvell, William D. Orthwein, Robert J. O'Reilly, M.D., Henry W. Peters, H. Clay Pierce, Joseph Ramsey, Jr., August Schlaefly, R. H. Stockton, Rolla Wells, Julius S. Walsh.

Company transacts a general financial, bond, real estate, safe deposit and fiduciary business.

MISSOURI-LINCOLN TRUST COMPANY, St. Louis, Mo.—Wm. Bagnell, John W. Harrison, Albert Arnstein, C. M. Forster, J. H. Aug. Meyer, E. S. Lewis, Hy. Lowenstein, J. H. Byrd, E. L. Shaper, Jas. F. Coyle, L. S. Parker, Jos. W. Moon, Jesse Carter, Dr. P. French, P. M. Johnston, W. F. Carter, Geo. H. Augustine, Robt. Johnston, C. C. Collins, A. P. Ghio, Inc. C. Roberts, Thos. H. Wagner, A. A. B. Woerheide, Thos. Wright, J. Wagoner.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass.—George W. Wheelwright, Charles F. Fairbanks, J. W. Farwell, A. B. Silsbee, Harcourt Amory, James S. Murphy, John C. Cobb, Homer B. Richardson, A. G. Pierce, Jr., A. P. Loring, M. B. Mason, David W. Lane, Moses Williams, Jr.

Operates in Maine, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont and Connecticut.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, Shelby, Ohio.—W. A. Shaw, Henry Wentz, Erastus S. Close, H. W. Hilderbrant, H. M. Dick, George R. Waite.

The company operates only in Ohio.

NATIONAL ACCIDENT INSURANCE COMPANY, Lincoln, Neb.—H. J. Winnett, L. B. Howey, F. H. Howey, Frank P. Dwiggins, A. W. Lane.

Operates in Nebraska.

NATIONAL CASUALTY COMPANY, Detroit, Mich.—David E. Thomas, W. G. Curtis, Franklin S. Dewey, Frank R. Van Dusen, Charles S. Abbott.

Company operates in Arizona, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Dakota, Ohio, Pennsylvania, Texas, Vermont, West Virginia, Wisconsin, Wyoming, New Jersey, New Hampshire, Washington, Oklahoma, Utah, South Dakota, Louisiana, Alabama, North Carolina, Idaho.

NATIONAL FIDELITY AND CASUALTY COMPANY, Omaha, Neb.—E. A. Cudaby, F. A. Nash, J. B. Ruth, C. M. Wilhelm, L. P. Kukendahl, C. J. Bella, H. H. Baldrige, Frank Fowler, E. T. Swobe.

Company proposes to operate in Western and Central States.

NATIONAL LIFE AND ACCIDENT, Nashville, Tenn.—C. A. Craig, W. R. Wills, C. R. Clements, T. J. Tyne, R. E. Fort, E. B. Craig, N. H. White, C. P. Wofford.

Company operates in Alabama, Indiana, Kentucky, Mississippi, Tennessee, Missouri, Louisiana and Georgia.

NATIONAL RELIEF ASSURANCE COMPANY, Philadelphia, Pa.—M. S. Boyer, M. G. Boyer, L. J. Van Derpool, H. Clay Bucher, C. B. Fuller.

Operates in Pennsylvania.

NATIONAL SURETY COMPANY, New York.—S. R. Bertron, Anthony N. Brady, F. Q. Brown, Frederic R. Coudert, Marshall S. Driggs, H. Reiman Duval, Edwin Gould, William J. Griffin, John R. Hegeman, A. H. Joline, William B. Joyce, A. P. Lathrop, Ballard McCall, John C. McCall, Jas. McMahon, Emerson McMillan, Samuel H. Shriver, J. Edward Simmons, Samuel Sloan, Jr., Geo. G. Ward.

Company operates in all the States and Territories of the United States except Wyoming, West Virginia and Cuba. Does not operate in Canada.

NEW AMSTERDAM CASUALTY COMPANY, New York City.—Charles F. Armstrong, William F. Armstrong, Jules S. Bache, William Barbour, M. M. Belding, Jr., Lucius A. Cole, W. F. Moore, Gen. J. Frederick Pierson, W. R. Potts, E. H. Wells, D. S. Ramsey, Joseph D. Redding, E. F. Woods, Henry S. Manning, Robert H. Martin, George C. Pratt, J. B. Clews, George E. Taylor.

The company operates in California, Connecticut, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Vermont, Washington and Wisconsin.

NEW JERSEY PLATE GLASS INSURANCE COMPANY, Newark, N. J.—S. C. Hoagland, B. G. Hager, H. C. Hedden, W. H. Mills, V. E. H. Hoagland, F. H. Goble, T. W. Dawson, John F. Williams, I. P. Hoagland.

The company operates in California, Colorado, Connecticut, District of Columbia, Idaho, Illinois, Indiana, Indian Territory, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, West Virginia, Wisconsin, Alabama, Arizona, Louisiana and New Mexico.

NEW JERSEY TITLE AND ABSTRACT COMPANY, Newark, N. J.—J. Bayard Kirkpatrick, Samuel Kalisch, Simon Scheuer, Monte T. Morehouse, Philip J. Bowers.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York.—Edward Ashforth, Leopold S. Bache, Daniel Birdsall, J. Romaine Brown, E. C. Cammann, William H. Chase, Rich. M. Coit, Edwin A. Cruikshank, Samuel D. Fobson, J. Carroll French, A. L. Hanscom, Elijah R. Kennedy, J. Edgar Leacycraft, Alfred E. Marling, Frederick G. Potter, Wm. H. Whiting, Alfred L. White, Major A. White, Frederick Winant, Silas Wodell, William H. Young, Frederick Zittell.

The company operates in Canada and in all the States and Territories of the United States except Alaska, Hawaii, Nevada, Porto Rico, South Carolina, South Dakota, Wyoming, Cuba and the Philippines.

NORRISTOWN TRUST COMPANY, Norristown, Pa.—John W. Loch, Ashley P. Hunter, Henry M. Tracy, N. H. Larzelere, Horace C. Coleman, John Walton, J. P. Hale Jenkins, Montgomery Evans, Irvin P. Knipe, Horace C. Jones, Henry C. Biddle, S. H. Orr, Hervey C. Gresh, J. Frank Boyer, Matthias L. March, Frank B. Wildman, Frank S. Yeakle, Francis J. Clamer, Howard K. Regar, George W. Marsh.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill.—M. B. Pickett, E. C. Waller, A. E. Forrest, F. G. Mason, F. J. Forrest, R. F. Clinch, R. L. Force.

The company operates in Alabama, California, Colorado, District of Columbia, Delaware, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Maine, Massachusetts, Nebraska, North Dakota, Oregon and Idaho.

NORTH JERSEY TITLE GUARANTEE COMPANY, Hackensack, N. J.—M. S. Ayers, M.D., Gilbert D. Bogart, Thomas M. Brewster, D. A. Currie, Geo. W. Conklin, Cornelius Doremus, Edw. F. Hinners, Lemuel Lozier, Clarence Mabie, G. Howard McFadden, M.D., August E. Neumann, David A. Pell, David St. John, M.D., Francis C. Van Dyk, Arthur W. Van Winkle, E. W. Wakelee, Herman Walker, George W. Wheeler, John H. White, David D. Zabriskie, William H. Zabriskie.

Company operates in New Jersey.

NORTHWESTERN LIVE STOCK INSURANCE COMPANY, Des Moines, Iowa.—H. C. Wallace, Geo. C. Carpenter, C. C. Loomis, F. P. Flynn, J. M. Parsons.

Company operates in Iowa.

NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION, Norwich, England; U. S. Office, Boston, Mass.—H. S. Robinson, M.R.C.S., chairman; T. C. Biofeld, J.P., deputy chairman; Sir Peter Eade, M.D., J. B. Forrester, Sir Charles R. Gilman, J.P., Sir Kenneth Kemp, Bart., C. J. Muriel, M.R.C.S., H. T. S. Patteson, D.L., J. H. F. Walter, J.P., Edward Wild, J.P.

Operates in Maine, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Maryland, West Virginia, Indiana, Illinois, Missouri, Minnesota, Michigan and Wisconsin.

OCCIDENT ACCIDENT INSURANCE COMPANY, Los Angeles, Cal.—Seth A. Keeney, A. H. Busch, John W. Vaughn, Joseph Burkhard, W. W. Hitchcock, Byron Erkenbrecher, R. D. Bronson, Benjamin E. Page, E. L. Blanchard, T. H. Dudley, J. W. McKinley, Herman J. Burkhard, W. H. Cramer, Henry W. Allstrom.

Operates in California and Oregon, also Arizona Territory.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, New York Office, 350 Broadway.—Trustees: John Crosby Brown, Charles D. Dickey.

The company operates in all the States and Territories of the United States except Alaska, Arizona, Nevada, New Hampshire, Oregon, Vermont, Washington, Wyoming, Cuba and the Philippines.

OHIO CASUALTY COMPANY, Columbus, Ohio.—W. D. Buckell, O. R. Farrar, Tod B. Galloway, Frank R. Shinn, John R. Horst, Jas. W. Wilson, W. N. Alderman, D. B. Bundy, Jr., Saml. D. Hutchins, E. W. Doty, Frank H. Kerr, C. C. Needham, W. O. Cole, C. E. Richards, Al G. Field, W. G. Lee.

Company operates in Ohio.

PACIFIC COAST CASUALTY COMPANY, San Francisco.—Henry E. Bothin, A. Borel, Edward L. Brayton, J. C. Coleman, F. P. Deering, E. F. Green, James K. Moffitt, Henry Rosenfeld, A. A. Son and William S. Fevis.

Company operates in California, Washington, Oregon, Hawaiian Island, Nevada, Nebraska, Colorado, Missouri, Kansas, Minnesota, Illinois, Ohio, Michigan and Pennsylvania.

PACIFIC MUTUAL INDEMNITY COMPANY, Los Angeles, Cal.—George I. Cochran, Gail B. Johnson, H. G. Brainerd, Joseph H. Clark, W. W. Beckett, W. H. Crocker, John R. Haynes, John B. Miller, Lee A. Phillips, John F. Roche, Henry T. Scott, W. H. Davis, Milbank Johnson, Isaac Milbank, J. C. Drake, E. J. Marshall, Danford M. Baker, John S. Tanner.

Operates in California, New York, District of Columbia and Washington.

PACIFIC MUTUAL LIFE, Los Angeles, Cal.—Henry T. Scott, Isaac Milbank, John B. Miller, Joseph H. Clark, Lee A. Phillips, J. C. Drake, E. J. Marshall, Fred H. Beaver, W. W. Beckett, W. H. Crocker, H. G. Brainerd, John F. Roche, Gail B. Johnson, John R. Haynes, W. H. Davis, Geo. I. Cochran, Milbank Johnson, John S. Tanner, Lucien Shaw, Danford M. Baker, J. N. Russell, Jr.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Georgia, Hawaiian Islands, Idaho, Illinois, Indiana, Indian Territory, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia, Wyoming, Wisconsin and New Jersey.

PACIFIC SURETY COMPANY, San Francisco, Cal.—George C. Perkins, John Birmingham, Chas. H. Crocker, P. E. Bowles, Wallace Everson, A. P. Redding, F. P. Deering, W. H. Crocker, V. J. A. Rey, H. L. Davis, John W. Phillips.

The company operates in Arizona, California, Colorado, Connecticut, Hawaii, Illinois, Massachusetts, Minnesota, Missouri, Ohio, Rhode Island and Wisconsin.

PATENT TITLE AND GUARANTEE COMPANY, INC., New York.—Henry A. Parr, Harry Keene, Stilson Hutchins, I. Katzenberger, Max Elsas, Hon. H. P. Doolittle, Eugene Van Schaick, John M. Billups, Jr., Henry W. Davis, Ernest F. Ayrault.

PENINSULAR INDUSTRIAL INSURANCE COMPANY, Jacksonville, Fla.—M. D. Johnson, O. S. Allbritton, B. C. Johnson, E. T. Johnson.

Operates in Florida only.

PENN SICK AND ACCIDENT BENEFIT COMPANY, Leechburg, Pa. (1907 Report).—G. M. Hine, Edward Hill, Charles A. Hill, L. S. Roberts, John G. Duncan.

The company operates in Pennsylvania only.

PENNSYLVANIA CASUALTY COMPANY, Scranton, Pa.—Thomas R. Brooks, A. C. Fuller, John Wells Hollenbeck, Joseph J. Jermyn, Cyrus D. Jones, Thomas E. Jones, Edward P. Kingsbury, F. H. Kingsbury, John L. Kemmerer, E. H. Lawall, Charles P. Matthews, M. G. Nichols, F. L. Peck, John T. Porter, Thomas M. Righter, James G. Sheperd, L. A. Watres, W. W. Watson, Charles S. Weston, M. W. O'Boyle.

The company operates in Alabama, California, District of Columbia, Georgia, Idaho, Illinois, Louisiana, Maryland, Michigan, Mississippi, Missouri, New Hampshire, New Jersey, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Washington and West Virginia.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa.—Edward Bailey, G. W. Reilly, J. M. Forster, Robert Snodgrass.

Operates in Pennsylvania and District of Columbia.

PEOPLES SURETY COMPANY, New York.—Eugene F. Barnes, James N. Brown, James L. Brumley, Audley Clark, Thomas A. Clarke, Peter J. Collins, Charles Cranford, C. E. Donnellon, Gilbert Elliott, Paul Grout, Simon J. Harding, H. B. Hill, Frank L. Sniffen, J. Edward Swanson, John H. Sell, Thomas D. Tompkins.

Operates only in New York.

PHILADELPHIA CASUALTY COMPANY, Philadelphia, Pa.—L. G. Fouse, W. Le Mar Talbot, J. P. Hale Jenkins, Howard M. Van Court, George W. Kendrick, Jr., Clarence M. Brown, A. P. Flint, George Masters, Chas. J. R. Sproule, F. X. Quinn.

The company operates in Delaware, District of Columbia, Connecticut, Illinois, Maryland, Indiana, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Wisconsin, Vermont, West Virginia, Missouri, Michigan, California, Georgia, Kentucky and North Carolina.

PHOENIX PREFERRED ACCIDENT INSURANCE COMPANY, Detroit, Mich. (1907 Report).—L. O. Chatfield, E. W. Moore, W. H. Chatfield, A. E. Wagner.

Operates in Colorado, Illinois, Wisconsin, Indiana, Michigan, Ohio, Pennsylvania, West Virginia, New York, Maine and New Jersey.

PITTSBURG CASUALTY COMPANY, Pittsburgh, Pa.—James W. Grove, John H. Jones, E. E. Cole, Fred Gwinner, Jr., Joseph G. Yilsack, James B. Haines, Jr., John M. Boggs, George Z. Hosack, W. C. McBride, A. H. Anderson, Louis C. Sands, James H. Price.

POTTER TITLE AND TRUST COMPANY, Pittsburgh, Pa.—John M. Freeman, Thos. P. Jones, Stephen Stone, C. C. Henderson, George W. Acklin, C. C. Smith, Howard Zacharias, George W. Eisenbeis, C. M. Johnston, George A. Marr, John E. Potter, John R. Hays.

PREFERRED ACCIDENT INSURANCE COMPANY, New York.—Kimball C. Atwood, Hon. John L. Childs, Henry L. Coe, Charles D. Spencer, Phineas C. Lounsbury, Henry N. Whitney, David M. Morrison, L. H. Biglow, George W. Sill, Gilbert H. Johnson, Sylvester G. Whiton, George H. Ackerman, Wilfrid C. Potter, L. H. Biglow, Jr., William E. Young, Jr.

The company operates in all States and Territories of the United States except Alaska, Arizona, Arkansas, Nevada, New Mexico, North Dakota, Porto Rico, South Dakota, Virginia, Wyoming, Cuba and the Philippines.

REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa.—S. Kingston McCay, Samuel T. Freeman, Wm. H. Shelmerdine, Howard A. Stevenson, Pierce Archer, Alfred Moore, Holstein De Haven, William B. Irvine, Lewis S. Renshaw, Emil Rosenberger, Joseph T. Jackson, Thos. M. Montgomery, Charles W. Welsh, John A. Rigg, William Wood.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass.—Francis A. Harrington, Chas. A. Harrington, Frank M. Heath, Austin A. Heath, Alfred S. Pinkerton, Albert L. Pratt, Roscoe W. Swan, Charles B. Perry, Harvey Clark.

Operates in Massachusetts, Maine, Michigan, Connecticut, Georgia, Pennsylvania, North Carolina, New Jersey, New Hampshire, Tennessee and Vermont.

SEATTLE SURETY COMPANY, Seattle, Wash.—L. T. Turner, E. L. McAllister, H. A. Lawrence.

Operates in Washington.

SECURITY CASUALTY COMPANY OF INDIANAPOLIS, Indianapolis, Ind.—Sterling R. Holt, Henry Coburn, Edwin P. Thayer, Willard Harmon, William D. Long, Ralph B. Turner, Henri T. Conde, George Vonnegut, W. Morton Herriott, Alvin T. Coate, Clarence E. Weir, John N. Patterson.

Operates in Indiana.

SECURITY LIFE AND ACCIDENT INSURANCE COMPANY, Birmingham, Ala.—John C. Fugh, Alexis C. Craven, Charles E. Harrison, L. C. Powell, Thomas C. Craven.

Company operates in Alabama.

SIoux FALLS ABSTRACT COMPANY, Sioux Falls, S. D.—J. E. Holtz, R. A. Silvius and Margaret C. Silvius.

SOUTHERN SURETY COMPANY, Oklahoma City, Okla., and Denison, Tex.—E. H. Cooke, O. D. Halseell, E. T. Hathaway, J. T. M. Johnston, Jack L. Johnston, P. W. Howe, W. B. Munson, C. C. McCarthy, J. B. McDougall, C. S. Cobb, S. P. Ancker.

Operates in Oklahoma and Texas.

SOUTH JERSEY TITLE AND FINANCE COMPANY, Atlantic City, N. J.—Edward Ambler Armstrong, Israel G. Adams, John C. Anderson, Charles C. Babcock, Isaac Bacharach, James

T. Bew, J. Leonard Baier, Theodore W. Schimpf, Clarence L. Cole, M. A. Devine, Louis Kuehnle, Daniel W. Myers, J. Willard Morgan, William Riddle, Edward W. Campbell, Warren Somers, Joseph Thompson, John J. White, Max Weinmann.

The company operates in New Jersey.

ST. LOUIS UNION TRUST COMPANY, St. Louis, Mo.—William K. Bixby, Joseph D. Bascom, Robert S. Brookings, Adolphus Busch, Daniel Catlin, John T. Davis, Howard Elliot, S. W. Fordyce, John Fowler, William E. Guy, Henry C. Haarstick, L. F. Jones, Robert McK. Jones, Edward Mallinckrodt, Thos. H. McKittick, L. M. Rumsey, John A. Scudder, John Scullin, E. C. Simmons, E. O. Stanard, William Taussig, Thomas H. West, Edwards Whitaker, B. F. Yeakum.

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY, Detroit, Mich.—Lem. W. Bowen, M. W. O'Brien, William C. Maybury, J. T. Keene, D. M. Ferry, Jr., William H. Murphy, E. A. Leonard, Charles Stinchfield, A. W. Wright, W. R. Burt, Ezra Rust, George H. Russell, Dwight Cutler, F. H. McMillan, John T. Shaw.

The company operates in all States and Territories except Alaska, Porto Rico, Cuba, Philippine Islands. Does not write in Canada.

SUN ACCIDENT COMPANY, Oklahoma City, Oklahoma, I. T.—I. M. Holcomb, Frank J. Merrill, W. E. Dicken, Ed. S. Vaught, Arthur Whorton, C. H. Green, J. O. Green.

Company operates in the State of Oklahoma.

TITLE AND GUARANTEE COMPANY OF ROCHESTER, N. Y.—William F. Youngs, Charles I. Brooks, Clarence Lexow, James T. Wood, Beekman Hunt, S. B. Brewster, C. M. Wicker, William B. Farnham, Benjamin B. Chace, Frederick D. Kilburn, Edward M. Morgan, Anthony Stumpf, Hon. W. A. Koener.

Company operates in New York only.

TITLE GUARANTEE AND TRUST COMPANY, New York.—Trustees: John Jacob Astor, Frank Bailey, Edward T. Bedford, Charles S. Brown, Julien T. Davies, William M. Ingraham, Augustus D. Juilliard, Martin Joost, Clarence H. Kelsey, John S. Kennedy, Woodbury Langdon, James D. Lynch, Ronald H. Macdonald, James H. Manning, Edgar L. Marston, William J. Matheson, Charles Matlack, William A. Nash, William H. Nichols, Robert Olyphant, Charles A. Peabody, William H. Porter, Frederick Potter, Charles Richardson, Henry Roth, Jacob H. Schiff, James Speyer, Sanford H. Steele, Ellis D. Williams, Louis Windmuller.

Company operates only in New York.

TITLE GUARANTEE AND TRUST COMPANY, Los Angeles, Cal.—W. L. Graves, J. B. Brokaw, R. H. Howell, W. F. Botsford, H. E. Huntington, L. C. Brand, W. J. Doran, W. H. Holliday, Marco Hellman, John D. Pope, E. W. Sargent.

The company operates only in California.

TITLE GUARANTEE AND SURETY COMPANY, Scranton, Pa.—O. S. Johnson, Henry A. Knapp, Joseph O'Brien, T. J. Foster, Thomas H. Watkins, John Welles Hollenback, Andrew H. McClintock, Everett Warren, Thomas E. Jones, Abram Nesbitt, E. P. Kingsbury, August Robinson, George B. Smith, Charles P. Matthews, L. A. Watres, E. M. Rine, T. E. Clark, H. M. Edwards, A. F. Law, R. G. Brooks, Michael Bosak, D. B. Atherton, R. J. Matthews.

Operates in Arkansas, Arizona, California, Colorado, Connecticut, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Washington, Maine and Wisconsin.

TITLE INSURANCE AND TRUST COMPANY, Los Angeles, Cal.—William H. Allen, Jr., M. S. Hellman, O. F. Clark, O. F. Brant, W. M. Caswell, H. W. O'Melveny, William R. Staats, Dr. C. B. Jones, W. F. Botsford, I. N. Van Nuya. The company operates only in California.

TITLE INSURANCE COMPANY OF NEW YORK,—Charles G. Balmanno, Edwin M. Bulkley, Cyril H. Burdett, Edward M. Burghard, William H. Chesebrough, William F. Clare, John D. Crimmins, James A. Deering, William E. Harmon, William N. Harte, William F. Havemeyer, Theodore F. Jackson, Clinton R. James, Edgar J. Levey, David McClure, Theodore F. Miller, Morgan J. O'Brien, Walter T. Rosen, Casimir Tag, George Zabriskie.

The company operates only in New York State.

TRAVELERS INDEMNITY COMPANY, Hartford, Conn.—William B. Clark, George Roberts, Charles C. Beach, Frederick R. Foster, Sylvester C. Dunham, Charles L. Spencer, John R. Hills, John B. Linger, John L. Way.

The company operates in the United States.

TRAVELERS INSURANCE COMPANY, Hartford, Conn., Accident and Liability Branch.—William B. Clark, Austin C. Dunham, Pliny Jewell, Geo. Roberts, Charles C. Beach, M.D., Frederick R. Foster, Sylvester C. Dunham, Charles L. Spencer, John R. Hills, John E. Morris, James G. Batterson, John B. Linger, John L. Way, Edward B. Bennett, Arthur L. Shipman. Company operates in all the States except Alaska, Hawaii, Idaho, Mississippi, New Mexico, Porto Rico, Texas, Wyoming, Philippine Islands and Cuba.

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TRUST COMPANY OF ST. LOUIS COUNTY, Clayton, Mo.—J. M. Berry, J. E. Hereford, F. W. Wipke, Christ Ruehl, Julius Kessler, J. Percival Phelan, Thomas K. Skinker, Henry Brandes, Albert T. Terry, Jno. J. Rott, G. W. Garrels, Cyrus Hall, W. R. Harrison, William Elbring, E. A. Lindemann, G. C. Eggers, William H. Gist, John L. Miers, J. Mulvanphy Cates, Henry C. Helmering, Joseph L. Hornsby.

The company operates in St. Louis County.

UNION CASUALTY INSURANCE COMPANY, Philadelphia, Pa.—Richard V. Page, Daniel Byrnes, Herbert F. Stetser, George W. De Haven, Gustav Schmaal, John C. Grady, Roger Byrnes.

UNION GUARANTEE ASSOCIATION, Portland, Ore.—W. B. Glafke, F. Dresser, Bernard Albers, H. D. Wagnon, N. W. Rountree, S. C. Spencer, H. D. Wagnon, Jr., J. R. Wetherbee, Chas. C. Woodcock, Chas. L. Mastick, B. R. Smith, C. W. Miller, Amedee M. Smith, Samuel B. Cobb, Phil Metschan, W. E. McCord, Albert Brix, C. W. Nottingham, Henry Albers, O. M. Clark.

Operates in Oregon and Washington.

UNION HEALTH AND ACCIDENT COMPANY, Denver, Col.—F. S. Moore, E. J. Bagley, B. F. Moore, W. B. Colvin, O. M. Moore. Company operates in Alabama, Colorado, Georgia, Louisiana, Mississippi, Ohio, Pennsylvania, Utah, Washington, West Virginia and Wyoming.

UNION NATIONAL ACCIDENT COMPANY, Philadelphia, Pa.—John J. McVey, Edward P. Judge, Henry F. Michell, F. T. McGuire, Theodore Stauffer, M. J. Healy, John J. Felin, J. Nelson Clarke, M.D., John J. Buckley, James A. Flaherty, James E. Gibbons.

UNION TRUST COMPANY, St. Louis, Mo.—W. K. Bixby, R. S. Brookings, Daniel Catlin, H. C. Haarstick, R. McK. Jones, Edward Malinckrodt, T. H. McKittrick, John A. Scudder, I. H. Orr, William Taussig, Edwards Whitaker, Thomas H. West, John D. Filley, John F. Shepley, N. A. McMillan.

UNITED STATES CASUALTY COMPANY, New York.—Benjamin F. Tracy, R. L. Edwards, J. Edward Simmons, Richard T. Wilson, John F. Dryden, Henry W. Poor, Casimir Tag, George H. Frazier, John Farr, James W. Hinkley, Jr., George C. Kobbe, D. G. Luckett, George H. Prentiss, Edw. T. Hulst, Silas Hinkley, Edson S. Lott, Joseph J. O'Donohue, Jr., Robert B. Woodward, James H. Post.

The company operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia and Wisconsin.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md.—Townsend Scott, Charles K. Lord, John R. Bland, Robert Taylor, E. A. Jenkins, Eugene Levering, J. K. Bartlett, Henry B. Wilcox, George R. Callis, George J. Records, Robert B. Dixon, William H. Matthai, John M. Littig, William C. Rouse, Paul A. Seeger, Alex. Payson Knapp, J. Pembroke Thom, Max Greif, Thomas Todd, D. C. Ammidon, J. B. Riggs, R. D. Lang, R. H. Bland.

The company operates in Canada and in all States and Territories except Porto Rico, Cuba and the Philippines.

UNITED STATES GUARANTEE COMPANY, New York.—H. W. Cannon, C. C. Cuyler, W. Butler Duncan, Brayton Ives, Horace Porter, H. E. Rawlings, Grant B. Schley, all of New York; E. M. Morsman, Omaha; Edward Rawlings, Montreal.

The company operates in Colorado, Connecticut, District of Columbia, Illinois, Indiana, Kentucky, Massachusetts, Nebraska, New Jersey, New York, Pennsylvania and Tennessee.

UNITED STATES HEALTH AND ACCIDENT, Saginaw, Mich.—George B. Morley, H. Coleman, Temple E. Dorr, J. Bert Pitcher, Frank D. Ewen, Arthur D. Eddy, Thomas A. Harvey, Wm. J. Wickes, Fred R. Pitcher, James B. Peter, J. D. Draper.

Operates in Colorado, Connecticut, Delaware, Illinois, Indiana, Oklahoma, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington, West Virginia, Wisconsin, Maryland, District of Columbia, Georgia, California, Idaho, New Mexico, Wyoming, Utah, Alabama, South Carolina, North Carolina, South Dakota, North Dakota and Florida.

UNITED STATES PLATE GLASS INSURANCE COMPANY, Philadelphia, Pa.—F. V. Smyth, H. A. Borell, W. J. Lerch, H. L. Henderson, James S. Rogers.

The company does business in Pennsylvania.

UNITED STATES TITLE GUARANTY AND INDEMNITY COMPANY, 2024 Vesey Street, New York.—Raymond F. Almirall, John J. Barry, John Bamby, David A. Boody, George V. Brower, George J. Grossman, Paul Grout, Emanuel Heilner, George J. Gillespie, T. Ellet Hodgskin, Hugo Hirsh, Walter C. Hunistone, Daniel F. Lewis, Warren Leslie, Thomas M. Mulry, A. B. Pouch, Leo Stein, Horatio S. Stewart, Arthur L. Strasser, Myles Tierney.

UNITED SURETY COMPANY, Baltimore, Md.—Ernest J. Knabe, Jr., Frederick H. Gottlieb, Henry C. Shirley, James M. Easter, Edward R. Hoffman, Ernest J. Clark, Samuel H. Tattersall, Edwin J. Farber, William Knabe, Henry G. Peniman, A. M. Stewart, DeWitte Van Buskirk.

Harvey L. Cooper, Geo. Dobbin Penniman, Douglas M. Wylie, C. J. Reilly, M. F. Farley, Geo. Hurst, Jr.

Operates in Connecticut, District of Columbia, Georgia, Illinois, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Wisconsin, Alabama, Mississippi, New Jersey, Louisiana, North Dakota, Iowa, Kansas, Nebraska, Colorado, Florida, Indiana, Arizona, California, Washington, Nevada and Rhode Island.

VERMONT ACCIDENT INSURANCE COMPANY, Rutland, Vt.—Clifford C. Fletcher, Ruliff A. Dean, Walter G. Perry, Wm. J. Perry, M. L. Fletcher.

Company operates in Vermont.

VIRGINIA SAFE DEPOSIT AND TRUST CORPORATION, Alexandria, Va.—C. J. Rixey, Henry Baader, John P. Robinson, George S. French, C. C. Leadbeater, J. K. M. Norton, T. J. Fannon, Henry K. Field.

Operates in Virginia.

VIRGINIA TRUST COMPANY, Richmond, Va.—T. C. Williams, Jr., James N. Boyd, E. E. Addison, Joseph Bryan, Samuel T. Morgan, J. J. Montague, Philip Whitlock, L. Z. Morris, Junius B. Mosby, T. William Pemberton, Morton B. Rosenbaum, C. W. Branch, W. S. Forbes, Mann S. Quarles.

The company operates in Virginia.

WASHINGTON TITLE INSURANCE COMPANY, Washington, D. C.—Rignald W. Beall, William V. Cox, Ernest H. Daniel, C. F. Norment, Jesse L. Heikell, John B. Lerner, Jacob H. Lichter, Brice J. Moses, Theodore W. Noyes, George H. O'Connor, E. Southard Parker, B. Francis Saul, Thomas W. Smith, S. W. Woodward, Thomas P. Woodward.

The company operates in the District of Columbia only.

WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY COMPANY, White Plains, N. Y.—Frank Bailey, Charles S. Brown, Wilson Brown, Jr., Francis M. Carpenter, Richard Edie, Jr., James F. Horan, Clarence H. Kelsey, W. H. Lockwood, Frank V. Millard, Henry Lewis Morris, Richard O'Gorman, B. Frank Palmer, Edwin H. Peck, Frederick Potter, William Ryan, Henry W. Sackett, J. Crawford Stevens, Moses Taylor, Robert B. Van Cortlandt, J. Mayhew Wainwright.

Operates in Westchester County, N. Y.

WEST JERSEY MORTGAGE COMPANY, Atlantic City, N. J.—C. J. Adams, I. G. Adams, William B. Bell, William S. Casselman, William A. Faunce, Thomas E. French, Carlton Godfrey, B. C. Godfrey, John W. Hackney, Louis Kuehnle, George P. Eldredge, J. Willard Morgan, F. C. Robbins, J. B. Rogers, Lewis Starr, C. R. Stevenson, R. B. Stites, H. M. Sypherd, John H. Tunstall, Arthur Wright.

WEST JERSEY TITLE AND GUARANTY COMPANY, Camden, N. J.—Clement J. Adams, Israel G. Adams, William S. Casselman, Walter E. Edge, George P. Eldredge, William A. Faunce, Carlton Godfrey, John W. Hackney, Louis Kuehnle, Henry W. Leeds, Heulings Lippincott, J. Willard Morgan, Charles R. Myers, James Parker, William S. Scull, Hubert Somers, Lewis Starr, Charles R. Stevenson, William F. Wahl, John H. Tunstall, Howard M. Cooper, T. E. French, J. Byron Rogers, Caleb J. Coatsworth, F. C. Robbins, Richard B. Stites, Burrows C. Godfrey, Joseph Kaighn, C. R. Lippincott, James G. Scull, Arthur Wright.

WEST VIRGINIA CASUALTY COMPANY, Clarksburg, W. Va.—W. R. Meservie, B. F. Wilson, W. G. Tetrick, J. V. Carter, C. T. Arnett, C. R. Ogden, H. B. McKinley, R. M. Carter.

Operates only in West Virginia.

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ÆTNA INDEMNITY COMPANY, of Hartford, Conn.—Executive offices, 68 William street, New York city. General Agents and Branch Office Managers: Georgia, Fair Dodd, Prudential Building, Atlanta; Massachusetts, Maine, Vermont, New Hampshire and Rhode Island, J. R. Chandler, 84 State street, Boston; Northern Illinois and Southern Wisconsin, A. R. Sexton Co., New York Life Building, 171 La Salle street, Chicago; Idaho, John P. Tate, Boise; Southern Ohio, Parke S. Johnson, manager, bond dept., John Heckle & Sons, general agents, Casualty depts., First National Bank Building, Cincinnati; Northeastern Ohio, The Everts-Tremaine Company, Williamson Building, Cleveland; Northwestern Ohio, C. M. Hayden & Son, 322 Huron street, Toledo; Iowa, Nebraska and Western Kansas, C. M. Erdman, Observatory Building, Des Moines; Michigan, F. W. Biederman, Majestic Building, Detroit; Indiana, E. J. Scoonover, 509 Law Building, Indianapolis; North Dakota, Northern Wisconsin, Minnesota, for all lines, H. N. Hutchinson, Bank of Commerce Building, Minneapolis; Eastern Pennsylvania, Thos. P. Cummings, manager, 323 Walnut street, Philadelphia; Western Pennsylvania, W. L. Clark Co., 307 Fourth avenue, Pittsburgh; Benjamin B. Chase, German Insurance Building, Rochester, N. Y., manager for thirty counties in Western New York; California, Nevada, Arizona, Oregon and Washington, Paul M. Nippert Co., 1896 Sutter street, San Francisco; Eastern Missouri and Southern Illinois, F. D. Hirschberg & Co., Merchants Exchange, St. Louis; Maryland, A. J. Hunter, American Building, Baltimore; Washington, D. C., Chesley & Chesley, Bond Building; Tennessee, F. G. Fite, Nashville; Alabama, R. A. Brown & Co., Birmingham; Mississippi, L. A. Smith, Holly Springs; Western Missouri and

Eastern Kansas, Rudd-McQueeney Co., Bryant Building, Kansas City, Mo.; Northern Texas and Oklahoma, E. Dick Slaughter, Dallas; Southern Texas, Fred J. Johnson, San Antonio; Louisiana, Lloyd & Tucker, New Orleans, general agents.

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AMERICAN CASUALTY COMPANY, Reading, Pa.—No general or special agents outside of Reading except Georgia and Alabama. F. D. Melhuish, 327 Candler Building, Atlanta, Ga.

AMERICAN FIDELITY COMPANY, Montpelier, Vt.—General and special agents: William T. Whelan, special agent; John P. Meade, general agent for Eastern Massachusetts; J. G. Cloud, general agent for New York, New Jersey and Connecticut, 68 William street, New York; Williams & Lycett, Philadelphia, Eastern Pennsylvania; Liggett, Lennox & Watkins, Pittsburg, Western Pennsylvania; S. B. Marts Co., Maryland; Percy H. Russell, District of Columbia; E. J. Scoonover, Indianapolis; Harkins, Hodges & Co., Missouri; Updegraff & Son, Kansas; Schroeder & Son, Wisconsin; Michigan Insurance Agency, Michigan; Phypers Bros. & Co., Cleveland and vicinity; Platt & Buchanan, Cincinnati and vicinity; W. D. Pepple, Toledo and vicinity; Carleton B. Adams, Columbus and vicinity.

AMERICAN SURETY COMPANY, New York.—Managers: A. L. Adams, Metropolitan Bank Building, Washington, D. C., manager for District of Columbia, Virginia and North Carolina; Albert Babcock, 986 Banigan Building, Providence, R. I., manager for Rhode Island; Robert R. Benedict, West End Trust Building, Philadelphia, Pa., manager for Eastern Pennsylvania and Southern New Jersey; F. B. Holdridge, Illinois Life Building, Louisville, Ky., acting manager for Kentucky (except ten counties) and Tennessee (except Memphis), and two counties in Indiana; Frank Mead, Victoria Building, St. Louis, Mo., acting manager for Eastern Missouri and Arkansas; W. H. Burgess, 67 State street, Albany, N. Y., manager for Eastern New York; E. V. Clark, Law Building, Indianapolis, Ind., manager for Indiana (except Floyd and Clark counties); John F. Clark, Prudential Building, Newark, N. J., manager for Northern New Jersey; F. B. Owen, Equitable Building, Baltimore, Md., manager for Maryland; M. Stanley-Brown, Garfield Building, Cleveland, Ohio, manager for Northern Ohio (except Toledo); Charles R. Fowler, 311 Nicollet avenue, Minneapolis, Minn., manager for Minnesota, North Dakota and South Dakota; Fred L. Fraser, Majestic Building, Detroit, Mich., manager for Michigan (except twelve counties in Northern Peninsula); F. M. Hayes, 312-313 Frick Building, Pittsburg, Pa., manager for Western Pennsylvania; R. R. Gilkey, Commercial National Bank Bldg., Chicago, Ill., manager for Illinois; Marion M. Jackson, Equitable Bldg., Atlanta, Ga., manager and general attorney for South Carolina, Florida, Georgia, Mississippi and Alabama; W. N. Lane, Wells Building, Milwaukee, Wis., manager for Wisconsin and twelve counties in Northern Peninsula, Michigan; Newcomb Cleveland, Equitable Building, Denver, Col., manager for Colorado, Arizona, New Mex-

ico, Montana and twelve counties in Wyoming; Harry W. Lobb, Claus Spreckels Building, San Francisco, Cal., manager for California and Nevada; James E. Lucy, Fendexter Building, Austin, Texas, manager for Texas; J. S. Mossgrove, Capitol Trust Building, Columbus, Ohio, manager for Middle Ohio; W. S. Diggs, Union Trust Building, Cincinnati, Ohio, manager for Southern Ohio, West Virginia and ten counties in Kentucky; M. L. Jenks, Du Pont Building, Wilmington, Del., manager for Delaware; Peter F. Pescud, 818 Gravier street, New Orleans, La., manager for Louisiana; Philip Potter, New York Life Building, Omaha, Neb., manager for Nebraska; F. H. Noble, Clapp Block, Des Moines, Iowa, manager for Iowa; Wesley E. King, Utah Savings & Trust Co. Building, Salt Lake City, Utah, manager for Utah, Idaho and two counties in Wyoming; Z. L. Tidball, White Building, Buffalo, N. Y., manager for Western New York; E. T. Warner, 189 Montague street, Brooklyn, N. Y., manager for Long Island; H. J. Roleke, India Temple, Oklahoma City, Oklahoma, manager for Oklahoma; E. F. Philbrick, 89 State street, Boston, Mass., manager for Massachusetts, Maine, New Hampshire, Vermont and Nova Scotia; R. F. Porter, Scarritt Building, Kansas City, Mo., manager for Kansas and Western Missouri; R. D. Weldon, Colman Building, Seattle, Wash., manager for Washington and Oregon; Lieber E. Whittie, Gridley Building, Syracuse, N. Y., manager for Central New York; H. E. Wescott, Phoenix National Bank Building, Hartford, Conn., manager for Connecticut; W. H. Hall, Imperial Bank Building, Toronto, Ont., manager for Dominion of Canada (except N. S.); H. L. Cochran, San Juan, Porto Rico, manager for Porto Rico; L. B. Wilhelm, 39 Plaza Cervantes Binondo, Manila, P. I., manager for Philippine Islands; L. H. Parry, 18 Callejon del Espiritu Santo, City of Mexico, general manager for Mexico; Wesley E. King, Salt Lake City, manager Utah, Idaho and two counties in Western Wyoming.

BANK DEPOSITORS INSURANCE COMPANY OF AMERICA Baltimore, Md.—Virginia: Wheny & Co., Richmond, Va.; District of Columbia, Ricketts & Eynon, Washington, D. C.; West Virginia, F. H. Wilson, Charleston, W. Va.; Maryland, J. E. Doyle, Baltimore, Md.

BANKERS SURETY COMPANY, Cleveland, Ohio.—General Agents: Wm. J. Little, Arkansas; W. E. Clark, Colorado; Clark, Prentiss & Clark, District of Columbia; Geo. K. Thomas, Illinois; Byron Webster & Son, Iowa; Edward G. Eibler, Missouri; Orin D. Walker, Indiana; E. B. Kerr, Kentucky; Robert Garver, Topeka, Kansas; Thomas E. Griffin, Michigan; Addison R. Pike, Massachusetts, New Hampshire and Maine; Walter T. Lemon, Minnesota; R. B. Howell & Co., Nebraska; Sanders & Flanders, New York; Geo. W. Zimmerman, Western New York; Wm. Thorndyke, Southwestern Ohio; W. R. Sinclair, Northwestern Ohio; Samuel F. Wheeler, Philadelphia; Wallace M. Reid, Pittsburgh, Pa.; Citizens Trust Company, Wisconsin.

CAROLINA HAIL INSURANCE COMPANY, Marion, S. C.—Special Agent: C. M. Jones, Bennettsville, S. C.

CASUALTY COMPANY OF AMERICA.—General and Special Agents: Connecticut.—Virgil N. Jones, Stamford; N. A. McNeil & Co., Lime Rock; Wakefield, Morley & Co., Hartford. Colorado.—Francis A. Chapman, Denver. Washington, D. C.—Ricketts & Eynon. Illinois.—Fred S. James & Co., Chicago; Marsh & McLennan, Chicago. Iowa.—John A. Eddy, Des Moines. Indiana.—Central Agency Company, Indianapolis. Kentucky.—A. C. Respass, Louisville; Satterwhite & Underhill, Louisville. Maryland.—Parr & Parr, Baltimore; H. L. Spear & Co., Baltimore. Massachusetts.—Obrien & Russell, Boston, for States of Massachusetts, Maine, New Hampshire, Rhode Island and Vermont; J. C. Dorgan, Watertown; F. X. Johnston, Boston; Bresnahan &

Feehan, Lynn; G. F. Grogan, Watertown; Thomas A. Whalen, Boston, manager accident and health department.

Michigan.—Detroit Insurance Agency, Detroit. Minnesota.—William B. Joyce & Co., St. Paul; Manley-McLennan Agency, Duluth.

Missouri.—The Insurance Agency Company, St. Louis; Mercantile Insurance Agency, St. Louis; Thomas S. Ridge, Kansas City.

Montana.—Morley & Thomas Company, Butte.

Nebraska.—Fell & Pinkerton Company, Omaha.

Ohio.—The Leslie H. Webb Company, Cleveland.

Oregon.—Hartman & Thompson, Portland.

Rhode Island.—H. T. Rodwell, Providence; J. J. Carney, Westerly.

Washington.—Calhoun, Denny & Ewing, Seattle; H. E. Owen, Spokane.

Wisconsin.—August Rebhan & Co., Milwaukee; O. A. Kremers, Milwaukee.

West Virginia.—George W. Brown, Crafton; Jay E. Cunningham, Pennsboro; DeGruyter & Frazier, Charleston; Jones & Winkler, Charleston; S. M. Smith Insurance Agency, Bluefield; Homer Clay Smith, Huntington; E. L. Perkins & Co., Wheeling.

New York.—Abrams & Son, Olean; Amerman

& Patterson, New York City; Austin & Co., Albany; William H. Bartlett, Silver Creek;

Becker & Co., Little Falls; Binghamton Realty

Company, Binghamton; Buffalo Fire Office, Buf-

falo; Branch & Co., Buffalo; Robert F. Brown,

Westfield; L. E. Brown, Lafargeville; E. S.

Brown, Salamanca; Maitland C. Bullard, Water-

town; Talcot Chapman, Newark Valley; C. A.

Cole, New Rochelle; Elmer J. Corp, Batavia;

W. H. Crandall, Alfred; Thornton B. Dayton,

Middletown; J. H. Delesderniers, New York

City; Donnelly & O'Connell, Troy; Eadie & Com-

tois, New Brighton; W. C. Edwards, Niagara

Falls; Ford & Granger, Cohoes; Charles F. Foley,

Lockport; G. Frank & Co., New York City;

Garrett & Simpson, Auburn; Nellis Getman,

Johnstown; Gill & Walker, Warsaw; J. Hanson,

Horseheads; Albert R. Hatfield, Utica; F. W.

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mira; T. M. Hislop, Troy; H. L. Hoyt, Auburn;

J. H. Horton, Newburgh; Frank B. Housel, Lynd-

onville; Frank E. Howe, Canandaigua; William

J. Hunt, Geneva; Ireland & Ketcham, Amity-

ville; Ithaca Realty Company, Ithaca; J. F. Jen-

kins, Ossining; Charles D. Johnson, Poughkeep-

sie; Kaiser & Starr, Dunkirk; William P. Kauf-

man, Port Jervis; J. T. Kennedy, Buffalo; F. W.

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Lehrenkrauss' Sons, Brooklyn; J. Leitner, New

York City; Leonard, Turnbull & Johnson, Syra-

cuse; Charles G. Lindsey, Jamestown; Louis

Loewenguth, Rochester; C. C. Loh, Tarrytown;

Stewart MacFarland, Glens Falls; Joseph T. Mc-

Caffrey, Oswego; C. Clinton Mayall, Stony Point;

Samuel P. Milby, Albion; Minot, Crippen & Co.,

Brockport; S. N. & F. W. Mitchell, Binghamton;

Thomas F. Monaghan, Amsterdam; Mrs. C. E.

Moshier, Newark; Munz Brothers, Oneida;

Oliver V. Nenko, Medina; Frederick Nies, Port-

chester; T. O'Connor, Wellsville; Olmsted &

Doty, Geneseo; Calvin Onderdonk, Deposit;

John H. O'Neill, Auburn; George K. Page,

Perry; C. D. Park, Schenectady; C. A. Pelton,

Binghamton; People's Agency, Auburn; Potter

& Price, Patchogue; Platt & Dunham, Amster-

dam; John G. Rogers, Mechanicsville; G. L.

Roraback, Mamaroneck; W. N. Seely, Southamp-

ton; Schultz & Bogart, Kingston; Shapleigh-

Wright Company, Lockport; William J. Sheridan,

Highland Falls; Shipp & Osborn, Newburgh;

W. T. Stevens, Camden; Theodore Stevenson,

Cortland; F. H. Stoneburn, Watertown; F. H.

Smith, Ithaca; W. G. Thrall & Son, Oswego; I.

B. Tice, Poughkeepsie; G. F. Tuthill, Greenport;

Van Alstyne & Harrington, Troy; Van Voast &

Leonard, Schenectady; W. H. Vreeland, New

Brighton; Alvin Walrath, Little Falls; Louis A.

Waters, Sherburne; John Watson, Green Island;

George J. Weiler, Niagara Falls; Westchester

Land Exchange, White Plains; J. E. Wood &

Co., Gloversville; John W. Yeager, Monticello;

E. F. Youngs, Rochester; Edward H. Warner,

Buffalo.

New Jersey.—Bacharach Real Estate Company,

Atlantic City; Bennett & Morgenweck, Atlantic

City; Herchel Birdsall, Red Bank; Braun &

Wright, East Orange; Edmund Burroughs, Trenton; Collins & Tenny, Elizabeth; Craft & Co., Bayonne; Cross & Plum, Newark; M. C. Cubberley, Ridgewood; Emanuel & Co., Long Branch; Fell & Moon, Trenton; Leon Ervin, Jersey City; Martin T. Fitzgerald, Trenton; Fraser Brothers, Perth Amboy; Garrison, Rumsey & Co., Paterson; Jesse L. Hedden Company, Madison; Hendrickson, Stout & Co., Red Bank; Hyer, Calder & Co., Arlington; J. E. Mulvey & Co., Trenton; National Realty Company, Jersey City; Nielson Brothers, Perth Amboy; W. I. Norton, Hightstown; Albert Robbins, Asbury Park; William H. Stevenson, Bloomfield; H. L. Schwarz, Dover; Miss May A. Woodruff, Trenton.

Pennsylvania.—Thomas Beddall, Pottsville; C. G. Boland & Co., Scranton; Curtin & Brockie, Philadelphia; Harrison G. Elliott, Philadelphia; W. W. Flanagan & Co., Pittsburgh; William F. Hosie, Scranton; Edwin L. Hunsicker, Norristown; W. P. Lucas & Co., Oil City; Benj. F. McCartney, Altoona; W. Scott & Co., Erie; Marcus B. Unangst, Allentown.

CITIZENS TRUST AND GUARANTY COMPANY OF WEST VIRGINIA, Parkersburg, W. Va.—Company has agents in each county of West Virginia. Authorized to do business in Ohio and Kentucky. Accepted by United States Government as surety.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa.—L. H. Tobin, general manager of agents.

CONTINENTAL CASUALTY COMPANY, Chicago, Ill.—J. E. Betts, resident manager for Pacific Coast, San Francisco; Talbot-Torbert Co., special agents for Texas, Dallas, Tex.; A. J. O. Korbel and Theodore Summerland, Los Angeles, managers for Southern California.

EMPIRE CASUALTY COMPANY, Parkersburg, W. Va. (1907 Report).—Harry W. Kuhn, Parkersburg; J. R. Ferguson, Wheeling, W. Va.; H. C. Hamilton, Charleston, W. Va.; B. F. Williams, Fairmont, W. Va.; A. F. Snyder, St. Mary's, W. Va.; Harry S. Fenner, Parkersburg, W. Va.; M. W. Spitzer, Charleston, W. Va.

EMPIRE STATE SURETY COMPANY, New York.—Moore & Reynolds, Birmingham, Ala.; James C. Hayburn, San Francisco, Cal.; The Maitland-Moritz Agency Company (all casualty lines except accident and health), Denver, Col.; John R. Gemmill (fidelity, surety and accident and health), Denver, Col.; John C. North, New Haven, Conn.; F. C. Robinson & Co., Atlanta, Ga.; D. T. Whiting, manager casualty department, Chicago, Ill.; Walter Faraday and Jas. W. Redmond, managers bonding department, Chicago, Ill.; Geo. W. Pangborn, Indianapolis, Ind.; Wayland C. Ballard, Des Moines, Iowa; Roy C. Woodworth, Kansas City, Kan.; T. Grant Slaughter (fidelity and surety), Louisville, Ky.; R. Clarke Marshall (all casualty lines), Louisville, Ky.; Edwin Shelby & Co., New Orleans, La.; Loring & Bishop, Portland, Me.; Wynne & Kinsella (fidelity and surety), Detroit, Mich.; Wood & Beach (all casualty lines), Detroit, Mich.; Empire State Surety Company, Minneapolis, Minn.; controlled from Birmingham by Moore & Reynolds, Mississippi; The Empire State Surety Company, St. Louis, Mo.; Roy C. Woodworth, Kansas City, Mo.; The Agency Company, Montana, Salt Lake City, Utah; Peters Trust Company, Omaha, Neb.; The Agency Company, Nevada, Salt Lake City, Utah; Daub & Peck, Newark, N. J.; controlled from New York office, New York City, N. Y.; Hatcher Brothers Corporation, North Dakota; Huling & Anderson, Cleveland, Ohio; W. J. Clemens, Portland, Ore.; Geo. D. Weaver, Philadelphia, Pa.; Starkweather & Shepley, Providence, R. I.; A. B. Mason, Nashville, Tenn.; G. R. Scruggs & Co., Dallas, Tex.; The Agency Company, Salt Lake City, Utah; Jas. A. Kennard, Seattle, Wash., State of Washington; controlled from E. S. Surety Company, Minneapolis, Minn.; Wisconsin; Wood & Beach, general agents Southern Michigan; Kinloch, Middleton & Co., Charleston, general agents for South Carolina.

EMPLOYERS LIABILITY ASSURANCE CORPORATION, London.—General and district agents: Edmund Dwight, resident manager for New York State, 56 Maiden Lane, New York; Boothby & Bartlett, State agents, Waterville, Me.; Geo. R. Burton & Sons, State agents, 87 Church street, New Haven, Conn.; Bishop Insurance Agency, Ltd., Honolulu, H. I.; R. H. Clark, general agent, 337 Superior avenue, N. W., Cleveland, Ohio; W. W. Cuninghame & Co., general agents for Georgia, Florida and South Carolina, 211 Equitable Building, Atlanta, Ga.; Loyal Durand, general agent, 83 Michigan street, Milwaukee, Wis.; James H. Garnsey, general agent, 601-2-3 Postal Telegraph Building, Kansas City, Mo.; Charles H. Garrison, State agent, 305 Majestic Building, Detroit, Mich.; Geo. A. Gilbert, resident manager, Illinois, Iowa and Nebraska, 159 La Salle street, Chicago, Ill.; Thos. E. Hanlon, general agent, Southern Ohio, Eastern Kentucky, Tennessee and West Virginia, 518 Walnut street, Cincinnati, Ohio; F. D. Hirschberg & Co., St. Louis Underwriters Agency, general agents, Merchants Exchange, St. Louis, Mo.; Jefferson, Noyes & Brown, district agents, Louisville, Ky.; W. A. L. Loughton, manager Pennsylvania, New Jersey and Delaware, 416-420 Walnut street, Philadelphia, Pa.; Lawford & McKim, general agents, Maryland, District of Columbia, North Carolina, Virginia and West Virginia, Abell Building, Baltimore, Md.; R. M. Neely & Co., general agents, Lumber Exchange, Minneapolis, Manhattan Building, St. Paul, Minn.; Chas. J. Okell & Co., general agents for Pacific Coast States, 110-114 Battery street, San Francisco, Cal.; Peter F. Pescud, general agent, Louisiana and Mississippi, 818 Gravier street, New Orleans, La.; The Frank Tallmadge Company, general agents, 1005 Hayden Building, Columbus, Ohio; J. McL. Wood, State agent, Portland, Ore.; Zener & Stone, general agents, Indiana and Kentucky, Talbott Block, Indianapolis, Ind.

FEDERAL UNION SURETY COMPANY, Indianapolis, Ind.—General and Special Agents: C. B. Gould, Chicago, Ill.; M. H. Johnson, Little Rock, Ark.; I. L. Betzer, Topeka, Kan.; Charles Sykes, Nashville, Tenn.; Alexander Gilmour, Louisville, Ky.; W. H. Markham & Co., St. Louis, Mo.; Leonard & Crane, Detroit, Mich.; Wirthwine & Brown, Cincinnati, Ohio; Carrington & Johns, Washington, D. C.; R. H. Beard, Muskogee, I. T.; Paul S. Conwell, Kansas City, Mo.; Robert N. Nugent, New York, N. Y.; J. S. Crosby & Co., Grand Rapids, Mich.

FIDELITY AND CASUALTY COMPANY, New York.—General and Special Agents: California, Chas. J. Bosworth, San Francisco, resident manager for California. Canada: B. M. Minehan, Toronto, resident manager for Canada. Colorado: G. W. Beck, Denver, resident manager for Colorado and Territories of Arizona and New Mexico. Georgia: Eugene Oberdorfer, Atlanta, resident manager for South Carolina, Georgia, Florida and Alabama. Illinois: W. A. Alexander & Co., Chicago, general agents for Illinois, excepting part of St. Clair and Madison counties, Lake Porter and La Porte counties, Ind.; E. J. Collins, Chicago, and O. P. Alford, Chicago, resident managers for same territory. Indiana, Thomas Bloomfield, Indianapolis, resident manager for Marion county. Iowa: W. T. Sowers, Des Moines, resident manager for Iowa. Kentucky: C. L. Nelson, Louisville, resident manager for Kentucky, Tennessee and Southern Indiana. Louisiana: Edw. St. John, New Orleans, resident manager for Louisiana, Arkansas and Mississippi. Maryland: R. D. Steele, Baltimore, resident manager for Maryland and District of Columbia. Samuel H. Moore Company, Inc., general agents for District of Columbia. Massachusetts: Gilmour & Coolidge, Boston, general agents for Eastern Massachusetts. Michigan: J. J. Benson, Detroit, resident manager for Southern Michigan and Northern Indiana. Missouri: J. H. Rush, Kansas City, general agent for Kansas, Oklahoma and Northwestern Missouri; F. E. Fowler & Co., St. Louis, general agents; R. A. Hoffmann, St. Louis, general agent for Eastern Missouri, East St. Louis City and vicinity; R. L. Dutton, resi-

dent manager for Missouri, part of Madison and St. Clair counties, Illinois. Montana: McNair & Skinner, Great Falls, State agents for Montana. Nebraska: H. E. Palmer, Son & Co., Omaha, general agents for Nebraska and Wyoming. New York: Edgar E. Mueller, Buffalo, resident manager for Erie, Niagara, Broome, Chenango, Jefferson, Lewis, Oswego, St. Lawrence and Cayuga counties; E. E. Clapp & Co., New York, general agents for New York, New Jersey, Massachusetts, Rhode Island; The M. E. Wolff Co., Rochester, general agents Northwestern New York; Bowen & Perry, Syracuse, general agents for Southwestern New York; F. A. Flagg, Troy, resident manager for Northeastern New York, Maine, New Hampshire, Vermont and Western Massachusetts; J. H. Scharff, New York, resident manager for Dutchess, Putnam, Rockland, Orange, Ulster, Westchester and Sullivan counties, Connecticut and Northern New Jersey. North Dakota: O. A. Webster, Grand Forks, State agent for North Dakota; Ohio, James R. Millikan, Cincinnati, general agent for Hamilton, Butler, Warren and Clermont counties; Dearborn, Ohio, and Switzerland Counties in the State of Indiana; Boone, Kenton, Campbell, Gallatin, Grant, Pendleton, Bracken and Robertson in the State of Kentucky; Chas. H. King, Cleveland, resident manager for Ohio; Rice, Haney & Medbury, general agents for Mahoning county, Ohio. Pennsylvania: S. H. Pool, Philadelphia, resident manager for Eastern Pennsylvania, Southern New Jersey and Delaware; John L. Rivolta, Pittsburgh, resident manager for Western Pennsylvania and Northern West Virginia; J. H. Scott, Pittsburgh, resident manager for Western Pennsylvania. Rhode Island: G. L. & H. J. Gross, Providence, general agents for Rhode Island. Texas: I. Reinhardt & Sons, Dallas, general agents for Texas. Utah: Houston Real Estate Investment Co., Salt Lake City, general agents for Utah; G. W. Peck, Salt Lake City, general agent for Utah and Idaho. Virginia: Robert Schaefer, Richmond, resident manager for Virginia, North Carolina and Southern West Virginia. Washington: Seeley & Co., Tacoma, general agents for Washington and Oregon. Wisconsin: F. E. Delaney, Milwaukee, resident manager for Minnesota, Wisconsin and Northern Michigan.

FIDELITY AND DEPOSIT COMPANY, Baltimore, Md.—General and Special Agents: Alabama, R. F. Manly, Birmingham; Arkansas, A. J. Mercer, Little Rock; California, Williamson & Moyle, San Francisco; Colorado, Maitland-Moritz Agency Co., Denver; Connecticut, E. S. Cowles, Hartford; Delaware, Hawkes & Co., Wilmington; District of Columbia, Poole & Runnalls, Washington; Florida, James & Paxton, Jacksonville; Georgia, Aaron Haas, Son & Howell, Atlanta; Idaho, Walter S. Bruce, Boise; Illinois, A. C. Arnold, Chicago; Gibbon, Dickelman, Furst & Bourke, Peoria; P. M. Lax, Springfield; Indiana, Frank A. Preston, Indianapolis; Iowa, J. S. Anderson & Son, Cedar Rapids; Kansas, Bailey Bros. & Co., Topeka; Kentucky, Willis S. Mullen, Louisville; Louisiana, Warner & Black, Ltd., New Orleans; Maine, Martin F. Bartlett, Waterville; Massachusetts, O'Brien & Russell, resident managers, Boston; Michigan, Whitaker Bros. & Penny, Detroit; Minnesota, Daniel B. Wood, Northwestern manager, Minneapolis; Mississippi, Ross & Yerger, Jackson; Missouri, McLaren & Humphrey, St. Louis; Drennon, Shafer Co., Kansas City; Nebraska, John H. Mithen, Omaha; New Hampshire, Calvin B. Perry & Sons, Keene; New Jersey, The Ward-Gehin Co., agents, Newark; New York and part of New Jersey, Henry B. Platt, resident vice-presidents, 36 Wall street, New York, and 307 Washington street, Brooklyn; North Carolina, Robert M. Wells, Asheville; Lott W. Humphrey, Charlotte; Culpepper, Griffin, Old & Grice Co., Elizabeth City; The Hunter-Drewry Co., Raleigh, North Dakota, J. R. Carley, Hillsboro; T. T. Hay, Raleigh; Ohio, John P. Ryan, Cincinnati; E. Shriver Reese, Cleveland; J. N. H. Menger, Columbus; C. C. Connell, Lisbon; H. S. Walbridge & Co., Toledo; Pennsylvania and part of New Jersey, Herman Hoopes, resident manager, Real Estate Trust Building, Philadelphia; G. L. Cullmerry, Harrisburg; V. L. P. Shriver, special agent, Pittsburgh; Rhode Island, G. L. & H.

J. Gross, resident managers, Providence; South Carolina, J. D. Kelly, Charleston; Tennessee, J. A. Baxter & Co., Nashville; Texas, J. B. Nabors, Dallas; Utah, Windsor & Co., Salt Lake City; Vermont, J. G. Brown, agent, Montpelier; Virginia, J. B. Moore & Co., Richmond; Chas. I. Lunsford, Roanoke; J. D. Tucker & Co., South Boston; Washington, John A. Whalley & Co., Seattle; McCrea & Merryweather, Spokane; Wisconsin, Roger L. Merrill, Milwaukee; Wyoming, Pollard & Roberts, agents, Cheyenne; Jamaica, West Indies, Wm. H. Orrett, attorney, Kingston; Cuba, C. M. Echemendia, manager, Havana; Porto Rico, Edwin L. Arnold, San Juan; England, Henry L'Estrange, Malone, resident manager, London; Philippine Islands, Louis B. Wilhelm, manager, Manila; Hawaii, Bishop Ins. Agency, Ltd.; Scotland, Ludovic, Maclellan, Mann, Glasgow.

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY, Frankfort-on-the-Maine, Germany.—United States head office, 100 William street, New York.—C. H. Franklin, United States manager and attorney; John M. Smith, secretary United States branch; M. J. Grogan, resident secretary, Cook county, Chicago, Ill.; N. S. Riviere, resident secretary, Pittsburgh, Pa.; Thos. M. Robbins, resident secretary, Cleveland, Ohio; J. R. Falconer and C. H. Pansing, resident secretaries, St. Louis, Mo.; Duncan & Rehfsch, general agents, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, San Francisco, Cal.; G. R. Griffin & Co., general agents, Maine, Massachusetts, New Hampshire, Vermont, Boston, Mass.; Alabama, Henry Hiden, Birmingham; Arizona, Martindell, Horne & Co., Prescott; Allison Barlow, Los Angeles; Sam Behrendt Co., Los Angeles; Colorado, C. D. Brooks, Denver; Delaware, Weston & Anderson, Wilmington; District of Columbia, Edward B. Dorsey, Washington; Georgia, Fair Dodd, Atlanta; Illinois, Gibbon, Dickelman, Furst & Bourke, Peoria; Indiana, George W. Pangborn, Indianapolis; Kentucky, E. T. Lawrence, Corydon; Ben A. Adams, Covington; Ferguson & Scott, Louisville; Wellington F. Scott, Lexington; Henry F. Oliver, Fulton; A. P. Robinson, Maysville; Compton & King, Henderson; Robert L. Flanary, Marion; Louisiana, Leon Irwin & Co., New Orleans; Irwin & Griffin, New Orleans; Maine, G. R. Griffin & Co., Boston, Mass.; Ed. C. Jones & Co., Portland; Maryland, R. Gordon Williams, Baltimore; Massachusetts, G. R. Griffin & Co., Boston; Michigan, Blackman, Glass & Cook, Detroit; Minnesota, Morton-Bibb Company, Minneapolis; Mississippi, Irwin & Griffin, New Orleans, La.; Noll & Broach, Meridian; Montana, Morley & Thomas, Butte; Nebraska, Martin Bros. & Co., Omaha; O. W. Palm, Lincoln; New Hampshire, G. R. Griffin & Co., Boston, Mass.; Geo. F. Ball, Keene, N. J.; F. V. Carlough, Newark; Caleb H. Cramer, New Brunswick; Howard B. Keasby, Salem; Charles B. Kennedy, Trenton; Julius Schwab, Paterson; Woodward & Williamson, Jersey City; Lazarus & Rickert, Bayonne; Frank T. Fox, Passaic; John Brown, West Coxsackie; John F. Cochrane, Buffalo; Roswell Davis, Freeport; Thos. F. Monaghan, Amsterdam; Henry Seebeck, Long Island City; Troy Insurance Agency & Realty Co., Troy; Earl W. Sumner, Batavia; James Malley, Rochester; Weil & Weil, New York; J. P. Miller Insurance Agency, Syracuse; Ohio, F. J. Burke, Cleveland; Geo. L. Case, Cleveland; D. T. Palmer & Co., Cleveland; Shanks, Sinclair Co., Toledo; J. H. Rebert & Son, Springfield; Pfau & Faunce, Youngstown; G. W. Fording, Alliance; D. P. Stroupe, Canton; Oklahoma, Baume & Jones, Shawnee; Oregon, Rodgers, Hart, Gibson & Co., Portland; Pennsylvania, Arnold & Wannemacher, Philadelphia; Williamsport Insurance Exchange, Williamsport; C. G. Boland & Co., Scranton; Davis E. Brightbill, Harrisburg; Augustus C. Laning, Wilkesbarre; H. W. Mohr & Son, Allentown; Rhode Island, Thomas R. Rathbun, Providence; Utah, McCormick, Cooke & Co., Salt Lake; Vermont, G. R. Griffin & Co., Boston, Mass.; John W. Dillon, Barre; Washington, E. A. Strout & Co., Seattle; A. D. Jones & Co., Spokane; Wisconsin, Louis Auer & Son, Milwaukee; The Morton-Bibb Company, Minneapolis, general agents for Minnesota.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland.—General and Special Agents: Wilcox, Reck & Hughes, New Orleans, La.; Wm. C. Loundes, Jr., & Co., Baltimore, Md.; Stewart & Davis, Atlanta, Ga.; Fred Kiooz, Nashville, Tenn.; Guion & Co., Seattle, Wash.; Ben. Parker, Portland, Me.; Frederick S. Moore, Boston, Mass.; Sewall & Alden, New York city; Meeker & Magner, Chicago, Ill.; Whately L. Chandler, St. Louis, Mo.; J. M. Patrick, Minneapolis, Minn.; H. P. Brainerd, Buffalo, N. Y.; Duer & Gillespie, New York city; Hinckley & Woods, Boston, Mass.; C. P. Russell, Detroit, Mich.; J. L. Armstrong, Augusta, Ga.; Ike Winship, Macon, Ga.; Geo. D. Long, Kansas City, Mo.; E. C. Liedel, Duluth, Minn.; Philip Frank, Jacksonville, Fla.; G. H. Haines, Savannah, Ga.; Calvin Jordan & Co., Denver, Col.; J. T. Lett, Dallas, Texas.

GENERAL ACCIDENT INSURANCE COMPANY, Philadelphia, Pa.—General and Special Agents: W. A. Miller, Chicago, Ill.; F. J. Neale, Cleveland, Ohio; M. J. Hanly, Columbus, Ohio; F. G. Huntington, Cincinnati, Ohio; W. T. Morris, Wilmington, Del.; T. Grant Slaughter, Louisville, Ky.; F. E. Henry, Ashtabula, Ohio.

GREAT EASTERN CASUALTY AND INDEMNITY COMPANY, New York.—General Agents: Melvin E. Wood, Minneapolis, Minn.; Rosenberg & Co., Washington, D. C.; Blumenfeld Bros. and W. J. Smith, Rochester, N. Y.; S. Greenbaum and B. Lowenmeyer, Chicago, Ill.; L. Bloom, Cincinnati, Ohio; J. Garson, Cleveland, Ohio; S. Wolf, Philadelphia, Pa.; A. L. Paterson, Pittsburgh, Pa.; William B. Hardy, Washington, D. C.; Aug. Grassmann, Hoboken, N. J.; J. W. Rose, Buffalo, N. Y.; William V. Donovan, Troy, N. Y.; J. Newman & Sons, Baltimore, Md.; Wadsworth & Wadsworth, Denver, Col.

GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can.—Branch offices: New York, D. J. Tompkins, secretary; Chicago, John R. Pruyn, secretary and attorney; Philadelphia, W. H. Jackson, resident secretary; Boston, Geo. W. Gregerson, agent and attorney; Pittsburgh, Edward R. Munro, secretary; Atlanta, Ga., W. V. Custer, general agent; Nashville, Theodore Cooley & Co., agents; Louisville, P. N. Clarke & Co., agents; Detroit, Edw. W. Pyle & Son, agents; Omaha, Ringwalt Bros., agents; Minneapolis, E. R. Smith, agent; Grand Rapids, J. S. Crosby & Co., agents; Cedar Rapids, Ia., R. I. Safely, agent; St. Louis, Western Bocombe & Co., general agents; Toronto, Ont., Medland & Son, general agents. The company has agencies in other principal cities of the United States and Canada.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn.—General Agents: C. C. Gardiner, Jr., 100 William street, New York city; Corbin & Goodrich, 432 Walnut street, Philadelphia, Pa.; Lawford & McKim, 12-14-15 Abell Building, Baltimore, Md., and 511 Eleventh street, N. W., Washington, D. C.; C. E. Roberts, 101 Milk street, Boston, Mass., and 29 Weybosset street, Providence, R. I.; H. M. Lemon, 189 Jackson street, Chicago, Ill.; Victor Hugo, 319 North Fourth street, St. Louis, Mo.; E. H. Warner, 650 Main street, Hartford, Conn.; W. G. Lineburgh & Son, 2 Sanford Building, Bridgeport, Conn.; H. A. Baumhart, "The Century," Cleveland, Ohio; James W. Arrott, Ltd., 401 Wood street, Pittsburgh, Pa.; H. R. Mann & Co., Merchants Exchange Building, San Francisco, Cal.; Thos. E. Shears, 2 Jacobson Building, Denver, Col.; W. S. Hastie & Son, 44 Broad street, Charleston, S. C.; Louis V. Clark & Co., 214-216 North Twentieth street, Birmingham, Ala.; Peter F. Pescud, 818 Gravier street, New Orleans, La.; McCargar, Bates & Lively, Failing Building, Portland, Ore.

HOME ACCIDENT INSURANCE COMPANY, Fordyce, Ark.—A. B. Banks & Co., general agents and managers. Special Agents: O. S. Goodman, Shreveport, La.; Chas. E. Smith, of Fordyce, Ark., and J. F. Hodge, Lake Charles, La.

IMPERIAL ASSURANCE COMPANY, Pittsburgh, Pa.—District Managers: Rollin E. Baker, Pittsburgh, Pa.; J. E. Turner, Wilkinsburg, Pa.; S. Braun, McKeesport, Pa.; George A. Shrock, Bradford, Pa.; John Garvey, Scranton, Pa.; H. F. Mengel, Easton, Pa.; Jos. C. Dugan, Valencia, Pa. Special Agents: W. S. Hogue, Braddock, Pa.; T. M. L. Passano, Rankin, Pa.; Geo. P. Reid, Pittsburgh, Pa.; Geo. McElrath, Pittsburgh, Pa.; Chas. H. Swasey, Pittsburgh, Pa.; Julius Lucas, Pittsburgh, Pa.; M. Engelberg, Pittsburgh, Pa.; B. Engelberg, Pittsburgh, Pa.; James McBride, Pittsburgh, Pa.

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, Crawfordsville, Ind.—H. C. Naylor, general manager of the company and of all agencies. H. F. Williams and J. A. Naylor, State agents, Security Bank Building, Minneapolis, Minn.; W. F. Kissel, special agent for Indianapolis, Suite 524, Board of Trade Building, Indianapolis, Ind.; Wrock & Watson, State agents, 80 Griswold street, Detroit, Mich.; Michigan Insurance Agency, Inc., Ford Building, Detroit, Mich.; C. F. Way, State agent, Lincoln, Neb.; The J. F. Hurt Insurance Agency, State agents, Tazewell, Va.; W. J. Crouch, State agent, Sedalia, Mo.; O. P. Updegraff, State agent, Topeka, Kan.; Loop & Semans, State agent, Oklahoma City, Okla.; Tom B. Bowman, State agent, Philippi, W. Va.; Ellis Investment & Insurance Company, State agents, Selma, Ala.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J.—Alex. A. Altschuler, general manager.

KEYSTONE INDEMNITY COMPANY, Harrisburg, Pa.—Special Agents: E. A. Smith, G. G. Ford, W. Oates, H. McCormick, J. Rhen. District Managers: E. G. Stewart, York, Pa.; H. H. Hogentogler, Steelton, Pa.; C. A. Anthony, Reading, Pa.; J. D. Deitrich, Lancaster; F. F. Schurig, Clearfield, Pa.; A. K. Whistler, Shippensburg, Pa.; N. Rockman, Philadelphia; E. S. McGreary, Allentown; J. L. Frey, Lebanon; Wm. Slee, Philipsburg.

LIBERTY CASUALTY COMPANY, Pittsburgh, Pa.—A. N. Beim, superintendent of agents, Allegheny, Pa.; C. W. McCormick, district manager for Clifton, Beaver, Washington, Armstrong, Fayette, Somerset and part of Allegheny counties, Pa.; Chas. S. Haupt, Wilmerding, Pa.; W. W. Davis, Duquesne, Pa.; C. L. Castrique, Allequippa, Pa.; H. B. Dunlevy, Allegheny, Pa.; G. F. Freymark, Ambridge, Pa.; J. B. Oellig, Coraopolis, Pa.; W. McCoskey, Allegheny, Pa.; A. G. Swaidner, Bellevue, Pa.; H. M. Walters, Mars, Pa.; L. R. Collins, Pittsburgh, Pa.; W. H. Craig, Pittsburgh, Pa.; G. F. Zitzman, Monaca, Pa.; H. L. Guth, Carnegie, Pa.; W. M. C. Craine, Altoona, Pa.; Sturgeon & Wallace, Beaver Falls, Pa.; J. J. Wiburg, Pittsburgh, Pa.; O. McIlwain, Pittsburgh, Pa.; C. P. Hawks, district manager, Butler county, at Slippery Rock, Pa.; J. E. Stoop, Slippery Rock, Pa.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York.—Montgomery & Funkhouser, Chicago, Ill., for Western department. General Agents: Christensen & Goodwin, San Francisco, for California, Montana, Utah, Oregon, Washington, Idaho and Nevada; Hickman & Johnson, Knoxville, Tenn., for Tennessee and Kentucky; Riner & Schnitzer, Cheyenne, Wyo., for Wyoming; Louis V. Clark & Co., Birmingham, for Alabama and Mississippi; Lawrence Haynes, general agent, Jacksonville, Fla.; Godchaux & Mioton, Ltd., New Orleans, general agents, Louisiana; Eastmure & Lightburn, Toronto, Ont., general agents for Canada; J. B. Hoore & Co., Richmond, Va., for North Carolina and Virginia.

LONDON GUARANTEE AND ACCIDENT COMPANY, LTD., London, Eng.—General Agents: Conkling, Price & Webb, Chicago, for Illinois, Missouri and Indiana; Elmer A. Lord, Boston, for Massachusetts, New Hampshire, Rhode Island, Vermont and Maine; F. J. Walters, New York city, for New York, New Jersey and Connecticut; Fred L. Gray & Co., Minneapolis,

for Minnesota, Northern Wisconsin, Northern Michigan, Nebraska and Iowa; Thomas F. Daly, Denver, for Colorado and Wyoming; R. H. Norris, Milwaukee, for Southern Wisconsin; Raymond & Raymond, Detroit, for Southern Michigan; Theo. W. Stone, Philadelphia, for Eastern Pennsylvania; Little & McClure, Pittsburg, accident department, for Western Pennsylvania; M. S. Robinson, Pittsburg, liability department, for Western Pennsylvania; James Ryan's Sons Co., Buffalo, for Western New York; Marshall J. Smith & Co., New Orleans, for Louisiana and Texas; W. L. Wilson & Co., accident department, Atlanta, Ga.; J. L. Riley & Co., Atlanta, liability department, Georgia and Florida; Theo. H. Davies & Co., Ltd., Honolulu, H. T.; Joshua G. Harvey, Jr., Baltimore, for Maryland; Thos. H. Fox, Richmond, for Virginia.

MASSACHUSETTS BONDING AND INSURANCE COMPANY. Boston, Mass.—General Agents: The Thos. F. Daly Agency Co., 201-215 Opera House Bldg., Denver, Col.; State of Colorado; Moore, Case, Lyman & Herick, 157-159 LaSalle street Chicago, Ill.; city of Chicago and State of Illinois; Fred L. Gray Co., 828-834 Security Bank Building, Minneapolis, Minn.; States of Minnesota, Iowa, North Dakota, Upper Michigan and part of Wisconsin; Brown & Mann, 800 Main street, Kansas City, Mo.; Kansas and Western Missouri; Insurance Agency Co., Pierce Building, St. Louis, Mo.; St. Louis and Eastern Missouri; William B. Meikle, 205 Ramage Building, Omaha, Neb.; State of Nebraska; New York office of company, 27 Pine street; Ballard McCall, resident vice-president; O. Wilson Gott, resident secretary, New York city; The Leslie H. Webb Co., Chamber of Commerce Building, Cleveland, Ohio, State of Ohio; Vogel, Wharton & Gott, 709-710 Columbia Bank Building, Pittsburg, Pa., Western Pennsylvania; Charles F. Neal, 514 American Bank Building, Seattle, Washington, State of Washington; Chris. Schroeder & Son, 80 Michigan street, Milwaukee, Wis.; Southern Wisconsin; William E. Wood Co., 1009-1010 Real Estate Trust Building, Philadelphia, Pa., Philadelphia and Eastern Pennsylvania; Chas. L. Raymond, Detroit, general agent for Southern Michigan.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK. New York.—A. P. Folk & Co., Massachusetts; Beach & Sweet, Rhode Island; P. F. Pescud, Louisiana; H. E. Raymond, Michigan; Hilbert, Baerwald & Dawe Co., Wisconsin; Alex. Metzger's Sons, Indiana; H. R. Mann & Co., Pacific Coast; Geo. A. Barrows, Colorado and New Mexico; Chas. F. Ellis, Montana; Trezevant & Cochran, Dallas, Texas, agents for Texas, Oklahoma and Indian Territory; Charles F. Pogge, Illinois; C. M. Collier, Arkansas; J. L. Riley & Co., personal accident and plate glass, for Georgia and Alabama; W. E. Thomas, personal accident, Cleveland, Ohio; Crain & Gayle, at Louisville, for State of Kentucky, for personal accident; Wm. J. Jones, manager accident department, Philadelphia, Pa.

NATIONAL INSURANCE COMPANY. Norfolk, Va.—J. S. DeShazor, superintendent districts; H. D. Northington, assistant superintendent, 610 Mutual Building, Richmond, Va.; J. F. Morrisett, assistant superintendent districts; J. F. Culpepper, assistant superintendent, 637-38 Law Building, Norfolk, Va.; R. S. Weekly, division superintendent, 822 Church street, Rooms 1 and 2, Lynchburg, Va.; E. R. Tindall, superintendent; G. O. Sledge, assistant, Rooms 6 and 7, Odd Fellows' Building, Petersburg, Va.; J. T. Hamlet, superintendent, 510 Middle street, Portsmouth, Va.; M. R. Hozier, assistant superintendent, Berkle, Va.; W. M. Morgan, superintendent, Newport News and Hampton, Va.; J. L. Fulgham, assistant superintendent, Washington Square, Suffolk, Va.; T. L. East, superintendent, Danville, Va.; F. W. Flanagan, assistant superintendent, Charlottesville, Va.

NATIONAL CASUALTY COMPANY. Detroit, Mich.—Eastern department, H. W. Corey, New York City; Western department, S. E. Hoge & Co., San Francisco; J. F. Cody, Oklahoma City, general agent for Western Oklahoma.

NATIONAL LIFE AND ACCIDENT COMPANY. Nashville, Tenn.—Tennessee: Memphis, Ed. Atchley, superintendent; Nashville, L. H. McDill, superintendent; Chattanooga, N. A. Johnson, superintendent; Knoxville, A. S. Andrews, superintendent; Clarksville, T. C. Batson, superintendent; Jackson, C. D. Knott, superintendent; Bristol, J. C. Dance, superintendent; Columbia, A. H. Smith, superintendent; Murfreesboro, W. C. Overall, superintendent; Dyersburg, T. G. Robinson, assistant superintendent; Shelbyville, J. D. Garriss, agent; Paris, J. J. B. Johnsonius, agent; Union City, A. C. Markham, agent; Winchester, A. H. Eldridge, agent; Springfield, T. J. Clark, agent; McMinnville, R. Ed. Jones, agent; Kentucky: Louisville, W. H. Julian, superintendent; Lexington, F. J. Krazise, superintendent; Frankfort, A. N. Estes, superintendent; Paducah, E. S. McAllister, superintendent; Hopkinsville, C. F. Johnson, superintendent; Henderson, H. Z. Gardner, superintendent; Bowling Green, W. P. Coyle, superintendent; Owensboro, Leslie White, superintendent; Madisonville, H. Austin, agent; Earlington, J. T. Coenen, agent; Russellville, H. C. Jones, agent; Fulton, G. M. Price, agent; Wickliff and Bardwell, F. M. Woodall, agent; Indiana: Indianapolis, E. C. Klingholz, superintendent; Evansville, W. K. Hancock, superintendent; New Albany, H. F. Eulless, superintendent; Alabama: Montgomery, S. E. Gunn, superintendent; Birmingham, John B. Combs, superintendent; Huntsville, J. M. Combs, superintendent; Mississippi: Vicksburg, B. N. Nicholson, superintendent; Greenville, B. O. Griswell; Meridian, N. B. Franklin, superintendent; Jackson, B. M. Brady, superintendent; Missouri: St. Louis, John T. Acree, superintendent; Kansas City, R. M. Pingilly, superintendent; Springfield, W. G. Harris, superintendent; Louisiana: New Orleans, C. S. Thomas, superintendent.

NATIONAL SURETY COMPANY. New York.—D. P. Coleman, S. E. superintendent, Birmingham, Ala.; F. L. Gilbert, Pacific Coast manager, Union Trust Building, San Francisco, Cal.; Joyce & Co., general agents, Illinois, 668 The Rookery, Chicago; Pettis B. Lawrie, general agent, Indiana, Law Building, Indianapolis; Nellis Agency, agents, Topeka, Kan.; J. Morton Morris, general agent, Kentucky, Paul Jones Building, Louisville; John C. Paige & Co., resident managers, Eastern Massachusetts, 66 Kilby street, Boston, Mass.; O. R. Leonard, general agent, Michigan, 1422 Ford Building, Detroit; W. B. Joyce & Co., Northwestern managers, 20 Merchants National Bank Building, St. Paul; R. L. Stewart, Southwestern manager, 1308 Commerce Building, Kansas City, Mo.; Paul W. Gray, general agent for Missouri, Board of Trade Building, St. Louis; J. M. Gleason, general agent, 26 Pearl street, Albany, N. Y.; James Hendrick, general agent, 444 Broadway, Albany, N. Y.; Henry S. Pettit, resident manager, Temple Bar Building, Brooklyn, N. Y.; The Ferris Agency Co., Union Trust Building, general agent, Southern Ohio, Cincinnati; Jos. W. Cook, resident manager, Chamber of Commerce Building, Cleveland; The Thos. B. Smith Co., general agent, 603 Betz Building, Philadelphia; Starkweather & Shepley, Inc., general agents, Rhode Island, Providence; Tapping & Riedeberg, general agents, Wisconsin, Milwaukee; R. D. Fuller, general agent, First National Bank Building, Nashville, Tenn.; Lecky & Ruffin, Inc., general agents, Richmond, Va.; The Dahms & Wheeler Co., general agents, 6 Wall street, Spokane, Wash.; Frank B. Wortman, resident manager, Toledo, Ohio; Geo. A. Nicoll, district agent, 418 Tucker Building, Raleigh, N. C.; Mark W. Brown, district agent, 33 Paton avenue, Asheville, N. C.; Joseph M. Byrne Company, resident managers, 800 Broad street, Newark, N. J.; Cliff C. Hatcher Insurance Agency, general agent for Georgia and South Carolina, Prudential Building, Atlanta, Ga.; Ralph W. Smith, manager Western department, 240-242 Coronado Building, Denver; Joel T. Kirkman, resident manager, Colorado Building, Washington, D. C.; Philip Frank, general agent for Florida, Board of Trade Building, Jacksonville; Chester L. Jordan & Co., general agents for Maine, 15 Exchange street, Portland; Arthur W. Rankin, manager for New Jersey, 607 Prudential Building, Newark, N. J.; Gilbert T. Amsden, general agent, Powers Block, Rochester,

N. Y.; S. F. Smith & Son, Gridley Building, general agents, New Onondaga County Savings Bank Building, Syracuse; E. F. & J. S. Kernan, general agents, Devereaux Block, Utica, N. Y.; James W. Sweet, general agent, 307 Fourth avenue, Pittsburg, Pa.; Talbot D. Smith & Co. 333 Calvert Building, Baltimore, Md.; J. S. Armstrong, Jr., manager for Texas, 617 and 618 Wilson Block, Dallas; Jas. W. Carroll, general agent, 404 Union National Bank Building; Merrill & Braniff, general agents, 6-8-10 Batchelder Building, Oklahoma City, Okla.; E. J. Phelps, general agent, McKibben Building, Muskogee, Okla.; Jos. Bayle, Southern manager, Canal-La Bank Building, New Orleans; Wilcox, Peck & Hughes, general agents, Louisiana, 1101 Hibernia Bank Building, New Orleans; DeCant & Matthews, general agents, 36 Flower Building, Watertown, N. Y.; Miller Bros. & Baker, general agents, Real Estate Building, Harrisburg, Pa.; Armstrong-Roth-Cady Co., general agents, 21 W. Seneca street, Buffalo, N. Y.; McManus & Holcomb, general agents for Connecticut, 49 Pearl street, Hartford; Geo. W. Allen, general agent for Oregon and Washington, 601 Coleman Building.

NEW AMSTERDAM CASUALTY COMPANY, New York.—Lloyd & Robertson, Inc., general agents for Pacific Coast States; C. J. Porter, resident manager, Chicago, Ill.; Gelderman, Bates & Hunt, general agents for Cook county, personal accident department; Charles H. Crane & Co., general agents, St. Louis, Mo.; Hinckley & Woods, general agents, Boston, Mass.; D. C. Foster, manager, Poughkeepsie, N. Y.; New Hampshire, Maine, Vermont, Connecticut and New York State, exclusive of Greater New York; J. S. Anderson, general agent, Cedar Rapids, Ia.; C. I. Westerfield, general agent, Pittsburg, Pa.; Bruce G. King, general agent, Ridgway, Pa.; R. E. Wrigley, manager accident and health department, New York City.

NEW JERSEY PLATE GLASS INSURANCE COMPANY, Newark, N. J.—Billington, Hutchinson & Co., manager, California; Minneapolis Insurance Agency, general agents, Minnesota; Blackman, Glass & Cook, Detroit, general agents for Michigan; A. G. Kuhns, Jr., manager for Illinois; Justin Blackman, Kansas City, Mo., manager for Western Missouri and Kansas; Chris Schroeder & Sons, Milwaukee, general agents for Wisconsin; William E. Barton, Indianapolis, general agent for Indiana; E. H. Peirce, Salt Lake City, general agents for Utah; Kelly, Dexter & Co., Dallas, Tex., general agents for Texas; Chas. H. Mason & Co., Boston, managers for Eastern Massachusetts; Walter S. McClain, Denver, Col., general agent for Colorado, Idaho, New Mexico and Washington; Passmore & Co., general agents for Montana; Whitaker Bros. & Penny, Detroit, Mich., general agents, burglary department, for Michigan.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York.—General Agents: Jemison Real Estate and Insurance Company Birmingham, Ala.; California, Arizona, Oregon, Utah and Idaho, Boole, Sloan & Co., San Francisco; Colorado, Scheidmannel & Evans, Denver; Connecticut and Vermont, G. R. Burton & Sons, New Haven; Delaware, J. Wallace McCurley, Philadelphia, Pa.; District of Columbia, Wolf & Cohen, Washington; Georgia, A. D. McGaughey & Co., Atlanta; Illinois, Wile, Loeb & Gutman, 159 La Salle street, Chicago; Indiana, John Wocher & Bro., Indianapolis; Indian Territory, Knox & Magoffin, Muskogee; Iowa, J. S. Anderson & Son, Cedar Rapids; Missouri, James H. Garnsey & Co., Kansas City; Kentucky, Alex. Gilmour, Louisville, Ky.; Louisiana, The Ferd. Marks Insurance Agency, Ltd., also Irwin & Griffin, New Orleans; Michigan, George W. Chandler Insurance Agency, Detroit; Massachusetts, Obrien & Russell, Boston; Minnesota, T. N. Jayne and Minneapolis Insurance Agency, Minneapolis; Montana, Ferns & Frazer, Helena; Rhode Island, Charles H. Philbrick, Providence; North Dakota, Minneapolis Insurance Agency, Minneapolis, Minn.; Washington, G. H. Munson & Co., Spokane; Wisconsin, A. H. Main & Son, Madison; Mississippi, Irwin & Griffin, New Orleans, La.; Missouri, H. M. Cou-drey & Co., St. Louis, Mo.; Oklahoma, Baumle & Jones, Shawnee (except Ind. Ter.)

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill.—F. J. Forrest, manager Mountain department, Denver, Col.; Babbitt & Brown, State agents, Cincinnati, Ohio; Thos. D. Russell, general agent, Cleveland, Ohio; North Eastern Agency Co., manager Eastern department; New York, N. Y., C. R. Olney, manager Pacific Coast department, San Francisco, Cal.; Jas. A. Rhodes, manager Southwestern department; Dallas, Tex., B. P. Scott, agency director, Industrial department, Dallas, Tex.; C. C. Chase, manager Utica branch, Utica, N. Y.; E. W. Barnes, manager Northwestern department, Seattle, Wash.; J. B. Sheridan, manager of Central States department, Piqua, Ohio; C. T. Merritt & Co., general agents, Los Angeles, Cal.; W. S. Jones, manager Mexican department, Mexico City, Mexico; H. C. Alverson, manager Masonic department, Des Moines, Ia.; R. A. Wheeler, manager the Dakotas, Yankton, S. D.; A. M. Conway, State agent, Atlanta, Ga.; Hoyt & Fuller, general agents, Salt Lake City, Utah.

OCCIDENT ACCIDENT INSURANCE COMPANY, Los Angeles, Cal.—General Agent for Oregon; John M. Leslie, Portland. General Agents for California, John F. Waite, Sacramento; R. W. Jackson, San Jose; F. H. Thompson, San Diego; Allen & Chase (F. T. Allen, E. T. Chase), Los Angeles; Dr. L. U. McKee, special inspector of agencies for the State of California.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, London.—General and Special Agents: Alexander & Alexander, Clarksburg, W. Va.; Ira W. Bellows, Cincinnati, Ohio; Baldwin & Frick, Baltimore, Md.; Chas. D. Bennett, Detroit, Mich.; Alfred Breuer, 350 Broadway, New York City, N. Y.; H. R. Bryarley & Bro., Winchester, Va.; Jos. E. Callender, 122 Monroe street, Chicago, Ill.; Chas. D. Cox, Wilmington, Del.; Cromwell & Purnell, Baltimore, Md.; Dorris & Swan, Philadelphia, Pa.; Thos. J. DeLashmott, Washington, D. C.; John K. Davis & Co., Pittsburg, Pa.; John E. Eldred, Jr., Milwaukee, Wis.; H. A. Glasgow, Cleveland, Ohio; H. E. Hedges, 1181 Williamson Bldg., Cleveland, Ohio; Hood & Penney, Minneapolis, Minn.; Leonard C. Jones, Denver, Col.; R. B. Jones & Son, Kansas City, Mo.; Kelly, Dexter & Co., Dallas, Tex.; McClure, Kelly & Co., Houston, Tex.; William A. Lester, Providence, R. I.; Loring & Bishop, Portland, Me.; F. M. Macdonald, Newark, N. J.; W. H. Markham & Co., St. Louis, Mo.; William B. Meikle, Omaha, Neb.; D. E. McElhinny, 350 Broadway, New York City, N. Y.; A. D. McGaughey & Co., Atlanta, Ga.; McGuire & Co., Syracuse, N. Y.; J. J. Mossler, 706 State Life Building, Indianapolis, Ind.; Newman Bros., Yonkers, N. Y.; O'Brian & Co., Buffalo, N. Y.; Alfred B. Paul, Columbus, Ohio; James F. Peavey, 22 William street, New York City, N. Y.; Fredk. W. Porter, Indianapolis, Ind.; P. S. Powers, Richmond, Va.; Edwin B. Quackenbush, 22 William street, New York City, N. Y.; Fredk. Rauh & Co., Cincinnati, Ohio; E. S. Reese, Cleveland, Ohio; Wallace Reid & Co., Pittsburg, Pa.; Richard H. Rudd, Joplin, Mo.; Rudd, McQueeney & Co., Kansas City, Mo.; Geo. H. Russell, 879 Broadway, Milwaukee, Wis.; Carl N. Sharp, Chicago, Ill.; Alexis P. Soyer, Chicago, Ill.; Taylor & Thomas, Wheeling, W. Va.; Chas. D. Tuke, Rochester, N. Y.; Vreeland & McConnell, New Orleans, La.; H. Waldman, 802 Drexel Building, Philadelphia, Pa.; P. W. Ward, Cleveland, Ohio; Lawrence West, Baltimore, Md.; John Wocher & Bro., Indianapolis, Ind.

PACIFIC COAST CASUALTY COMPANY, San Francisco, Cal.—The Marshal A. Frank Co., general agents for California; Seely & Co., general agents for Washington; W. B. King, general agent for Oregon; Hawaiian Trust Co., Ltd., general agents for Hawaiian Territory; Carl G. Brown, special agent for California; Michigan Insurance Agency, general agents for Michigan; The Peters-Cooper Agency Co., general agents for Colorado; Albert R. Davis, general agent for Ohio; T. H. Mastin & Co., general agents for Missouri and Kansas; Robert C. Robinson, general agent for Pennsylvania; J. W. Shepard & Co., general agents for Minnesota; H. S. War-

ner, general agent for Illinois; Ely Investment Co., agents, Ely, Nevada; R. Beecher Howell & Co., general agents for Nebraska.

PACIFIC MUTUAL LIFE, Los Angeles, Cal.—Accident Department, General Agents and Managers: E. E. Andrews, Nome, Alaska; W. E. Barnes, manager, Los Angeles, Cal.; W. T. & W. B. Barr, Phoenix, Ariz.; Harrison Barto, manager, San Francisco, Cal.; Bath & French, San Francisco, Cal.; E. G. Beal, Cleveland, Ohio; L. H. Birtheisel, Charleston, W. Va.; Brashears & Werber, Washington, D. C.; R. B. Cameron, Salt Lake City, Utah; L. F. Camp, Wilkesbarre, Pa.; J. H. Carpenter, Augusta, Ga.; D. C. Clarke, Cincinnati, Ohio; W. D. Clizbe, Detroit, Mich.; W. M. Condit, Globe, Ariz.; T. H. Corrick, manager, Ottumwa, Iowa; J. A. Davis, Louisville, Ky.; H. M. Diggins, Cincinnati, Ohio; Arthur Finley, Houghton, Mich.; W. F. Fitts & Son, managers, Tuscaloosa, Ala.; W. J. Freede, Douglas, Ariz.; Frederickson & Truesdell, La Porte, Ind.; Seth W. Geer, Tacoma, Wash.; E. A. Griffith, Zanesville, Ohio; E. S. Hadley, San Francisco, Cal.; A. C. Harmon, manager, Savannah, Ga.; Zeno T. Harris, Memphis, Tenn.; J. D. Hope, Louisville, Ky.; Robt. Hume, Warsaw, N. Y.; C. J. Hutchins, Honolulu, T. H.; W. D. Irvine, Sioux City, Iowa; A. J. Johnson, Atlanta, Ga.; King, Scheide & Co., New York, N. Y.; J. F. Kline, Syracuse, N. Y.; C. F. Kreis, Indianapolis, Ind.; W. C. Leavitt, San Francisco, Cal.; C. W. Lonnberg, Redfield, S. D.; L. B. Leigh & Co., Little Rock, Ark.; G. B. Lowinsbury, Toledo, Ohio; A. D. Lundy & Co., Williamsport, Pa.; J. P. McCaig, Los Angeles, Cal.; McConnell & Osborne, Oklahoma City, Okla.; D. M. Meyer, Omaha, Neb.; T. B. Miller, Helena, Mont.; B. A. Morgan, manager, Milwaukee, Wis.; Harvey B. Morgan, manager, Chicago, Ill.; W. P. Motley, Kansas City, Mo.; J. V. Pelletier, manager, Seattle, Wash.; Samuel Polk, St. Louis, Mo.; D. C. Ralph, Buffalo, N. Y.; Riner & Schnitger, Cheyenne, Wyo.; Rosenbaum Bros., Dallas, Tex.; M. L. Sanderlin, Elizabeth City, N. C.; F. B. Schwenker, Albuquerque, N. M.; T. R. Simpson, St. Paul, Minn.; Willard Smoot, Harrisburg, Pa.; C. E. Spencer, Los Angeles, Cal.; C. D. Sprague, Minneapolis, Minn.; W. D. Stacy, Springfield, Ill.; J. C. Staples, manager, Philadelphia, Pa.; F. L. Stinson, Portland, Ore.; J. L. Stoppelbein, general agent, Atlanta, Ga.; R. T. Stuart, Ft. Worth, Tex.; A. F. Treagle, Peoria, Ill.; J. C. Ulrich, Denver, Col.; H. Z. Ward, State agent, Grand Rapids, Mich.; John Weber, Union City, Ind.; W. C. Weld, Spokane, Wash.; C. C. Wheeler, Birmingham, Ala.; C. H. Wright, Tacoma, Wash.; Frank L. Thurber, manager accident department, Cleveland, Ohio.

PACIFIC SURETY COMPANY, San Francisco, Cal.—Martin L. Cate, general agent, Massachusetts; Boston; Lyman Richie & Co., general agents, Illinois, Chicago, guarantee department; Loyal Durand, general agent, Wisconsin, Milwaukee; M. P. Moriarty, general agent, St. Paul, Minn.; F. L. Bishop, general agent, Colorado, Denver; Phypers Bros., Cleveland, O.; Kreismann & Warfield, St. Louis, Mo.; Louis V. Vetter, Los Angeles, Cal.; Hawaiian Trust Co., Honolulu, H. I.; A. W. Schell, Cincinnati, O., general agents for Southern Ohio; Conkling, Price & Webb, Chicago, general agents for Illinois, plate glass department; W. M. Fickast, Phoenix, Ariz.

PENINSULA INDUSTRIAL INSURANCE COMPANY, Jacksonville, Fla.—Charles E. Clarke, superintendent of agents.

PENNSYLVANIA CASUALTY COMPANY, Scranton, Pa.—John F. Broadbent, special agent, liability department, Scranton; E. C. Mason, Providence, R. I.; King & Drake, general agents, Atlanta, Ga.; W. C. Swaffield, Columbia, S. C.; Hunter & Drewry, Raleigh, N. C.; A. S. Boyd, Birmingham, Ala.; Harry S. Kaufman, New Orleans, La.; Hanford & de Veuve, Seattle, Wash.; Arthur G. Nason & Co., San Francisco, Cal.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa.—Business transacted from home office. Clement & Brosious, agents at Sunbury; Merrick & Young, Wellsboro, Pa.

PHILADELPHIA CASUALTY COMPANY, Philadelphia, Pa.—New York office, 84 William street.—Resident Managers: J. H. Kimball, Pittsburgh, Pa.; F. A. Johnson, Buffalo, N. Y.; T. F. Street, Rochester, N. Y. General Agents: A. H. Baker, Washington, D. C.; Smith & Kreer, Wilmington, Del.; James E. Godwin, Baltimore, Md.; Shipman & Wayne, Chicago, Ill.; David Vance Company, Milwaukee, Wis.; Frederick W. Gebhard, Albany, N. Y.; Cofield & Coleman, Atlanta, Ga.; J. J. Barret & Son, Louisville, Ky.; Paul M. Nippert & Co., San Francisco, Cal.; J. Lindsey Ferguson, High Point, N. C.; The Fletcher Company, Minneapolis, Minn.; Farmers Trust Company, Indianapolis, Ind.

PHOENIX PREFERRED ACCIDENT INSURANCE COMPANY, Detroit, Mich. (1907 Report).—State Agents: C. C. Benton, 760 West Sixty-third street, Chicago, Ill.; L. C. Stocking, Joliet, Ill.; C. T. Hutchinson, Peoria, Ill.; J. Stephenson, Milwaukee, Wis.; I. E. Walters, Indianapolis, Ind.; G. R. Coffin, Muncie, Ind.; R. E. English, New Castle, Pa.; Sam Heath, 626 Wolf Building, Philadelphia, Pa.; W. F. & F. L. Fisher, Youngstown, O.; L. C. Manvel, Rochester, N. Y.; H. K. Hamilton, Auburn, N. Y.; John L. Dudley, Jr., 45-49 William street, New York; Jesse Richards, Denver, Col.; H. E. Lucas, Battle Creek, Mich.; E. E. Cross, Jackson, Mich.

PREFERRED ACCIDENT INSURANCE COMPANY, New York.—Thomas Goodwin, manager Pacific coast department, San Francisco; W. C. Powell, manager Chicago branch, 159 La Salle street, Chicago; Percy A. Goodale, 141 Milk street, Boston, cashier, Boston branch; A. J. Demeree, agency superintendent, Middle department, Frisco Building, St. Louis, Mo.; N. J. Edwards, 518 First National Bank Building, Cincinnati, superintendent Southern department.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass.—General agents: Georgia, R. I. Winters, Atlanta; Michigan, I. M. Hamburger, Detroit; Pennsylvania, Jas. C. Guy, Pittsburgh; Tennessee, H. L. Mitchell, Rockwood.

STANDARD ACCIDENT COMPANY, Detroit, Mich.—New York, C. A. Timewell, manager, 92 William street; Philadelphia, H. A. Reeves & Son, managers; Baltimore, N. T. Tongue, manager; Detroit, E. H. Rhines, manager for Michigan; Chicago, Messrs. Moore, Case, Lyman & Herrick, managers; Milwaukee, Geo. H. Russell & Co., manager for Wisconsin; San Francisco, C. F. Briggs, manager for Pacific coast.

TITLE GUARANTY AND SURETY COMPANY, Scranton, Pa.—Resident Managers and General Agents: Dan F. Carter, San Francisco, Cal., resident manager for California; P. H. Zurliech, Denver, Col., resident manager for Colorado, Idaho, Arizona and New Mexico; B. F. Higdon, Indianapolis, Ind., resident manager for Indiana; The Haskins Agency Company, Detroit, Mich., State agents for Michigan; Hood & Penney, Minneapolis, Minn., general agents for Minnesota, North Dakota and Northern Wisconsin; H. E. Palmer, Son & Co., Omaha, Neb., general agents for State of Nebraska; George T. Parker Company, general agents for Washington, D. C.; Harvey G. Badgerow, Des Moines, Iowa, resident manager for Iowa; Samuel K. Bland, Louisville, Ky., general agent for Kentucky and Tennessee; Gilbert R. Griffin & Co., Boston, Mass., general agents for Maine, New Hampshire, Vermont and Massachusetts; Laurance H. Phister & Co., Kansas City, Mo., general agents for Kansas and Western Missouri; J. C. Barrows Company, general agents, St. Louis, Mo.; H. S. Foster, general agent, Albany, N. Y.; Gurney & Overturf, general agents, Buffalo, N. Y.; The Parker Company, general agents, Philadelphia, Pa.; Ball & Roberts, general agents, Pittsburgh, Pa.; George I. Parker & Co., general agents, Providence, R. I.; John R. Scott, Seattle, Wash., general agent for Washington; R. L. Dingwall, general agent, Milwaukee, Wis.

TRAVELERS INSURANCE COMPANY, Hartford, Conn.—General Agents, Accident, Health and Liability Branch: S. F. Woodman, Boston, Mass.; Joel Tuttle, manager, liability de-

partment, for Wisconsin, Milwaukee, Wis. State Agents: F. F. Parkins, manager of agencies for the Dominion, Montreal, P. Q., for Quebec; George M. Barney, Portland, Me., for Maine; Horatio M. Van Sant, Newark, N. J., for New Jersey; J. W. Thompson & Son, Detroit, Mich.; F. E. Ford, St. Paul, Minn., for Minnesota, North and South Dakota; Mose Openheimer, Spokane, Wash., for Eastern Washington and Northern Idaho; James G. Batterson, resident director, liability department, 81 Nassau street, New York City; Arthur S. Holman, manager life department, San Francisco, Cal.; Albert Leipka, manager liability department, Minneapolis, Minn.; William B. Phelps, manager, Albany, N. Y.; Wm. Edw. Fallon, Jr., manager liability department, Pittsburgh, Pa.; A. H. Reeve, manager liability department, Philadelphia, Pa.; E. Mulford Crutchfield, manager, Baltimore, Md.; Blair & Tabb, managers, Richmond, Va.; H. B. Knowlton, district superintendent, life and accident departments, Kentucky, Illinois, Missouri and Indiana; Haas & Co., managers city life department, Atlanta, Ga.; Wm. I. Walker, city agent, accident department, Atlanta, Ga.; B. J. Weil & Co., managers, Montgomery, Ala.; Wellborn Bros., managers, New Orleans, La.; N. J. Westerhold, manager liability department, Chicago, Ill.; H. A. Hunsaker, manager, Denver, Col.; H. B. Husted, manager Syracuse, N. Y.; The J. H. Nolan Agency, L. A. Greenwood, manager life and accident departments, Chicago, Ill.; Turner & Nichols, general agents, Kansas City, Mo.; George C. Sawyer, supervisor of agents, Syracuse, N. Y.; A. N. Childs, State agent for State of New Hampshire, Manchester, N. H.; F. W. Putnam, State Agent for State of Vermont, Brattleboro, Vt.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md.—General and Special Agents: John V. McHarg, Albany Trust Company Building, Albany, N. Y.; Patterson & Reynolds, 231 Chandler Building, Atlanta, Ga.; Louis V. Clark & Co., 214-16 N. 20th street, Birmingham, Ala.; M. P. Meholin, Boise, Idaho; O'Neil & Parker, 84 State street, Boston, Mass.; Bartram & Greene, Franklin Block, Bridgeport, Conn.; E. F. Walsh, 427 White Building, Buffalo, N. Y.; Frank J. Riling, Burlington, Iowa; Kinloch, Middleton & Co., 54 Broad street, Charleston, S. C.; Estes & Owen, Keystone Building, Chattanooga, Tenn.; Riner & Schnitzer, Cheyenne, Wyo.; Frank A. Hancock, 604-610 Corn Exchange National Bank Building, Chicago, Ill.; Edward E. Shipley, First National Bank Building, Cincinnati, O.; H. W. Bell, Williamson Building, T. F. Huggins, Park Building, Cleveland, O.; Frank Tallmadge Co., 910 The Hayden Building, Columbus, O.; McCabe & Shepherd, Reibold Building, Dayton, O.; Nabstedt & Pierce Co., 215 Main street, Davenport, Ia.; J. P. Hymer Co., Adams Block, Deadwood, S. D.; Disbrow & Jacobs, managers, Cooper Building, Denver, Col.; Witmer & Kauffman, 202-205 Manhattan Building, Des Moines, Ia.; Wm. H. McBryan, Home Bank Building, Detroit, Mich.; Traub & Felgner, Sixth and Main streets, Dubuque, Ia.; Greene & Greene, 219 Upper First street, Evansville, Ind.; Murray & Fredericks, Helena, Mont.; E. R. Lewis, Commercial Bank Building, Houston, Tex.; Foster & Messick, Indianapolis, Ind.; Van Houten & Sherwood Co., Commercial Trust Company Building, Jersey City, N. J.; W. L. Wood, 650 Minn avenue, Kansas City, Kan.; Thos. S. Ridge, 207 Ridge Building, Kansas City, Mo.; J. L. Pettingill, La Crosse, Wis.; Union Trust Co., Little Rock, Ark.; Thos. S. Dugan, Equitable Building, Louisville, Ky.; Williamson Bros., Memphis Trust Building, Memphis, Tenn.; Hackett & Hoff, Michigan and East Water streets, Milwaukee, Wis.; Wilson & Force, 210 New York Life Building, Minneapolis, Minn.; Gale & Frizzell, First National Bank Building, Nashville, Tenn.; George R. Burton & Sons, 87 Church street, New Haven, Conn.; Emery & Norton, 144 Carondelet street, New Orleans, La.; Sylvester J. Sullivan, 66 Liberty street, New York City, N. Y.; B. L. Baldwin & Co., 1221 Farnam street, Omaha, Neb.; Zebble & Strouse, Real Estate Trust Building, Philadelphia, Pa.; Cotton & Shaw, Farmers Bank Building, Pittsburgh, Pa.; Hartman & Thompson, Chamber of Commerce, Portland, Ore.; James E. Smith, Banigan Build-

ing, Providence, R. I.; Carpenter & Rowland, Racine, Wis.; Wm. B. Jones, Raleigh, N. C.; E. Leslie Spence & Son, 600 East Main street, Richmond, Va.; Louis E. Loewenguth, Powers Building, Rochester, N. Y.; Fred A. Field, Rutland, Vt.; The Agency Company, Heber J. Grant & Co., Salt Lake City, Utah; Borland & Johns, managers, Union Trust Building, San Francisco, Cal.; George S. Haines, Sorrel Building, Savannah, Ga.; J. Elmer Gard, Odd Fellows Building, Springfield; Cone & Sherwood, 307 Maine street, Springfield, Mass.; H. M. Coudrey & Co., Pierce Building, St. Louis, Mo.; John A. McGee, St. Joseph, Mo.; McGuire & Co., Joy Building, Syracuse, N. Y.; Barker, Frost & Chapman, 411 Madison avenue, Toledo, O.; A. E. Kirkpatrick, 6 Colborne street, Toronto, Can.; R. C. Wilkerson, Vicksburg, Miss.; J. S. Swormstedt, 1423 New York avenue, N. W., Washington, D. C.; Gilpin, Van Trump & Montgomery, 927 Market street, Wilmington, Del.; Tatman & Park, 408 Main street, Worcester, Mass.; Hubert & Tate, managers, 426 Provident Building, Tacoma, Wash.

UNITED SURETY COMPANY, Baltimore, Md.—General agents: Leonard C. Jones, 601-4 Continental Building, Denver, Col.; The J. M. Brady Realty Company, 58 Hills Building, 847 Main street, Hartford, Conn.; Rickets & Eynon, 1835 F street, N. W., Washington, D. C.; J. L. Riley & Co., Empire Building, Atlanta, Ga.; A. B. Carter & Co., 149 E. Market street, Indianapolis, Ind.; Jno. McGillen & Co., 901 Borland Building, Chicago, Ill.; E. E. Howell & Co., 217 South Fourteenth street, Omaha, Neb.; McAtee & Co., 604-5 Columbia Building, Louisville, Ky.; Jules Dreyfuss, 222 Milam street, Shreveport, La.; E. W. Iglehart, Annapolis, Md.; The J. I. Bitner Company, Hagerstown, Md.; J. C. Renninger, Oakland, Md.; Edward H. Parker, 1124 Majestic Building, Detroit, Mich.; Fletcher Company, Bank of Commerce Building, Minneapolis, Minn.; New Jersey Stokes & Packard, 149 South Fourth street, Philadelphia, Pa.; E. A. Leach, 208-10 Broad street, Elizabeth; S. T. Smith, 7 West Blockwell street, Dover; Muller & Billings, 76 Montgomery street, Jersey City; E. D. Birkholz, 164 Market street, Newark; C. H. Lyman, 207 North avenue, Plainfield; New York: Geo. J. Hatt, 83 State street, Albany; A. F. Scheu, 200 Ellicott Square, Buffalo; United Surety Company, 84 William street, New York City; W. J. Baker, 829-31 Powers Building, Rochester; W. A. Wynkoop, 304 S. A. & K. Building, Syracuse; Anson Baldwin, Phillipsburg Building, Yonkers. W. J. Griswold, Durham, N. C.; Ed. C. Harding & Son, 1411 First National Bank Building, Cincinnati, Ohio; Hoge & Shipley, 605 Chamber of Commerce Building, Cleveland, Ohio; L. Ewing Jones, 321 First National Bank Building, Columbus, Ohio; Pennsylvania: Stokes & Packard, 149 South Fourth street, Philadelphia; Houghton, Smith & Co., 1024 Diamond Bank Building, Pittsburgh; R. J. Raffensberger, 10 Guardian Trust Building, York, South Carolina; Latham Brothers, Chester; W. M. Gibbs & Co., Columbia; D. C. McCall, Darlington; J. Y. McFall, Newberry; H. C. Wannamaker, Orangeburg; Roddy & Boyce, Rock Hill; G. L. Wilson, Spartansburg; J. G. R. Wilder, Sumter; B. A. Bentley, Walahalla; J. R. Vandiver, Anderson; H. J. McCall, Bennettsville. Tennessee: Faxon, Stuart & Co., Masonic Temple, Chattanooga; S. R. Rambo, Knoxville; Singleton-Metcalf Company, 78 Madison street, Memphis; G. Duidley & Co., 205 West Second street, Nashville; Shelton & Ames, 210 1/2 Main street, Houston, Tex.; J. E. Eldred, Jr., 10 Mitchell Building, Milwaukee, Wis.; Citizens Trust Company, Perceles Building, Milwaukee, Wis.; H. D. Richardson & Co., 243 Carondelet street, New Orleans, La.; Lloyd & Robertson, 108-110 Sutter street, San Francisco, Cal.; Winslow Warren, Jr., 20 Central street, Boston, Mass.; Carr Bros., 204 Fourth street, St. Louis, Mo.; L. S. Joseph, First National Bank, Cape Girardeau, Mo.

UNITED STATES GUARANTEE COMPANY, New York.—Branches and agencies: H. S. Bull, 73 State street, Albany, N. Y.; Milton C. Isbell, 100 Main street, Ansonia, Conn.; G. W. Gregerson, 114 Milk street, Boston, Mass.; S. S. McCrea, 596 Ellicott square, Buffalo, N. Y.; Mangan & Mangan, Phelps Bank Building, Bing-

hamton, N. Y.; Giddings & Hughes, 925 Main street, Bridgeport, Conn.; Pohn R. Pruyn, 184 La Salle street, Chicago, Ill.; F. N. Standart, 1822 Arapohoe street, Denver, Col.; Geo. N. Durfee, 60 Bedford street, Fall River, Mass.; P. N. Clarke & Co., Columbia Building, Louisville, Ky.; E. W. Schultz, 246 Main street, New Britain, Conn.; H. C. Warren & Co., 108 Orange street, New Haven, Conn.; John Dales & Co., 44 Third street, Newburgh, N. Y.; Theo. Cooley & Co., First National Bank Building, Nashville, Tenn.; Ringwalt Bros., Barker Block, Omaha, Neb.; Francis S. Ginther, 500 Arcade Building, Philadelphia, Pa.;

E. R. Munro, 345 Fourth avenue, Pittsburg, Pa.; Egbert F. Ashley Co., Insurance Building, Rochester, N. Y.; F. M. Shelley, First National Bank, Rome, N. Y.; L. G. Leonard, Kirk Building, Syracuse, N. Y.; John Keogh, United Bank Building, South Norwalk, Conn.; The W. H. West Co., 1408 New York avenue, N. W., Washington, D. C.; Jas. A. Hynes & Son, 43 East Main street, Waterbury, Conn.

WEST VIRGINIA CASUALTY COMPANY, Clarksburg, W. Va.—Special agent, C. M. Marquis.

SUMMARY OF LIFE INSURANCE PAYMENTS BY STATES, ETC.

(From The Insurance Press.)

AMOUNT OF CLAIMS PAID BY LIFE INSURANCE ORGANIZATIONS IN EACH STATE AND IN TERRITORIAL POSSESSIONS OF THE UNITED STATES AND IN CANADA DURING 1907.

(The figures given below are based on special returns to THE INSURANCE PRESS by Life Insurance Companies.)

Alabama.....	\$3,781,496	Nevada.....	\$313,839
Alaska.....	38,230	New Hampshire.....	2,376,763
Arizona.....	449,943	New Jersey.....	17,065,429
Arkansas.....	1,751,496	New Mexico.....	503,137
California.....	7,194,276	New York.....	69,055,386
Colorado.....	2,971,657	North Carolina.....	2,797,308
Connecticut.....	7,444,254	North Dakota.....	699,924
Delaware.....	882,342	Ohio.....	17,825,348
District of Columbia.....	3,201,486	Oklahoma.....	602,385
Florida.....	1,459,489	Oregon.....	1,366,246
Georgia.....	5,065,254	Pennsylvania.....	37,024,137
Hawaii.....	226,317	Philippine Islands.....	15,138
Idaho.....	363,295	Porto Rico.....	7,284
Illinois.....	20,807,143	Rhode Island.....	3,560,817
Indiana.....	8,228,513	South Carolina.....	2,522,466
Indian Territory.....	732,438	South Dakota.....	898,963
Iowa.....	4,489,312	Tennessee.....	4,054,348
Kansas.....	3,234,823	Texas.....	6,344,807
Kentucky.....	6,672,724	Utah.....	865,326
Louisiana.....	4,445,365	Vermont.....	2,009,873
Maine.....	3,314,197	Virginia.....	4,326,247
Maryland.....	7,977,784	Washington.....	1,225,456
Massachusetts.....	24,434,384	West Virginia.....	1,641,289
Michigan.....	7,581,526	Wisconsin.....	6,682,044
Minnesota.....	4,664,745	Wyoming.....	395,628
Mississippi.....	2,523,426	Canada.....	19,512,334
Missouri.....	9,847,631		
Montana.....	1,235,476		
Nebraska.....	2,404,648	Total.....	\$351,115,592

In addition to the foregoing payments, about \$20,000,000 was paid to beneficiaries in foreign countries for matured claims, and about \$6,990,708 to annuitants everywhere. The dividend payments (Connecticut Insurance Report) reached \$44,982,780. The cash surrender values paid, according to the same authority, were \$54,817,687. Summarizing the various payments from all sources, we get the following figures:

Claims paid in the United States, United States possessions and Canada.....	\$351,115,592
Dividend payments (Connecticut Report).....	44,982,780
Cash surrender values (Connecticut Report).....	54,817,687
Claims paid in foreign countries (estimated).....	20,000,000
Annuities (Connecticut Report).....	6,990,708
Grand total.....	\$477,906,767

INSURANCE IN FORCE.

The following table gives the number and amount of the kinds of policies in force in the companies reporting to the New York Insurance Department for the thirty-five years ending January 1, 1908 :

YEAR.	Number of Companies.	WHOLE LIFE.		ENDOWMENTS.		ALL OTHER.		TOTALS.		Average Policy.
		Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
			\$		\$		\$		\$	\$
1907.	37	3,335,880	6,801,543,779	1,727,652	2,797,952,404	260,800	805,011,542	5,324,332	10,404,507,725	1,954
1906.	43	3,373,808	6,907,673,617	1,724,446	2,853,841,886	308,888	855,164,563	5,407,232	10,616,680,066	1,963
1905.	43	3,332,545	6,880,904,553	1,674,912	2,853,154,629	298,644	819,780,773	5,306,101	10,553,839,955	1,989
1904.	42	3,115,867	6,517,003,437	1,526,875	2,685,870,851	306,980	825,216,693	4,949,722	10,028,090,981	2,026
1903.	42	2,824,652	6,032,060,374	1,319,720	2,424,602,853	284,255	784,610,204	4,428,637	9,241,273,431	2,084
1902.	39	2,565,610	5,568,866,603	1,116,094	2,135,182,000	272,489	736,664,749	3,954,193	8,440,713,352	2,135
1901.	38	2,304,173	5,096,706,152	941,098	1,868,476,064	213,193	607,620,589	3,458,464	7,572,802,805	2,190
1900.	40	2,076,264	4,706,765,418	792,952	1,649,201,930	202,037	591,131,261	3,071,253	6,947,096,609	2,262
1899.	37	1,862,438	4,303,939,941	673,419	1,451,121,609	164,693	510,846,528	2,700,550	6,205,908,078	2,319
1898.	36	1,668,445	3,944,919,951	584,172	1,298,862,521	111,980	386,270,939	2,364,597	5,630,053,311	2,381
1897.	35	1,529,901	3,706,985,506	532,926	1,215,644,261	92,414	333,095,778	2,155,241	5,255,725,545	2,439
1896.	35	1,404,859	3,517,032,780	483,882	1,135,706,300	87,006	269,755,151	1,975,747	4,967,576,418	2,514
1895.	34	1,334,519	3,417,113,085	461,947	1,102,507,832	81,342	298,550,088	1,877,808	4,818,170,945	2,566
1894.	32	1,268,408	3,304,199,199	434,320	1,045,117,786	77,579	308,266,061	1,780,307	4,657,583,046	2,616
1893.	31	1,194,008	3,252,513,668	409,033	1,006,981,181	78,470	263,983,434	1,681,511	4,523,478,283	2,690
1892.	30	1,086,386	3,010,157,613	381,498	950,882,647	73,048	247,935,213	1,540,932	4,208,975,473	2,732
1891.	30	982,905	2,784,335,945	349,563	884,210,126	73,216	199,839,747	1,405,684	3,868,385,818	2,752
1890.	31	888,105	2,547,046,672	323,537	818,161,548	64,525	181,826,697	1,276,167	3,547,034,907	2,783
1889.	31	795,894	2,271,769,698	295,544	735,888,575	50,295	139,347,900	1,141,733	3,147,006,173	2,759
1888.	29	714,180	2,003,815,715	266,236	647,425,705	41,215	110,335,708	1,021,631	2,761,577,128	2,703
1887.	29	652,417	1,802,750,478	240,589	574,390,206	36,847	97,366,436	929,853	2,474,507,120	2,661
1886.	29	601,816	1,636,117,662	215,406	506,646,594	31,259	79,648,795	848,481	2,222,413,050	2,619
1885.	29	594,141	1,517,053,856	194,186	442,209,921	26,364	63,253,710	814,691	2,023,517,488	2,484
1884.	29	553,944	1,426,692,966	174,479	394,435,074	22,144	49,600,019	750,567	1,870,728,059	2,492
1883.	29	527,169	1,371,873,073	156,538	345,872,270	21,952	45,984,672	705,659	1,763,730,015	2,499
1882.	29	505,252	1,284,035,608	136,979	287,055,694	19,227	66,557,570	661,458	1,637,648,872	2,476
1881.	29	486,864	1,252,837,272	121,400	247,535,428	19,001	39,475,881	627,265	1,539,848,581	2,455
1880.	30	477,290	1,215,082,831	112,846	216,574,461	18,545	44,337,380	608,681	1,475,994,672	2,425
1879.	31	468,335	1,191,642,091	109,244	202,767,920	17,907	45,551,154	595,486	1,439,961,165	2,401
1878.	34	479,073	1,218,064,463	114,775	210,530,819	18,995	52,305,941	612,843	1,480,921,223	2,417
1877.	34	494,637	1,278,301,131	120,848	228,234,637	17,611	49,569,555	633,096	1,556,105,323	2,458
1876.	38	550,387	1,426,529,353	137,983	260,113,904	17,809	49,351,933	706,179	1,735,995,190	2,458
1875.	45	580,432	1,532,469,181	156,629	308,605,253	37,564	80,968,712	774,625	1,922,043,146	2,481
1874.	50	575,781	1,550,455,549	155,158	307,161,461	32,262	55,374,804	799,534	1,997,236,230	2,498
1873.	56	599,565	1,640,489,200	174,298	367,642,701	27,735	52,016,022	817,081	2,086,027,178	2,553

FINANCIAL STANDING AND BUSINESS IN 1907 OF LIFE COMPANIES OF THE UNITED STATES

NAME AND LOCATION OF COMPANY.	Total Admitted Assets, Jan. 1, 1908.	Surplus, Jan. 1, 1908.	Premiums Received in 1907.	Total Income in 1907.	Total Payments to Policyholders in 1907.	Total Disbursements in 1907.	New Business Paid for in 1907 (Including Revivals).	Whole Amount in Force Jan. 1, 1908.	Gain in Amount in Force in 1907.
<i>Anna Life, Hartford, Conn.</i>	286,406,473	\$7,944,746	10,256,271	13,788,479	7,491,778	9,320,903	27,367,767	271,027,574	\$ 9,664,590
<i>American Central, Indianapolis.</i>	1,866,364	317,617	824,969	922,139	223,708	609,973	6,401,674	21,167,078	1,541,568
<i>American, Tampa, Fla.</i>	104,254	40,036	51,876	54,770	2,989	45,102	728,000	21,221,500	220,000
<i>American, Des Moines, Ia.</i>	233,512	37,282	124,847	144,193	28,209	99,191	699,153	2,684,087	848,087
<i>American National, Galveston, Tex.</i>	302,938	163,426	502,590	517,658	104,301	407,541	1,188,794	2,663,919	20,194
<i>American National, Lynchburg, Va.</i>	164,078	144,973	63,211	105,897	500	72,999	2,454,700	2,304,700	2,000,200
<i>Anchor Life, Indianapolis.*</i>	111,867	110,466	11,181	20,056		17,719	2,006,410	2,006,410	2,000,410
<i>Bankers, Lincoln, Neb.</i>	2,221,354	476,641	701,897	794,656	116,414	329,020	6,014,706	21,796,330	2,600,833
<i>Bankers, New York, N. Y.</i>	1,371,952	144,212	417,758	601,174	471,096	576,723	810,841	10,960,006	3,393,041
<i>Bankers Reserve, Omaha, Neb.</i>	1,101,949	216,593	601,444	732,673	136,121	410,907	6,889,260	18,762,303	4,069,081
<i>Beneficial Life, Salt Lake City.</i>	169,796	118,725	85,935	92,958	8,201	54,891	1,275,900	2,432,300	810,800
<i>Berkshire, Pittsfield, Mass.</i>	16,237,240	847,757	2,603,586	3,276,127	1,897,063	2,948,581	3,266,424	64,910,740	237,977
<i>Boston Mutual, Boston, Mass.</i>	653,703	36,980	523,933	566,434	213,203	426,391	311,533,007	66,104,783	51,680,534
<i>Capitol Life, Denver, Col.</i>	395,360	223,712	293,573	323,055	30,465	241,535	1,540,541	2,073,440	218,579
<i>Cedar Rapids, Cedar Rapids, Ia.</i>	41,911	36,181	20,703	23,459		22,196	6,025,135	8,206,990	2,983,740
<i>Central of U. S. A., Des Moines, Ia.</i>	849,572	134,919	380,570	421,891		342,986	568,069	669,069	364,069
<i>Central Life, Ottawa, Ill.*</i>	146,852	104,773	68,978	63,256	60,555		2,419,000	10,793,555	297,444
<i>Central Life, Fort Scott, Kan.*</i>	111,008	101,152	63,545	52,934	6,541	34,230	4,014,250	2,370,250	2,370,250
<i>Citizens Life, Louisville, Ky.</i>	853,394	410,730	674,777	778,640	102,577	561,167	1,892,280	1,892,280	1,892,280
<i>Cleveland Life, Cleveland, O.*</i>	187,103	161,103	6,772	8,672		9,564	10,607,500	26,271,500	6,024,500
<i>Colorado National, Denver, Col.</i>	410,995	241,440	347,876	268,195		197,007	2,107,659	5,671,952	2,583,242
<i>Columbia Life, Cincinnati, O.</i>	473,823	130,278	138,459	168,182	27,008	126,852	2,124,225	2,601,276	779,867
<i>Columbian National, Boston, Mass.</i>	4,601,653	1,461,733	1,323,286	1,584,432	32,002	996,924	5,064,958	36,604,557	2,710,967
<i>Commercial, Chicago, Ill.*</i>	124,545	106,453	106,176	106,176	301,286	75,424	4,036,750	2,946,750	3,946,750
<i>Commercial Life, Indianapolis.</i>	35,217	6,546	36,569	37,768	5,557	32,180	1,442,000	1,259,000	683,000
<i>Commonwealth, Fort Smith, Ark.*</i>	59,088	57,033	12,180	30,172	136	18,114	213,850	213,850	310,850
<i>Commonwealth, Louisville, Ky.</i>	200,375	91,028	236,892	242,006	38,300	223,243	2,263,700	4,631,200	1,724,200
<i>Connecticut General, Hartford.</i>	7,220,895	628,738	1,223,036	1,548,471	594,998	928,940	64,632,576	36,472,576	2,897,778
<i>Connecticut Mutual, Hartford.</i>	65,003,271	2,328,457	5,583,922	8,722,580	6,586,741	8,900,575	11,561,991	174,713,003	3,911,549
<i>Conservative Life, Wheeling, W. Va.*</i>	83,200	78,762	9,907	46,973		28,127	297,000	297,000	297,000
<i>Continental, I. I. and I., Salt Lake City.</i>	489,534	288,285	175,773	203,285	31,344	85,458	1,285,406	4,666,006	140,556
<i>Continental, Wilmington, Del.*</i>	122,036	120,301	6,458	31,936		29,000	2,000,000	2,000,000	280,000
<i>Dakota Mutual, Watertown, S. D.</i>	10,434	9,716	71,099	76,598	194	72,127	2,690,000	2,690,000	2,690,000
<i>Des Moines Life, Des Moines, Ia.</i>	359,434	359,434	812,493	903,434	341,909	661,493	5,463,753	24,663,753	514,598
<i>Eastern, Chauced, Va.</i>	26,713	25,719	7,685	20,923	1,500	19,151	310,000	217,500	217,500

	200	1909	17,089	175,712	156,312	196,812
Eastern, New York, N. Y.*	45,161,364	17,013	86,884,167	1,622,604	1,622,604	1,525,604
Economic Life, Philadelphia*	458,975	768,861	768,861	75,375,640	1,340,124,354	—
Equitable, New York	218,874	882,887	882,887	8,880,481	34,864,332	8,980,008
Equitable, Des Moines, Ia.	1,692,311	2,828,067	2,828,067	2,733,700	12,106,776	—
Federal Life, Chicago	4,000	78,327	78,327	16,874,179	119,452,364	2,094,818
Fidelity Mutual, Philadelphia	1,813	89,655	89,655	2,085,000	2,085,000	1,308,746
Florida Life, Jacksonville	46,088	1,813	1,813	1,016,860	1,522,310	1,770,500
Fort Worth, Fort Worth, Tex.	1,812,261	410,989	717,438	6,089,174	23,574,280	109,280
Franklin Life, Springfield, Ill.	6,691,368	8,698,786	4,898,126	11,467,278	114,915,391	878,080
Germania, New York	98,140	28,888	53,217	376,627	1,916,474	192,702
German Mutual, St. Louis, Mo.	859,686	3,000	691,806	21,538,760	21,538,760	21,538,760
Great Western, Kansas City, Mo.*	283,004	37,216	292,188	8,718,347	8,399,806	2,451,627
Greensboro Life, Greensboro, N. C.	182,511	4,000	144,448	4,644,860	4,888,860	4,872,860
Guaranty Life, Houston, Tex.	76,699	11,947	58,092	2,368,222	2,894,051	1,000,941
Guaranty Mutual, Davenport, Ia.	31,344	1,000	35,551	1,012,100	1,821,100	816,100
Guardian Life, Seattle, Wash.	2,288,994	1,498,433	1,908,400	4,302,087	8,347,190	702,498
Hartford Life, Hartford, Conn.	4,344,844	2,109,568	2,862,567	8,108,726	96,193,297	76,728
Home Life, New York	1,761,879	798,770	1,494,243	9,632,011	44,440,343	1,064,457
Illinois Life, Chicago	1,261,806	7,056	1,254,862	4,081,511	4,081,511	4,081,511
Indiana National, Indianapolis*	74,676	4,173	58,628	1,532,331	2,188,316	878,407
Indiana Life, Indianapolis	318,340	80,194	140,010	2,280,760	3,869,590	1,698,750
Intermediate Life, Evansville, Ind.	112,386	.....	77,497	1,660,500	1,660,500	1,660,500
Inter-Southern, Louisville, Ky.*	225,573	225,573	321,932	824,026	7,180,772	—
Inter-State, Indianapolis	284,801	284,801	391,155	1,064,700	1,064,700	2,632,587
Jefferson Standard, Raleigh, N. C.*	699,915	142,506	397,155	6,336,784	16,017,306	1,064,700
Kansas City Life, Kansas City, Mo.	212,453	28,918	114,825	1,928,000	6,667,760	3,094,490
La Fayette Life, La Fayette, Ind.	61,496	7,000	58,477	1,200,000	1,688,600	1,066,600
Lamar Life, Jackson, Miss.	70,419	16,723	52,181	698,100	2,161,764	140,780
Liberty Life, Anderson, Ind.	7,519	47,780	180,161	838,357	2,203,416	188,500
Life Association of America, New York	143,128	6,060	1,230	644,050	2,140,550	—
Lincoln National, Fort Wayne, Ind.	116,900	1,000	46,666	793,960	1,119,450	726,450
Louisiana National, New Orleans	80,714	.....	80,714	1,916,782	1,916,782	790,292
Maestri Life, Indianapolis	80,799	989	80,824	4,176,379	69,066,914	—
Manhattan, New York	2,399,472	1,854,491	2,588,918	7,799,859	8,996,283	58,450
Maryland, Baltimore	294,765	437,201	273,713	21,446,240	212,475,280	10,978,499
Massachusetts Mutual, Springfield, Mass.	7,542,839	4,326,728	5,790,604	3,200,105	9,324,862	—
Meridian L. and T., Indianapolis	397,440	488,270	276,451	4,802,135	47,617,113	2,192,971
Michigan Life, Indianapolis	20,787	2,079,832	1,804,987	4,802,135	47,617,113	—
Michigan Mutual, Detroit	1,481,026	111,421	28,453	1,844,200	1,844,200	1,800,450
Michigan State, Detroit*	165,266	45,087	69,660	1,882,560	1,882,560	1,882,560
Midland Mutual, Columbus, O.	173,492	85,540	42,871	851,780	21,064,916	—
Midwest Life, Lincoln, Neb.	120,103	844,461	605,913	474,685	16,895,016	1,702,779
Minnesota Mutual, St. Paul	49,082	695,364	14,304,880	51,068,660	440,742,960	23,624,772
Missouri State, St. Louis	193,116	21,664,490	82,601,429	50,221,023	1,462,782,408	—
Mutual Benefit, Newark, N. J.	7,142,606	66,680,200	11,134,673	11,976,167	60,066,933	8,680,867
Mutual, New York, N. Y.	65,841,771	1,908,351	487,915	.....	.....	.....
National of U. S. A., Chicago	8,144,180	1,908,351	487,915	.....	.....	.....

FINANCIAL STANDING AND BUSINESS IN 1907 OF LIFE COMPANIES OF THE UNITED STATES—Continued.

NAME AND LOCATION OF COMPANY.	Total Admitted Assets, Jan. 1, 1908.	Surplus, Jan. 1, 1908.	Premiums Received in 1907.	Total Income in 1907.	Total Payments to Policyholders in 1907.	Total Disbursements in 1907.	New Business Paid for in 1907 (Including Reversals).	Whole Amount in Force, Jan. 1, 1908.	Gain in Amount in Force in 1907.
National, Montpelier, Vt.....	40,382,043	4,010,011	5,822,754	7,670,031	2,554,054	4,548,708	18,107,110	151,770,281	2,981,494
New England, Boston.....	44,182,093	2,010,194	6,511,532	8,571,827	4,403,000	5,646,778	18,082,648	178,872,320	5,476,117
New York Life, New York, N. Y. *	494,408,898	58,162,445	70,940,389	101,971,876	48,046,867	59,450,279	15,458,497	2,005,841,184	2,244,534
North American, Newark, N. J. *	282,027	241,611	94,593	201,449	.....	194,840	2,114,740	2,683,710	3,684,710
Northern, Detroit, Mich. *	186,231	121,897	58,708	81,244	.....	58,582	2,111,000	2,111,000	2,111,000
Northern, Chicago, Ill. *	124,052	84,982	29,092	81,244	1,125	58,582	1,535,412	1,685,612	1,685,612
North State, Knoxville, N. C.....	186,089	108,405	24,805	108,068	.....	2,005,600	2,005,600	1,883,100	1,489,702
Northwestern Mutual, Milwaukee.....	232,819,246	7,549,129	34,805	43,584,322	28,448,481	29,740,713	104,267,187	881,568,592	62,811,313
Northwestern National, Minneapolis.....	5,231,929	180,921	1,291,870	1,532,928	787,345	1,040,472	3,812,219	22,685,623	328,845
Occidental, Los Angeles, Cal.....	431,747	228,716	31,290	103,355	1,826	49,652	1,267,040	1,488,040	1,054,040
Occidental, Albuquerque, N. Mex. *	113,548	108,916	41,384	55,701	1,800	51,048	1,080,600	1,095,600	1,095,600
Ohio State, Columbus.....	148,392	118,787	34,068	50,062	5,435	27,098	1,083,115	1,577,115	916,115
Old Colony, Chicago.....	104,224	102,668	30,000	30,000	.....	25,613	983,500	1,514,500	63,500
Oregon Life, Portland.....	128,208	104,069	53,261	81,493	.....	25,613	983,500	1,514,500	890,000
Pacific Mutual, Los Angeles.....	414,151,770	41,310,659	3,718,581	4,308,412	1,553,314	2,755,098	10,948,989	102,724,411	5,644,591
Penn Mutual, Philadelphia.....	69,676,946	2,940,939	18,700,142	20,778,822	8,021,912	12,368,910	40,846,148	42,954,270	29,636,748
Penn Mutual, Hartford.....	23,638,020	861,739	3,946,142	5,087,703	2,221,248	3,066,212	18,620,808	103,080,718	5,487,434
Philadelphia Life, Philadelphia.....	1,246,168	840,137	678,922	734,831	64,340	398,522	7,880,291	18,076,197	685,681
Pioneer Life, Fargo, N. D. *	60,187	47,648	5,955	6,083	.....	13,024	104,500	104,500	104,500
Pittsburgh Life, Pittsburgh.....	4,494,496	786,588	1,045,247	1,415,873	553,501	967,550	2,898,817	27,123,187	3,231,204
Postal Life, New York, N. Y.....	135,180	129,588	36,034	84,160	2,115	1,567	1,890,760	1,005,760	60,260
Presbyterian, New York, N. Y.....	2,991,377	428,082	490,082	543,748	163,738	230,420	1,324,586	12,222,600	911,268
Provident Life, Birmingham, Ala. *	115,304	115,032	2,708	3,340	.....	15,438	1,834,500	1,834,500	183,500
Provident Life, Philadelphia.....	60,994,045	4,617,726	7,669,693	10,738,801	6,432,324	7,940,940	22,843,563	191,988,798	9,307,419
Provident Savings, New York.....	46,466,112	4,330,733	3,049,691	3,678,461	1,915,866	3,218,454	8,948,843	84,600,888	10,020,281
Putnam, Providence, R. I. *	112,314	107,650	3,144	3,144	.....	3,144	310,500	310,500	310,500
Raguer, New York, N. Y.....	544,694	107,650	17,122	17,122	75,070	102,568	407,980	5,930,268	70,452
Reliable Life, Indianapolis.....	64,694	15,500	31,324	31,324	7,553	40,883	441,979	2,000,979	246,521
Reliance Life, Pittsburgh, Pa.....	2,443,971	1,572,944	527,692	632,714	104,911	401,119	5,946,374	14,105,048	3,199,130
Reserve Loan, Indianapolis.....	1,784,722	112,793	510,390	592,332	258,184	492,740	1,734,743	18,070,634	1,551,987
Royal Union, Des Moines, Ia.....	1,894,346	184,593	618,137	712,332	245,090	487,000	2,683,594	17,700,087	1,483,048
Scandia Life, Chicago.....	615,654	270,440	270,440	270,440	191,000	291,004	1,127,700	9,619,433	1,488,548
Security Life, and A. Greenboro, N. C.....	1,076,629	121,070	324,530	324,530	71,540	223,490	3,153,530	10,049,074	1,213,374
Security Life of America, Chicago.....	1,670,351	540,855	540,855	1,075,745	72,713	44,002	15,708,680	15,708,680	4,943,702
Security Mutual, Wilmington, N. Y.....	4,674,381	548,365	1,571,820	1,768,984	686,288	7,087,718	7,087,718	48,473,960	2,668,380
Security Mutual, Lincoln, Neb.....	274,446	46,364	193,880	176,788	40,294	1,234,085	1,234,085	5,630,186	331,771
South Atlantic, Richmond, Va.....	514,446	221,611	148,038	171,467	24,878	119,861	3,147,700	5,800,947	2,140,581
Southeastern Life, Spartanburg, S. C.....	124,680	94,518	63,738	70,169	10,723	63,066	1,171,160	2,044,475	776,300
Southern Life, and T. Greenboro, N. C.....	612,206	492,254	131,100	150,020	3,945	90,554	1,900,000	4,082,280	1,323,000
Southern Life, Fayetteville, N. C.....	272,140	143,530	187,323	238,806	20,180	177,014	3,583,118	5,727,160	2,172,263
Southern States, Atlanta, Ga.....	245,680	187,732	231,689	247,977	47,081	134,830	4,511,071	6,330,071	4,084,071
Southern States, Charleston, W. Va.....	331,850	284,038	72,180	80,947	3,128	67,800	1,713,180	2,483,568	1,363,568
Southwestern, Dallas, Tex.....	431,728	117,247	308,174	320,832	48,699	2,084,089	2,084,089	6,924,743	1,571,624
						56,915		9240,687	1,144,510

	230,417	324,741	6,781	103,420	772,266	31,687	169,675	169,675	169,675	169,675
St. Louis National, St. Louis, Mo.*	6,355,164	707,402	2,624,316	2,624,316	2,624,316	1,835,365	10,112,165	10,112,165	75,281,163	169,675
State Life, Indianapolis	20,808,164	1,533,711	4,533,761	5,919,338	2,970,642	3,797,237	10,675,312	10,675,312	131,725,794	169,675
State Mutual, Worcester, Mass.	1,273,127	54,582	1,680,435	1,680,435	240,422	1,085,960	23,803,510	23,803,510	42,223,540	169,675
State Life, Rome, Ga.	265,564	160,338	160,193	160,338	160,338	14,389	2,530,000	2,530,000	4,079,200	169,675
Texas Life, Waco	456,498,244	48,004,949	5,932,318	8,605,988	2,916,044	4,801,450	24,131,493	24,131,493	180,335,420	169,675
Travelers, Hartford	63,243,454	10,900,983	9,446,664	12,923,476	4,543,213	6,558,173	31,405,213	31,405,213	256,564,666	169,675
Union Central, Cincinnati	18,762,661	623,873	2,214,038	2,922,027	1,264,565	1,967,110	2,530,998	2,530,998	62,842,667	169,675
United States, Portland, Me.	815,851	266,750	1,111,127	1,233,931	6,164	104,026	2,628,489	2,628,489	3,492,960	169,675
U. S. Ann. and Life, Chicago	8,715,807	276,112	1,116,708	1,666,340	1,290,212	1,664,874	1,804,874	1,804,874	25,146,278	169,675
United States, New York	453,171	220,264	331,204	366,076	64,870	238,655	4,180,500	4,180,500	10,474,000	169,675
Washington, New York	18,608,768	667,945	2,228,450	3,167,429	2,234,405	2,804,863	3,931,525	3,931,525	67,849,321	169,675
West Coast, San Francisco	310,651	260,292	163,369	266,166	12,399	267,602	2,211,500	2,211,500	2,012,000	169,675
Western Mutual, San Francisco	10,106	5,227	4,961	5,187	1,413	1,996	5,594,404	5,594,404	51,718,844	169,675
Western Mutual, Aberdeen, S. D.	7,544	5,901	11,048	16,471	8,264	8,264	15,000	15,000	57,000	169,675
Western Mutual, Council Bluffs, Ia.*	26,082	28,243	40,071	45,945	3,062	23,778	444,260	444,260	1,088,550	169,675
Western Reserve, Munich, Ind.	196,202	163,513	110,866	124,468	5,195	70,305	8,475,500	8,475,500	3,715,000	169,675
Wisconsin Life, Milwaukee	228,207	12,107	64,463	75,110	17,306	37,193	204,769	204,769	1,895,262	169,675
<i>Industrial Companies.</i>										
Baltimore Life, Baltimore, Md.	1,180,928	261,849	662,190	715,382	268,112	568,971	84,922,577	84,922,577	69,947,006	169,675
Colonial Life, Jersey City, N. J.	988,457	262,716	704,236	870,873	220,679	728,650	610,721,456	610,721,456	2,468,213	169,675
Equitable Ind., Washington, D. C.	161,796	112,065	182,267	187,711	51,087	123,764	61,699,113	61,699,113	63,281,683	169,675
Eureka, Baltimore, Md.	185,797	129,241	196,117	202,942	63,313	165,163	1,615,548	1,615,548	1,890,796	169,675
Home of America, Wilmington, Del.	147,546	101,543	41,217	45,945	14,607	34,482	200,206	200,206	960,570	169,675
Immediate Benefit, Baltimore, Md.	109,042	23,551	114,628	118,975	26,862	95,269	1,250,405	1,250,405	2,261,533	169,675
John Hancock, Boston, Mass.	48,983,758	4,740,461	17,410,728	19,607,831	7,314,533	13,035,749	640,183,067	640,183,067	627,311,166	169,675
Life Insurance Co. of Va., Richmond	3,555,772	628,464	2,320,404	2,479,878	770,086	1,842,009	616,832,567	616,832,567	652,895,967	169,675
Metropolitan, New York	198,320,463	13,951,899	64,046,983	72,788,788	23,098,182	43,694,216	6254,369,673	6254,369,673	61,317,883,456	169,675
Mutual, Baltimore, Md.	503,487	79,373	310,182	333,578	133,121	267,347	61,232,405,935	61,232,405,935	657,063,095	169,675
Prudential, Newark, N. J.	145,224,667	22,064,390	50,861,832	64,782,017	18,040,216	34,417,273	61,055,523,940	61,055,523,940	66,400,201,172	169,675
Western and Southern, Cincinnati, O.	2,910,339	154,745	1,683,767	1,787,269	473,356	1,214,074	613,182,565	613,182,565	633,529,081	169,675
Aggregates December 31, 1907 (166 cos.)	3,065,953,459	311,102,701	532,716,886	678,199,915	394,341,184	498,788,705	61,965,892,091	61,965,892,091	62,316,670,516	169,675
Increase during 1907 (21 cos.)	131,414,965	—59,703,062	6,648,040	12,292,126	17,003,898	20,267,072	61,155,014,512	61,155,014,512	62,575,941,805	169,675
Aggregates December 31, 1906 (135 cos.)	2,934,543,494	370,805,753	526,068,845	666,907,789	267,337,296	419,518,633	61,518,833,603	61,518,833,603	61,270,440,959	169,675
Aggregates December 31, 1905 (110 cos.)	2,710,520,399	338,445,815	515,996,662	641,762,151	264,938,502	417,287,592	61,756,250,123	61,756,250,123	61,065,746,458	169,675
Aggregates December 31, 1904 (92 cos.)	2,503,165,967	334,439,198	488,263,714	599,026,260	247,101,337	391,314,671	60,819,999,496	60,819,999,496	61,040,982,354	169,675
Aggregates December 31, 1903 (90 cos.)	2,276,299,337	294,934,625	447,511,910	552,096,868	225,802,567	380,286,115	60,639,512,524	60,639,512,524	62,135,537,536	169,675
							6596,634,096	6596,634,096	61,976,404,515	169,675

* Commenced business in 1907
† Apparent discrepancy in gain due to elimination of one company.
‡ Figures as of December 31, 1906.
The minus sign (—) indicates a decrease in insurance in force.

a Ordinary business
b Industrial business
c Ordinary business
d Including accident branch.

YEARS	1859	1860	1861	1862	1863	1864	1865	1866	1867	1868	1869	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857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STATISTICS OF LIFE INSURANCE FOR FORTY-NINE YEARS—PAYMENTS MADE AND POLICIES ISSUED—Continued.

NUMBER OF COM- PANIES.	Year ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.						Total Dividends to Stock- holders.	POLICIES ISSUED AND RE- VIVED DURING THE YEAR.†		POLICIES IN FORCE AT END OF YEAR.†	
		Total Pay- ments for Matured Endowments.	Total Annu- ity Payments.	Total Pay- ments for Lapsed, Surren- dered and For- feited Policies.	Total Dividends to Policy- holders.	Total Pay- ments to Policyholders.	Total		Number.	Amount of Insurance.	Number.	Amount of Insurance.
45.....	1875	\$24,994,840	\$167,364	\$20,414,574	\$17,900,605	\$65,489,810	\$364,062	133,095	774,625	\$1,922,043,146	774,625	\$1,922,043,146
38.....	1876	22,338,037	182,075	21,354,376	16,187,128	62,100,354	334,410	99,036	706,179	1,735,995,190	706,179	1,735,995,190
34.....	1877	20,977,923	219,223	19,152,314	15,397,370	60,552,974	356,785	81,909	613,096	1,556,105,323	613,096	1,556,105,323
34.....	1878	19,655,822	258,744	17,938,994	14,637,449	60,886,669	249,350	67,940	612,843	1,480,921,223	612,843	1,480,921,223
32.....	1879	20,596,281	257,820	12,702,688	13,331,468	55,696,793	287,272	67,399	595,186	1,439,961,165	595,186	1,439,961,165
31.....	1880	21,278,866	340,697	9,534,350	13,081,376	54,153,860	339,355	72,207	608,681	1,475,995,172	608,681	1,475,995,172
31.....	1881	21,815,952	485,391	8,947,354	12,579,151	52,706,157	296,664	80,999	661,458	1,540,089,086	661,458	1,540,089,086
30.....	1882	23,007,631	615,652	9,255,077	13,555,105	52,794,761	276,400	91,945	705,059	1,637,648,872	705,059	1,637,648,872
30.....	1883	25,430,581	832,390	8,837,857	13,417,464	56,372,710	315,197	110,302	750,713	1,763,739,015	750,713	1,763,739,015
30.....	1884	27,126,634	1,019,458	9,503,530	13,043,408	58,471,954	349,591	127,065	814,691	1,870,745,521	814,691	1,870,745,521
30.....	1885	30,331,300	1,076,383	9,630,269	12,053,660	61,637,373	374,081	156,214	848,008	2,024,102,988	848,008	2,024,102,988
30.....	1886	30,817,888	1,120,564	9,433,378	12,218,286	61,521,397	339,451	151,664	930,588	2,223,358,050	930,588	2,223,358,050
30.....	1887	35,931,143	1,265,320	10,413,974	14,859,624	68,947,670	493,322	175,249	1,022,546	2,473,750,049	1,022,546	2,473,750,049
30.....	1888	40,293,222	1,349,588	11,235,219	14,324,877	75,226,244	354,890	204,893	1,141,733	2,793,995,990	1,141,733	2,793,995,990
31.....	1889	43,996,385	1,532,794	12,243,609	13,951,691	80,004,990	372,385	230,577	1,276,167	3,147,006,173	1,276,167	3,147,006,173
31.....	1890	49,880,865	1,749,293	13,824,009	14,277,501	88,462,229	413,127	288,281	1,405,684	3,547,094,907	1,405,684	3,547,094,907
31.....	1891	54,598,108	1,988,235	16,245,731	14,002,019	95,140,922	571,783	327,260	1,540,932	3,868,385,818	1,540,932	3,868,385,818
32.....	1892	62,734,637	2,097,428	15,628,759	14,386,195	102,621,820	622,793	353,083	1,681,511	4,208,975,473	1,681,511	4,208,975,473
32.....	1893	65,406,706	2,251,354	19,830,418	14,823,176	110,566,414	768,593	404,236	1,877,808	4,593,478,283	1,877,808	4,593,478,283
33.....	1894	67,914,136	2,335,779	23,124,108	14,577,455	116,054,725	735,063	396,843	2,075,747	4,967,576,418	2,075,747	4,967,576,418
33.....	1895	71,925,224	2,394,662	22,829,493	13,227,624	122,978,718	741,313	356,505	2,155,241	5,255,725,545	2,155,241	5,255,725,545
36.....	1896	76,110,579	2,631,399	26,368,039	17,083,169	134,219,515	739,554	431,457	2,304,597	5,690,053,311	2,304,597	5,690,053,311
36.....	1897	76,977,875	2,985,255	26,431,312	18,425,197	137,544,815	829,151	485,735	2,404,907	6,065,908,078	2,404,907	6,065,908,078
36.....	1898	82,409,305	3,667,804	26,437,777	19,700,600	144,787,624	869,151	632,704	2,700,550	6,947,096,605	2,700,550	6,947,096,605
37.....	1899	92,800,710	3,664,723	30,080,965	20,917,143	155,786,799	745,053	687,005	2,858,603	7,572,802,805	2,858,603	7,572,802,805
40.....	1900	102,524,789	4,113,600	22,190,804	22,568,261	165,704,622	980,563	787,747	3,071,253	8,440,713,352	3,071,253	8,440,713,352
40.....	1901	110,108,487	4,394,550	22,190,804	23,811,649	182,393,289	736,313	897,191	3,154,464	9,241,273,431	3,154,464	9,241,273,431
39.....	1902	115,547,999	4,822,847	20,346,122	22,589,715	195,712,121	792,313	997,171	3,254,193	10,088,090,681	3,254,193	10,088,090,681
42.....	1903	128,005,944	5,530,655	21,497,758	30,617,368	220,247,044	702,057	1,101,113	3,498,627	11,053,839,955	3,498,627	11,053,839,955
1904	1904	140,249,739	6,035,164	35,910,236	33,334,133	241,054,647	839,366	1,017,717	3,906,101	12,168,686,066	3,906,101	12,168,686,066
1905	1905	145,355,756	6,557,373	42,366,561	35,794,513	257,956,730	890,096	1,115,093	4,407,232	13,404,507,785	4,407,232	13,404,507,785
43.....	1906	147,849,013	6,874,372	55,178,177	39,726,313	278,578,113	741,585	596,061	4,615,576	14,615,576	5,324,332	14,615,576
37.....	1907	152,663,375	7,007,349	55,441,688	45,109,125	292,405,725	741,585	596,061	4,615,576	14,615,576	5,324,332	14,615,576
AGS 49 yrs	.....	\$2,229,288,300	\$82,156,297	\$796,589,418	\$795,300,430	\$4,386,257,647	\$23,503,146	14,615,576	14,615,576	\$31,989,215,858	.....	.....

† Industrial business not included.

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES

The following is a summary, analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for thirty years ending January 1, 1908:

NUMBER OF COMPANIES.	Year.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.
34.....	1876	\$42,803,658	\$189,127,804	\$41,901,008	\$70,913,489	\$4,911,306	\$99,095,755	\$12,478,128	\$4,170,134	\$8,677,863	\$104,079,145
35.....	1879	49,172,260	173,788,393	49,560,074	73,711,051	12,620,545	24,692,710	13,858,988	4,080,601	7,293,113	401,718,085
31.....	1880	51,600,990	164,841,478	38,082,907	86,736,560	24,556,371	22,847,568	18,850,243	4,283,186	6,397,524	418,119,163
31.....	1881	51,095,696	160,150,728	29,418,789	99,800,342	40,944,623	21,039,449	17,148,050	4,444,137	5,408,548	429,531,313
31.....	1882	51,977,137	174,693,513	13,790,391	128,371,854	40,950,629	20,056,569	16,222,514	5,129,877	5,318,110	449,994,618
30.....	1883	51,658,281	187,650,233	13,971,536	123,665,107	48,071,315	20,574,370	16,184,916	10,554,270	5,847,032	472,959,099
1884	54,595,857	205,653,148	12,574,649	139,576,454	29,323,177	19,082,071	18,994,772	6,162,024	6,162,024	6,162,024	492,240,597
30.....	1885	57,984,316	212,886,597	15,716,287	166,987,973	16,956,741	18,694,821	22,419,197	7,078,450	6,048,124	524,705,494
30.....	1886	59,013,814	227,504,348	13,933,174	183,763,588	22,299,671	18,380,049	21,825,322	7,687,617	6,243,486	561,551,080
30.....	1887	63,420,525	244,867,218	12,408,594	195,428,857	25,549,062	18,060,548	22,687,046	8,730,234	6,528,862	597,846,847
30.....	1888	67,761,150	255,485,469	11,599,322	218,374,990	25,924,061	18,340,628	30,259,566	10,129,241	6,226,520	643,622,053
1889	74,738,696	275,702,105	9,415,088	240,296,140	30,455,922	19,029,044	19,029,044	30,644,770	11,776,911	6,805,374	700,868,016
31.....	1890	80,018,574	301,949,590	6,448,959	263,499,050	35,568,462	19,316,757	31,837,363	13,069,866	6,665,084	758,313,654
31.....	1891	84,861,900	325,797,319	4,783,494	293,712,910	40,344,114	20,125,492	35,196,222	14,486,911	7,315,924	826,623,746
31.....	1892	95,354,245	342,392,532	4,373,115	338,616,004	37,322,513	21,105,284	39,486,698	17,232,234	7,940,012	993,734,537
32.....	1904	104,024,307	365,061,511	4,746,400	362,708,050	33,605,080	26,908,481	44,344,207	21,272,379	9,746,687	971,857,224
33.....	1894	115,556,793	384,541,229	15,378,336	422,510,779	39,531,549	29,474,027	47,146,172	20,880,493	10,311,874	1,056,331,683
35.....	1895	123,336,168	402,301,939	10,221,442	456,968,091	29,235,145	33,951,929	40,730,953	21,275,149	12,399,111	1,124,419,927
36.....	1896	134,056,013	432,804,324	21,409,773	475,279,081	38,851,538	43,016,972	45,421,280	23,669,630	13,815,730	1,228,324,342
35.....	1897	137,422,861	446,730,545	14,618,738	541,883,174	44,187,550	51,102,804	60,822,863	23,526,763	13,626,087	1,334,051,342
36.....	1898	143,825,440	449,533,058	12,813,195	527,256,001	43,188,056	56,552,385	68,372,262	23,671,033	13,903,882	1,451,116,014
37.....	1899	151,838,650	461,547,993	9,351,202	724,880,573	49,921,949	69,221,949	66,384,175	32,360,349	14,828,325	1,576,334,673
40.....	1900	156,118,291	494,078,324	6,890,249	790,394,023	69,770,839	86,799,010	74,691,963	32,179,517	18,995,527	1,723,737,793
38.....	1901	162,517,058	522,388,811	5,180,295	882,899,227	64,940,715	101,997,537	86,985,879	33,536,721	19,268,321	1,879,624,654
39.....	1902	165,993,425	562,590,998	3,671,091	994,085,875	60,509,188	124,119,550	94,120,944	30,993,899	20,345,864	2,002,430,864
42.....	1903	172,592,479	610,023,103	4,585,580	1,022,421,573	66,012,028	132,528,028	100,909,393	29,673,393	22,673,393	2,226,629,202
1904	176,568,813	657,413,773	4,087,514	1,224,289,159	41,828,430	181,759,327	181,759,327	100,186,975	43,299,201	25,240,225	2,454,669,487
43.....	1905	165,037,789	704,420,524	3,546,215	1,366,067,824	44,864,594	215,806,024	73,245,247	45,149,091	29,269,526	2,651,316,714
1906	163,644,988	728,810,928	3,500,000	1,438,415,200	51,532,709	51,532,709	254,116,329	65,728,570	43,809,006	32,147,598	2,851,784,229
43.....	1907	155,896,374	866,847,048	2,000,000	1,336,467,944	43,710,624	328,965,750	59,757,397	44,424,852	36,880,414	2,917,968,313
Increase in 30 years.....		\$124,259,052	\$665,697,343	*-36,428,613	\$1321,106,397	\$37,462,099	\$294,079,463	\$49,943,046	\$37,796,176	\$27,632,769	\$2,521,547,722

*-Decrease.

POLICIES ISSUED

The following table shows the number and amount of policies issued and terminated,
Insurance Department for forty-four

NUMBER OF COMPANIES	Year.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF			
		ISSUED.		TERMINATED.		BY DEATH.		BY MATURITY.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
			\$		\$		\$		\$
37.....	1907	569,054	997,261,978	446,366	844,939,573	53,187	127,183,303	14,274	32,066,455
43.....	1906	715,093	1,229,808,694	582,764	1,093,639,643	52,252	123,870,774	13,098	29,971,901
43.....	1905	1,017,717	1,733,101,511	657,159	1,196,501,744	59,290	123,952,831	12,263	28,201,579
42.....	1904	1,101,113	1,884,826,365	580,225	1,097,952,978	47,701	118,730,326	11,720	27,428,642
42.....	1903	976,191	1,759,681,523	501,425	958,746,760	42,863	108,804,846	11,353	26,817,302
39.....	1902	907,171	1,646,013,181	461,225	900,684,393	38,763	97,246,596	10,296	24,179,262
38.....	1901	787,747	1,470,317,887	392,066	828,302,164	35,991	93,877,539	9,143	22,532,079
40.....	1900	687,005	1,356,769,653	357,175	764,961,374	32,163	83,993,328	7,561	18,498,477
37.....	1899	632,704	1,304,306,028	315,002	711,131,389	29,232	80,487,308	6,783	15,388,740
36.....	1898	485,735	1,018,366,027	287,896	668,082,615	25,644	69,356,122	5,801	14,020,954
35.....	1897	431,457	923,804,876	262,402	656,100,517	23,851	67,006,268	5,601	12,601,171
35.....	1896	350,106	796,124,326	258,465	660,728,006	22,603	65,074,964	5,654	12,439,998
34.....	1895	366,565	864,815,534	251,879	652,904,487	21,574	62,023,805	5,129	10,565,448
32.....	1894	396,843	985,520,033	294,624	837,639,223	19,912	58,411,242	4,316	8,228,407
31.....	1893	404,236	1,058,659,846	265,086	746,332,432	19,746	58,620,804	4,776	8,763,098
30.....	1892	353,083	952,884,380	210,089	626,585,700	18,860	56,164,456	4,226	8,062,702
30.....	1891	327,260	932,705,515	194,112	598,860,801	17,912	47,867,934	4,745	8,606,591
31.....	1890	288,281	883,787,019	153,706	483,734,206	15,526	44,903,130	5,396	8,720,877
31.....	1889	250,577	787,665,283	131,390	403,479,167	13,467	39,061,217	4,876	8,303,958
29.....	1888	204,365	631,731,701	112,587	344,677,818	12,867	37,358,160	4,681	8,661,216
29.....	1887	174,675	531,170,783	93,303	279,089,399	11,673	32,733,282	4,100	7,053,244
29.....	1886	151,102	442,514,242	83,976	244,043,226	10,497	29,234,271	4,192	6,931,844
29.....	1885	156,214	378,214,523	92,236	225,442,556	10,245	28,194,990	4,760	7,870,201
29.....	1884	127,965	321,310,170	83,055	214,312,127	9,183	24,871,825	4,781	8,552,301
29.....	1883	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207
30.....	1882	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101	3,570	7,697,308
30.....	1881	80,929	222,582,483	55,351	146,983,650	8,268	22,565,252	4,254	7,688,222
30.....	1880	72,267	187,504,256	56,837	148,596,335	7,633	21,444,339	4,296	7,989,149
31.....	1879	67,399	167,865,390	67,661	176,606,626	7,359	20,284,347	4,804	9,043,849
34.....	1878	67,040	156,501,129	87,222	231,291,618	7,655	20,890,611	4,813	9,355,809
34.....	1877	81,909	178,283,617	106,046	264,376,280	7,804	20,426,672	.....	.....
38.....	1876	99,036	232,665,489	111,573	285,295,216	8,382	22,702,740	.....	.....
45.....	1875	133,095	299,276,337	129,404	319,372,675	9,002	24,988,434	.....	.....
50.....	1874	144,783	351,803,670	152,555	385,770,256	8,555	23,667,923	.....	.....
56.....	1873	199,050	465,614,001	160,057	419,464,576	9,724	27,312,327	.....	.....
59.....	1872	201,366	489,924,857	152,060	403,355,645	8,766	25,457,864	.....	.....
68.....	1871	209,753	488,665,022	179,477	460,901,914	7,650	22,733,536	.....	.....
71.....	1870	237,180	587,863,236	149,909	401,171,745	6,541	20,065,099	.....	.....
70.....	1869	231,269	614,762,420	124,393	355,238,218	5,022	15,120,191	.....	.....
55.....	1868	201,922	579,657,371	91,035	258,878,058	3,414	9,908,357	.....	.....
43.....	1867	158,605	471,611,744	63,834	179,918,103	2,863	8,343,322	.....	.....
39.....	1866	134,300	404,508,474	38,802	106,607,859	1,806	4,982,290	.....	.....
30.....	1865	86,261	245,427,057	23,277	58,107,955	1,580	4,233,281	.....	.....
27.....	1864	59,198	155,803,897	13,866	33,024,529	1,163	3,170,409	.....	.....

AND TERMINATED.

together with the mode of termination, in all companies reporting to the New York years ending January 1, 1908 :

TERMINATION.										Year.
By EXPIRY.		By SURRENDER.		By LAPSE.		By CHANGE AND DECREASE.		NOT TAKEN.		
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
\$										
64448	123,661,460	102,510	213,551,282	211,299	307,688,580	648	40,788,493	-----	-----	1907
102074	183,197,550	107,711	234,086,670	306,421	454,634,793	1,208	67,877,955	-----	-----	1906
94203	171,800,963	82,636	191,416,929	315,854	452,759,500	4,926	57,538,123	96,987	170,831,828	1905
79096	144,173,299	63,519	151,214,509	275,784	422,366,968	9,517	54,332,030	92,888	179,707,204	1904
67418	127,661,935	53,304	128,379,068	236,942	352,843,070	6,618	41,486,167	82,927	172,793,472	1903
54266	107,851,551	46,193	110,417,008	215,253	334,420,876	19,970	71,055,269	76,484	155,513,831	1902
39428	88,966,675	43,626	99,305,385	181,743	299,712,956	15,034	55,375,979	67,101	168,531,551	1901
27716	68,264,300	37,878	89,436,052	186,871	335,423,323	11,055	42,366,595	53,931	126,979,299	1900
9790	31,533,428	42,555	105,462,261	158,878	285,204,282	12,345	51,569,153	55,419	141,486,217	1899
8581	27,870,448	41,640	105,048,285	152,219	289,118,285	5,850	39,204,267	48,161	123,374,254	1898
9040	29,120,890	52,222	131,457,523	128,716	274,288,306	4,579	38,683,029	38,393	102,943,330	1897
8394	27,658,207	51,380	136,630,809	132,278	288,107,830	4,465	41,290,711	33,691	89,525,487	1896
9931	31,003,172	49,693	135,022,326	129,236	282,768,964	2,803	35,322,988	33,513	96,197,784	1895
8824	29,740,618	46,560	136,091,827	140,128	334,048,737	3,757	36,791,854	71,127	234,326,538	1894
7603	24,565,400	35,791	111,426,382	115,785	291,505,212	2,211	32,796,096	79,174	216,655,040	1893
5932	19,690,202	28,830	92,708,018	96,803	263,566,267	2,087	21,132,219	53,351	165,261,746	1892
6191	19,898,120	22,438	69,788,927	80,515	257,985,176	1,894	16,512,449	51,417	178,291,506	1891
6168	20,564,140	20,791	67,245,211	61,843	172,489,224	1,477	11,825,869	42,505	157,885,752	1890
4899	16,413,832	17,580	56,910,405	52,932	139,280,352	1,736	10,259,467	35,900	133,249,876	1889
3923	13,895,489	16,388	54,153,514	45,114	121,013,224	1,407	8,139,763	28,207	101,456,392	1888
2943	10,432,461	14,451	48,356,157	35,902	91,400,252	1,298	7,131,811	22,936	81,982,192	1887
2857	10,429,692	13,963	45,035,381	31,620	80,895,034	1,348	6,310,241	19,497	65,206,763	1886
2624	9,033,500	13,724	43,882,293	44,189	79,268,220	1,228	5,794,576	15,466	51,398,776	1885
2466	8,334,126	12,524	42,103,980	36,886	77,850,963	1,233	5,175,195	15,982	47,423,737	1884
1767	3,891,670	10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684	1883
2607	5,647,485	10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826	1882
2340	5,770,641	10,139	33,046,732	18,364	41,809,149	2,107	7,597,291	9,879	28,506,363	1881
2508	5,437,309	12,050	37,453,801	18,756	42,787,69	3,034	10,050,440	8,600	23,433,603	1880
3116	7,390,088	18,224	54,257,456	23,305	54,066,929	3,695	12,501,476	7,158	19,062,481	1879
3702	8,843,645	25,805	72,489,046	32,090	78,936,466	5,663	21,178,478	7,494	19,597,563	1878
4433	9,453,795	33,681	89,017,554	44,470	98,800,015	4,907	21,033,762	10,751	25,640,482	1877
2959	6,771,435	33,004	84,548,242	49,549	123,652,153	4,234	15,900,382	13,445	31,720,264	1876
5772	7,309,765	29,174	79,774,666	61,055	142,903,483	5,937	21,251,653	18,464	43,144,674	1875
1895	5,191,254	33,396	92,796,824	76,734	179,023,161	8,541	30,853,237	23,434	54,237,857	1874
1042	2,510,714	30,083	86,541,535	76,570	186,716,581	12,542	43,526,890	30,066	72,856,529	1873
927	2,387,424	24,457	74,078,715	76,993	190,283,427	7,833	31,387,833	31,687	76,595,957	1872
1413	3,545,205	26,506	78,457,701	88,706	214,919,514	9,402	35,221,410	45,800	106,024,488	1871
1250	3,118,793	17,783	53,805,449	69,894	175,888,860	7,835	34,969,990	46,606	108,337,924	1870
1717	5,094,313	14,974	40,237,498	56,465	148,747,676	5,398	26,044,889	39,572	103,935,153	1869
617	1,638,573	8,826	24,791,886	38,767	103,931,689	2,751	18,380,860	28,627	81,211,633	1868
362	972,950	4,052	12,214,034	28,643	79,132,294	2,756	13,754,735	23,240	63,930,635	1867
280	677,050	2,407	6,486,403	17,187	43,805,966	1,166	6,600,657	13,193	36,569,349	1866
350	754,125	1,859	4,577,700	11,635	27,793,061	423	2,409,571	8,550	21,862,124	1865
193	552,430	1,051	2,772,684	6,461	14,528,843	158	593,100	4,255	10,277,063	1864

THE LIABILITIES OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for forty-three years ending January 1, 1908:

YEAR.	No. of Companies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Items.	Total Liabilities.
		\$	\$	\$	\$	\$	\$
1907.....	37	2,550,184,977	13,979,240	1,330,232	5,861,824	†35,489,428	2,606,845,701
1906.....	43	2,418,646,657	15,296,335	1,036,708	5,027,426	†29,760,333	2,469,767,459
1905.....	43	2,242,171,935	14,443,761	904,933	4,680,729	†26,829,155	2,289,030,513
1904.....	42	2,057,516,703	12,876,869	777,681	4,214,093	†21,937,610	2,097,322,956
1903.....	42	1,872,890,594	12,476,216	712,972	3,757,454	†17,783,909	1,907,621,145
1902.....	39	1,703,971,584	11,698,875	661,705	3,466,382	†14,691,794	1,734,520,341
1901.....	38	1,543,023,185	10,427,312	775,477	3,932,201	56,932,482	1,615,090,657
1900.....	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899.....	37	1,296,507,958	8,586,813	1,056,463	3,106,631	42,584,202	1,351,932,067
1898.....	36	1,192,961,159	7,730,354	784,443	2,802,142	35,260,171	1,239,538,270
1897.....	35	1,110,066,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896.....	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,978,284	1,053,608,138
1895.....	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894.....	33	900,666,558	6,132,299	1,061,957	2,109,540	6,620,784	916,591,138
1893.....	32	839,859,858	6,787,102	824,099	1,996,792	5,840,186	855,308,037
1892.....	31	776,604,100	5,476,888	310,246	1,753,356	5,529,427	789,674,017
1891.....	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890.....	31	659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889.....	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
1888.....	30	556,939,405	3,655,527	139,211	1,173,681	2,570,740	564,488,564
1887.....	30	*518,447,814	2,960,433	114,135	1,151,666	2,053,228	524,733,870
1886.....	30	452,772,975	3,779,377	305,481	884,900	2,020,582	459,703,315
1885.....	30	424,996,999	3,637,634	387,415	827,636	1,701,261	431,650,945
1884.....	30	403,307,814	4,075,214	523,474	773,827	1,416,570	410,099,879
1883.....	30	385,233,361	3,978,194	678,141	773,656	1,232,322	391,895,734
1882.....	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881.....	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880.....	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879.....	32	328,319,009	4,754,857	842,305	979,077	1,437,020	336,332,868
1878.....	34	329,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877.....	34	326,560,668	4,734,762	1,212,416	1,129,030	1,220,944	334,815,493
1876.....	38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875.....	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330,953
1874.....	50	320,305,667	5,058,811	1,177,640	1,433,119	417,313	328,392,552
1873.....	56	300,279,125	6,325,544	1,037,190	1,263,370	2,747,699	311,550,922
1872.....	59	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871.....	68	243,339,577	5,448,375	852,310	3,733,537	1,186,922	254,551,781
1870.....	71	209,429,002	4,521,211	727,071	5,201,447	1,281,971	221,160,702
1869.....	70	170,930,594	3,745,429	328,530	4,084,331	1,225,078	180,313,971
1868.....	55	126,047,779	2,404,981	245,050	6,237,198	873,949	135,806,958
1867.....	43	81,157,413	2,083,856	190,743	4,860,645	304,766	88,597,422
1866.....	30	59,821,029	1,545,600	57,100	3,891,166	273,631	65,588,549
1865.....	39	42,752,031	1,115,341	65,500	2,313,938	94,689	46,341,499

* Reserve at 4 per cent instead of 4½, as in previous years. † Not including special surplus funds.

DIVIDENDS TO STOCKHOLDERS OF LIFE INSURANCE COMPANIES.

FOR 25 YEARS—1883—1907, INCLUSIVE.

YEAR.	AETNA LIFE OF HARTFORD.		AMERICAN CENTRAL, INDIANAPOLIS.		AMERICAN LIFE DES MOINES, IA Capital, \$26,000.	BANKERS, NEW YORK. Capital, \$100,000.	BANKERS OF NEB. Capital, \$100,000.	BERKSHIRE LIFE. Capital, \$26,500.*	CENTRAL OF IOWA.	COLUMBIAN NATIONAL	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Dividends.	Dividends.	Dividends.	Capital.	Dividend.
	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$
1883	1000,000	87,500						1,785			
1884		100,000						1,785			
1885		100,000						1,785			
1886		100,000						1,785			
1887	1250,000	112,500						1,785			
1888		125,000						1,785			
1889		125,000						1,785			
1890		125,000						1,785			
1891		125,000						1,785			
1892	1500,000	125,000						1,785			
1893		187,500						1,785			
1894		150,000						1,785			
1895	1750,000	156,250						1,785			
1896		175,000						1,785			
1897		175,000						1,785			
1898		175,000						1,785			
1899		†218,750	137,923	....	....	....	....	1,785			
1900		†218,750	135,962	....	....	5,500	5,760	1,785			
1901		†218,750	136,785	8,196	....	6,000	6,000	1,785			
1902		†218,750	137,000	8,347	....	6,000	6,000	1,785		200,000	....
1903	2000,000	†237,500		8,265	....	....	6,000	1,785		2,000	....
1904		†250,000		8,203	....	....	6,000	1,785		3,311	....
1905		†250,000		8,228	....	....	6,000	1,785		4,173	30,000
1906		†250,000		8,210	1,250	....	6,000	1,785		....	46,111
1907		†250,000		8,220	1,250	....	6,000	1,785	4,000	1000,000	70,000

* Guarantee fund; retired in 1907. † Including \$48,750 from accident branch. ‡ \$50,000 from accident branch.

YEAR.	CONNECTICUT GENERAL L. I. & L. Capital, \$160,000.	CONTINENTAL L. I. & L. Capital, \$208,873.	EQUITABLE NEW YORK. Capital, \$100,000.	EQUITABLE INDUSTRIAL WASH., D.C. Capital, \$100,000.	EQUITABLE OF IOWA, DES MOINES, IA.		GERMANIA, NEW YORK. Capital, \$800,000.	HARTFORD LIFE OF HARTFORD, CONN.		HOME, NEW YORK. Capital, \$146,000.
	Dividends.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1883	12,000		7,000		100,000	10,000	24,000	250,000	20,000	15,000
1884	12,000		7,000			5,000	24,000		20,000	15,000
1885	12,000		7,000			....	24,000		20,000	15,000
1886	12,000		7,000			....	24,000		20,000	15,000
1887	12,000		7,000			....	24,000		20,000	15,000
1888	12,000		7,000			....	24,000		20,000	15,000
1889	12,000		7,000			5,000	24,000		20,000	15,000
1890	12,000		7,000			6,000	24,000		20,000	15,000
1891	12,000		7,000			6,000	24,000		20,000	15,000
1892	12,000		7,000			7,000	24,000		20,000	15,000
1893	12,000		7,000			7,000	24,000		20,000	15,000
1894	12,000		7,000			7,000	24,000		20,000	15,000
1895	12,000		7,000			6,000	24,000		20,000	15,000
1896	12,000		7,000			7,000	24,000		20,000	15,000
1897	12,000		7,000			7,000	24,000		40,000	15,000
1898	12,000		7,000			7,000	24,000		25,000	15,000
1899	12,000		7,000			7,000	24,000		30,000	15,000
1900	12,000		7,000			7,000	24,000	500,000	280,000	15,000
1901	12,000		7,000			7,000	24,000		40,000	15,000
1902	11,250		7,000	2,712		7,000	24,000		40,000	15,000
1903	12,000		7,000	5,988		7,000	24,000		40,000	15,000
1904	12,000		7,000	6,018		7,000	24,000		40,000	15,000
1905	12,000	10,028	7,000	6,000		7,000	24,000		40,000	15,000
1906	12,000		7,000	6,000		7,000	24,000		40,000	15,000
1907	12,000		7,000	6,000	300,000	7,000	24,000		50,000	15,000

THE LIABILITIES OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for forty-three years ending January 1, 1908:

YEAR.	No. of Companies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Items.	Total Liabilities.
		\$	\$	\$	\$	\$	\$
1907.....	37	2,550,184,977	13,979,240	1,330,232	5,861,824	†35,489,428	2,606,845,701
1906.....	43	2,418,646,657	15,296,335	1,036,708	5,027,426	†29,760,333	2,469,707,459
1905.....	43	2,242,171,935	14,443,761	904,933	4,680,729	†26,829,155	2,289,030,513
1904.....	42	2,057,516,703	12,876,869	777,681	4,214,093	†21,937,610	2,097,322,956
1903.....	42	1,872,890,594	12,476,216	712,972	3,757,454	†17,783,909	1,907,621,145
1902.....	39	1,703,971,584	11,608,875	661,705	3,496,382	†14,691,794	1,734,320,341
1901.....	38	1,543,023,185	10,427,312	775,477	3,932,201	56,932,422	1,615,090,657
1900.....	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899.....	37	1,296,507,958	8,586,813	1,056,463	3,196,631	42,584,202	1,351,932,067
1898.....	36	1,192,961,159	7,730,354	784,443	2,802,122	35,260,171	1,239,538,270
1897.....	35	1,110,096,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896.....	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,978,222	1,053,608,138
1895.....	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894.....	33	900,666,558	6,132,299	1,061,957	2,109,540	6,620,784	916,591,138
1893.....	32	839,859,858	6,787,102	824,099	1,996,792	5,840,186	855,308,037
1892.....	31	776,604,100	5,476,888	310,246	1,753,356	5,529,427	789,674,017
1891.....	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890.....	31	659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889.....	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
1888.....	30	556,939,405	3,655,527	139,211	1,173,681	2,570,740	564,488,564
1887.....	30	518,447,814	2,966,433	114,135	1,151,666	2,053,828	524,733,876
1886.....	30	452,772,975	3,779,377	305,481	884,900	2,020,582	459,763,315
1885.....	30	424,996,999	3,637,634	387,415	827,636	1,701,261	431,650,945
1884.....	30	403,307,814	4,075,214	523,474	773,827	1,416,570	410,099,879
1883.....	30	385,233,361	3,978,194	678,141	773,656	1,232,382	391,895,734
1882.....	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881.....	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880.....	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879.....	32	328,319,009	4,754,857	842,305	979,077	1,437,020	336,322,868
1878.....	34	329,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877.....	34	326,560,668	4,734,762	1,212,416	1,129,030	1,229,944	334,815,493
1876.....	38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875.....	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330,953
1874.....	50	320,305,667	5,058,811	1,177,640	1,433,119	417,313	328,392,552
1873.....	56	300,279,125	6,325,544	1,037,190	1,263,370	2,747,699	311,550,928
1872.....	59	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871.....	68	243,330,577	5,448,375	852,310	3,733,537	1,186,982	254,551,781
1870.....	71	209,429,002	4,521,211	727,071	5,201,447	1,281,971	221,160,702
1869.....	70	170,930,594	3,745,429	328,530	4,084,331	1,225,078	180,313,971
1868.....	55	126,047,779	2,404,981	245,050	6,237,198	873,949	135,806,958
1867.....	43	81,157,413	2,083,856	190,743	4,860,645	304,766	88,597,422
1866.....	30	59,821,029	1,545,600	57,100	3,891,166	273,631	65,588,549
1865.....	39	42,752,031	1,115,341	65,500	2,313,938	94,689	46,341,499

* Reserve at 4 per cent instead of 4½, as in previous years. † Not including special surplus funds.

DIVIDENDS TO STOCKHOLDERS OF LIFE INSURANCE COMPANIES.

FOR 25 YEARS—1883-1907, INCLUSIVE.

YEAR.	ÆTHA LIFE OF HARTFORD.		AMERICAN CENTRAL, INDIANAPOLIS.		AMERICAN LIFE DES MOINES, IA Capital, \$25,000.	BANKERS, NEW YORK. Capital, \$100,000.	BANKERS OF NEB. Capital, \$100,000.	BERKSHIRE LIFE. Capital, \$25,500.*	CENTRAL OF IOWA.	COLUMBIAN NATIONAL	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Dividends.	Dividends.	Dividends.	Capital.	Dividend.
	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$
1883	1000,000	87,500									
1884		100,000									
1885		100,000									
1886		100,000									
1887	1250,000	112,500									
1888		125,000									
1889		125,000									
1890		125,000									
1891		125,000									
1892	1500,000	125,000									
1893		187,500									
1894		150,000									
1895	1750,000	156,250									
1896		175,000									
1897		175,000									
1898		175,000									
1899		†218,750	137,923	....	....	....	....	....	....		
1900		†218,750	135,962	....	....	5,500	....	....	....		
1901		†218,750	136,785	8,196	....	6,000	6,000	1,785	....		
1902		†218,750	137,000	8,347	....	6,000	6,000	1,785	....	200,000	....
1903	2000,000	†237,500		8,265	....	....	6,000	1,785	2,000	....	....
1904		†250,000		8,203	....	....	6,000	1,785	3,311	....	....
1905		†250,000		8,228	....	....	6,000	1,785	4,173	....	30,000
1906		†250,000		8,210	1,250	....	6,000	1,785	....	1000,000	46,111
1907		†250,000		8,220	1,250	....	6,000	1,785	4,000		70,000

* Guarantee fund; retired in 1907. † Including \$43,750 from accident branch. ‡ \$50,000 from accident branch.

YEAR.	CONNECTICUT GENERAL L. Capital, \$150,000.	CONTINENTAL L. I. & L. Capital, \$908,875.	EQUITABLE, NEW YORK. Capital, \$100,000.	EQUITABLE INDUSTRIAL WASH., D.C. Capital, \$100,000.	EQUITABLE OF IOWA, DES MOINES, IA.		GERMANIA, NEW YORK. Capital, \$800,000.	HARTFORD LIFE OF HARTFORD, CONN.		HOME, NEW YORK. Capital, \$126,000.
	Dividends.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1883	12,000		7,000		100,000	10,000	24,000	250,000	20,000	15,000
1884	12,000		7,000			5,000	24,000		20,000	15,000
1885	12,000		7,000			....	24,000		20,000	15,000
1886	12,000		7,000			....	24,000		20,000	15,000
1887	12,000		7,000			....	24,000		20,000	15,000
1888	12,000		7,000			....	24,000		20,000	15,000
1889	12,000		7,000			....	24,000		20,000	15,000
1890	12,000		7,000			5,000	24,000		20,000	15,000
1891	12,000		7,000			6,000	24,000		20,000	15,000
1892	12,000		7,000			7,000	24,000		20,000	15,000
1893	12,000		7,000			7,000	24,000		20,000	15,000
1894	12,000		7,000			7,000	24,000		20,000	15,000
1895	12,000		7,000			6,000	24,000		20,000	15,000
1896	12,000		7,000			7,000	24,000		20,000	15,000
1897	12,000		7,000			7,000	24,000		40,000	15,000
1898	12,000		7,000			7,000	24,000		25,000	15,000
1899	12,000		7,000			7,000	24,000		30,000	15,000
1900	12,000		7,000			7,000	24,000	500,000	280,000	15,000
1901	12,000		7,000			7,000	24,000		40,000	15,000
1902	11,250		7,000			7,000	24,000		40,000	15,000
1903	12,000		7,000	2,712		7,000	24,000		40,000	15,000
1904	12,000		7,000	5,988		7,000	24,000		40,000	15,000
1905	12,000	10,028	7,000	6,018		7,000	24,000		40,000	15,000
1906	12,000		7,000	6,000		7,000	24,000		40,000	15,000
1907	12,000		7,000	6,000	300,000	7,000	24,000		50,000	15,000

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	ILLINOIS LIFE, CHICAGO. Capital, \$100,000.	KAN. CITY LIFE, KAN. CITY, Mo. Cap., \$100,000.	LIFE ASS'N OF AMERICA, NEW YORK. Capital, \$300,000.	MANHATT'N NEW YORK. Capital, \$100,000.	MARYLAND. Capital, \$100,000.	METROPOLITAN, NEW YORK.		MICHIGAN MUTUAL, Capital, \$250,000.	MISSOURI STATE, ST. LOUIS, Capital, \$100,000.
	Divi- dends.	Dividends.	Dividends.	Dividends.	Dividends.	Capital.	Divi- dends.	Dividends.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1883				40,000	6,000	100,000	21,000	25,000	
1884				40,000	6,000	500,000	33,936	21,250	
1885				40,000	6,000		35,000	17,500	
1886				40,000	6,000		35,000	17,500	
1887				32,000	6,000		35,000	17,500	
1888				32,000	6,000		35,000	17,500	
1889				24,000	6,000		52,500	17,500	
1890				16,000	6,000		70,000	17,500	
1891				16,000	6,000	1,000,000	126,000	17,500	
1892				16,000	6,000	2,000,000	140,000	25,000	
1893				16,000	6,000		140,000	25,000	
1894				16,000	6,000		140,000	25,000	
1895				16,000	6,000		140,000	25,000	
1896				16,000	6,000		140,000	25,000	
1897				16,000	6,000		140,000	25,000	
1898				20,000	6,000		140,000	25,000	
1899	.....			16,000	6,000		140,000	25,000	
1900	7,000			16,000	6,000		140,000	25,000	
1901	7,000			20,000	6,000		140,000	25,000	
1902	7,000			16,000	6,000		140,000	25,000	
1903	7,000			16,000	6,000		140,000	25,000	
1904	7,000	.....	.....	16,000	6,000		140,000	25,000	1,200
1905	7,000	.....	20,000	16,000	6,000		140,000	25,000	8,000
1906	7,000	.....	5,000	16,000	6,000		140,000	25,000	8,000
1907	7,000	8,000	.....	16,000	6,000		140,000	25,000	8,000

YEAR.	NATIONAL OF U. S. OF A. Capital, \$1,000,000.*	OREGON LIFE, PORTLAND, ORE.	PACIFIC MUTUAL.		PHOENIX MUTUAL.		PROVIDENT L. AND T.† Capital, \$1,100,000.	PROVIDENT SAVINGS. Capital, \$100,000.	PRUDENTIAL OF NEWARK.	
	Dividends.	Capital, \$100,000	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Dividends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1883	100,000		100,000	.....	100,000	24,000	.....	.....	103,000	14,500
1884	150,000			9,055		24,000	.....	.....	106,000	20,500
1885	150,000			10,945		24,000	.....	6,325	115,000	49,450
1886	150,000			10,000		24,000	.....	.....	149,500	14,950
1887	50,000			10,000		24,000	48,300	.....	.....	80,730
1888	.....			10,000		24,000	44,610	.....	209,300	20,030
1889	60,000			10,000		12,000	46,470	.....	.....	41,860
1890	100,000			10,000	† 1,050	.....	46,590	.....	418,600	83,720
1891	100,000			10,000		.....	46,370	6,978	837,200	83,720
1892	.....			.....		.....	48,730	6,977	.....	83,720
1893	200,000			10,000	None	.....	46,970	6,978	2,000,000	200,000
1894	50,000			8,000		.....	47,170	6,977	.....	200,000
1895	50,000			8,000		.....	48,790	6,978	.....	200,000
1896	100,000			8,000		.....	44,600	6,978	.....	200,000
1897	100,000			8,000		.....	45,970	3,489	.....	200,000
1898	.....		200,000	11,600		.....	48,370	10,466	.....	200,000
1899	.....			14,000		.....	43,205	6,978	.....	200,000
1900	.....			14,000		.....	41,065	6,978	.....	200,000
1901	.....			14,000		.....	40,500	6,978	.....	200,000
1902	.....		500,000	26,775		.....	40,040	6,975	.....	200,000
1903	.....			35,000		.....	40,670	6,973	.....	200,000
1904	.....			35,000		.....	40,700	6,972	.....	200,000
1905	.....			35,000		.....	40,865	6,916	.....	200,000
1906	.....		1,000,000	62,500		.....	41,515	.....	.....	200,000
1907	50,000	7,000		70,000		.....	43,200	.....	.....	200,000

* Reduced to \$500,000 in 1908.

† By vote of the policyholders the capital stock was bought in in 1899, except \$1050, which was not retired until 1898. Company is now purely mutual.

‡ The charter of this company provides that the interest earned by the capital goes to the trust department, from which source dividends are also paid. The figures from 1887 to 1907 are from the Massachusetts reports. Earlier figures are not obtainable.

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	SOUTHERN STATES MONTGOMERY A.L.A. Cap., \$100,000.	TEXAS LIFE. Capital, \$100,000.	TRAVELERS OF HARTFORD.		UNION CENTRAL. Capital, \$100,000.	UNITED STATES LIFE.		WASHINGTON. NEW YORK.		WESTERN SOUTHERN CINCINNATI Capital, \$100,000.
	Dividends.	Div'd's.	Capital.	Dividends. ^a	Dividends.	Capital.	Dividends.	Capital.	Div'd's	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1883			600,000	96,000	10,000	440,000	30,776	125,000	8,636	
1884				96,000	15,000		30,800		8,820	
1885				84,000	10,000		30,800		8,696	
1886				84,000	10,000		30,800		8,591	
1887				96,000	10,000		30,800		8,547	
1888				96,000	10,000		30,800		8,571	
1889				96,000	10,000		30,800		8,691	
1890				96,000	10,000		30,800		9,072	
1891				^a 96,000	10,000		30,800		8,750	
1892				113,000	10,000		30,800		8,750	
1893				100,000	10,000		30,800		8,750	
1894			1,000,000	100,000	10,000		30,800		8,750	
1895				100,000	10,000		30,800		8,750	
1896				125,000	10,000		30,800		8,750	
1897				125,000	10,000		30,800		8,750	
1898				175,000	10,000		30,800		8,750	
1899				150,000	10,000		30,800		8,750	
1900				150,000	10,000		30,800		8,750	
1901				150,000	10,000		30,800		8,750	
1902				150,000	10,000		30,800		8,750	
1903		6,000		250,000	10,000		30,800		8,750	
1904		6,000		250,000	10,000		30,800	500,000	8,750	
1905		6,500		250,000	10,000		30,800			
1906	.....	6,500		250,000	10,000		30,800			5,000
1907	6,000	8,000		250,000	10,000	264,000	30,800			10,000

^a Prior to 1898 dividends were paid from accident branch; for the years 1898 to 1896 they were paid from life branch \$78,000 was paid from accident branch in 1897, \$60,000 in 1898 and \$100,000 in 1899; dividends since 1899 paid from accident branch.

The following shows the capital stock and amount paid for dividends to stockholders by stock companies reporting to the New York Insurance Department since 1859:

YEAR.	No. of Companies.	Capital.	Dividends.	YEAR.	No. of Companies.	Capital.	Dividends.
		\$	\$			\$	\$
1859	8	1,575,000	14,116	1884	17	4,405,500	349,591
1860	11	2,121,200	62,333	1885	17	4,440,000	374,981
1861	11	2,118,000	69,513	1886	17	4,440,000	339,451
1862	13	2,310,000	85,867	1887	17	4,787,800	403,362
1863	17	2,653,500	129,371	1888	17	4,767,800	354,836
1864	22	3,134,200	141,182	1889	17	5,527,100	372,385
1865	25	3,498,200	277,700	1890	18	5,936,750	413,127
1866	32	4,790,600	218,526	1891	17	7,157,700	571,783
1867	35	5,577,600	340,361	1892	17	7,407,700	602,783
1868	45	8,387,768	640,248	1893	17	8,570,500	768,563
1869	57	9,876,364	617,505	1894	18	8,970,500	735,063
1870	58	10,519,484	578,152	1895	19	9,570,500	741,313
1871	55	10,898,359	632,534	1896	20	9,810,500	793,053
1872	46	9,667,416	528,008	1897	20	9,740,500	739,554
1873	45	9,313,456	452,976	1898	20	9,740,500	829,151
1874	35	7,227,000	376,619	1899	20	9,740,500	745,063
1875	31	5,746,700	364,062	1900	22	10,340,500	980,563
1876	26	5,176,500	334,410	1901	20	10,165,500	736,313
1877	22	4,866,500	356,785	1902	19	9,715,500	744,335
1878	22	4,950,500	249,350	1903	22	11,365,500	766,057
1879	19	5,262,900	287,272	1904	22	11,840,500	792,307
1880	18	4,050,500	339,355	1905	23	11,940,500	798,501
1881	17	3,150,500	250,624	1906	23	13,340,500	830,096
1882	17	3,637,087	276,400	1907	19	10,389,000	741,585
1883	17	4,396,500	315,197				
				Total (49 years).		..	23,462,282

INDUSTRIAL INSURANCE IN THE UNITED STATES, 1876 TO 1907, INCLUSIVE.

The following table shows the four principal items of the business of the companies transacting industrial insurance, year by year, since this class of business was commenced. Companies marked with a star (*) also transact ordinary life insurance business, and the columns of premiums received and losses paid (where given) include those branches, while the columns of insurance written and in force include only industrial business:

AMERICAN LIFE, TAMPA, FLA.*						
Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$691,538	2,256	\$304,087	\$51,876	\$2,988	
1906.....	500,000	1,602	297,000	50,084	1,141	
1905.....	109,275	456	82,272	5,374	.....	
AMERICAN NATIONAL, GALVESTON, TEX.*						
1907.....	\$3,425,285	27,223	\$4,393,311	.....	.....	
1906.....	4,610,519	26,457	3,688,043	.....	.....	
1905.....	2,928,420	9,554	1,671,950	\$64,178	\$5,546	
BALTIMORE LIFE, BALTIMORE, MD.*						
1907.....	\$4,022,577	111,922	\$9,047,606	\$662,100	\$133,154	
1906.....	4,827,505	109,767	9,004,487	694,088	135,270	
1905.....	5,058,821	106,092	8,482,322	604,808	100,046	
1904.....	4,548,840	103,965	7,977,954	592,777	102,545	
1903.....	4,909,152	105,587	7,770,477	596,472	96,731	
1902.....	5,793,118	100,292	7,133,760	595,871	71,345	
1901.....	5,774,098	100,714	6,599,913	544,909	68,429	
1900.....	5,354,140	92,310	5,624,853	523,765	54,921	
1899.....	4,286,212	86,061	5,038,963	467,880	47,599	
1898.....	4,451,355	76,974	4,251,995	421,496	39,879	
BOSTON MUTUAL, BOSTON, MASS.*						
1907.....	\$11,553,007	41,957	\$8,104,783	\$528,933	\$158,935	
1906.....	9,522,580	32,714	6,173,949	395,993	104,869	
1905.....	9,423,820	21,580	4,851,027	.....	.....	
1904.....	3,025,518	10,603	2,187,686	.....	.....	
1903.....	1,846,003	7,658	1,576,767	.....	.....	
COLONIAL, JERSEY CITY, N. J.*						
1907.....	\$10,721,436	131,595	\$15,620,430	\$704,235	\$211,185	
1906.....	9,222,005	101,981	13,176,326	631,734	178,932	
1905.....	9,206,641	101,453	11,880,593	547,403	141,312	
1904.....	8,764,044	89,690	9,781,317	454,807	115,554	
1903.....	7,122,800	70,076	8,028,103	364,588	86,855	
1902.....	6,454,644	55,597	6,149,410	282,093	69,871	

IMMEDIATE BENEFIT, BALTIMORE, MD.

Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$1,350,404	25,937	\$2,281,683	\$114,628	\$28,528	
1906.....	1,393,267	21,746	1,950,810	103,443	24,855	
1905.....	1,270,270	18,928	1,592,625	88,603	20,777	
1904.....	1,233,420	15,002	1,210,675	71,432	16,086	
1903.....	391,268	10,793	705,128	58,857	16,245	
1902.....	421,318	7,597	509,131	54,996	14,253	
1901.....	441,329	7,201	406,849	44,760	14,314	
1900.....	139,535	5,131	228,512	43,763	14,004	
1899.....	1,102,818	4,421	195,802	43,693	11,241	
1898.....	1,488,774	13,651	1,006,704	62,483	19,991	
1897.....	1,590,337	11,843	845,954	38,222	11,073	

JOHN HANCOCK, BOSTON, MASS.*

Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$49,168,067	1,622,395	\$273,116,166	\$17,410,728	\$5,122,928	
1906.....	53,890,665	1,645,923	263,147,965	16,375,638	4,271,016	
1905.....	51,720,721	1,548,599	245,597,818	15,031,124	4,953,428	
1904.....	61,840,600	1,474,399	233,069,797	13,622,350	3,971,390	
1903.....	57,444,640	1,395,779	216,375,900	12,389,599	3,624,881	
1902.....	68,137,409	1,312,690	200,294,696	10,914,984	2,964,953	
1901.....	57,928,751	1,223,590	177,597,439	9,595,301	2,819,624	
1900.....	52,060,760	1,152,444	159,803,856	8,252,341	2,552,995	
1899.....	44,358,693	1,069,197	141,609,904	7,209,290	2,103,573	
1898.....	37,936,680	956,382	124,923,200	6,512,804	1,874,215	
1897.....	35,959,176	899,418	115,750,709	5,773,144	1,664,708	
1896.....	36,871,080	835,351	105,640,047	5,217,207	1,643,708	

INDUSTRIAL INSURANCE IN THE UNITED STATES—Continued.

METROPOLITAN, NEW YORK, N. Y.*

Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.
		Number.	Amount.		
1907.....	\$254,959,673	9,013,087	\$1317,883,486	\$64,046,983	\$17,912,807
1906.....	288,515,643	8,487,670	1,264,684,502	59,537,161	15,850,522
1905.....	323,547,732	8,119,158	1,207,994,312	54,758,538	15,906,600
1904.....	305,958,155	7,614,729	1,127,880,229	50,808,084	14,866,976
1903.....	297,980,863	7,187,345	1,059,873,827	45,856,981	12,907,817
1902.....	312,990,338	6,698,291	981,676,306	43,553,725	11,300,907
1901.....	296,606,312	6,068,662	881,491,451	34,795,186	10,704,747
1900.....	264,737,680	5,327,067	768,977,676	31,210,356	9,785,624
1899.....	253,396,620	4,858,756	688,620,175	26,591,651	8,575,134
1898.....	210,598,604	4,317,274	591,427,272	23,372,770	7,561,943
1897.....	232,264,188	4,028,722	524,343,756	21,402,066	6,990,866
1896.....	169,820,543	3,643,562	454,068,024	19,306,196	6,053,256
1895.....	175,995,497	3,438,846	410,062,194	18,336,918	6,586,390
1894.....	294,270,451	3,559,165	423,514,171	16,827,016	5,747,823
1893.....	150,057,703	2,934,064	343,917,746	14,901,214	5,535,120
1892.....	127,222,476	2,278,487	254,936,881	10,830,373	4,408,379
1891.....	94,027,488	2,006,595	231,115,440	9,300,927	3,746,478
1890.....	100,829,802	1,849,113	200,829,929	8,342,945	3,042,818
1889.....	92,726,883	1,634,642	176,533,142	6,810,110	2,550,105
1888.....	81,422,946	1,345,125	147,756,267	5,618,707	2,098,936
1887.....	84,659,118	1,066,875	119,560,339	4,438,096	1,566,514
1886.....	72,763,721	829,833	91,234,252	3,414,524	1,279,645
1885.....	57,819,912	670,999	71,965,635	2,811,816	970,590
1884.....	59,595,421	526,042	56,536,325	1,975,793	631,639
1883.....	52,595,657	335,780	34,670,397	1,246,515	360,314
1882.....	36,822,166	190,348	17,894,620	859,957	268,811
1881.....	24,450,300	110,193	9,103,870	568,224	200,805
1880.....	20,722,872	5,143	510,618	432,560	144,423
1879.....	523,539				

MUTUAL OF BALTIMORE, BALTIMORE, MD.

1907.....	\$3,257,785	56,534	\$6,666,921	\$310,182	\$125,170
1906.....	2,696,705	48,803	4,973,383	274,854	115,067
1905.....	2,279,010	41,349	4,205,459	235,202	101,320
1904.....	2,016,918	35,730	3,559,495	207,443	84,075
1903.....	1,815,548	32,162	3,095,453	188,158	74,508
1902.....	1,684,671	28,093	2,641,356	165,322	57,119
1901.....	1,322,112	23,621	2,205,081	147,363	59,097
1900.....	1,217,455	20,855	1,879,090	128,201	43,822
1899.....	900,572	17,574	1,526,787	124,502	52,243

PRUDENTIAL, NEWARK, N. J.*—Continued.

Year	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.
		Number.	Amount.		
1898.....	\$1,785,666	22,808	\$4,027,888	\$59,817	\$11,338
1897.....	997,932	11,226	1,090,655	28,517	5,266
1896.....	727,168	4,816	443,072	14,495	1,958

WEST COAST LIFE, SAN FRANCISCO *

1907.....	\$3,596,404	10,986	\$1,718,844	.....	.....
1906.....	1,545,363	5,795	778,161	.....	.....

WESTERN AND SOUTHERN, CINCINNATI, O. *

1907.....	\$13,162,868	302,845	\$33,529,081	\$1,683,767	\$463,448
1906.....	13,116,721	277,086	30,301,871	1,595,737	405,857
1905.....	12,312,511	251,577	27,370,722	1,366,437	397,771
1904.....	14,830,110	227,624	24,660,187	1,249,945	354,666
1903.....	14,101,533	209,683	22,223,935	1,113,699	295,369
1902.....	12,048,340	184,686	19,643,480	917,337	221,284
1901.....	10,678,524	155,096	16,426,534	722,605	203,866
1900.....	10,070,944	131,132	13,618,878	614,301	150,642
1899.....	8,370,729	117,545	10,881,051	528,000	122,494
1898.....	7,256,666	91,589	8,322,202	397,687	96,464
1897.....	4,980,043	71,321	6,019,653	320,990	79,169
1896.....	4,900,332	62,747	5,724,728	298,886	79,006
1895.....	4,573,492	56,900	5,294,381	246,807	69,087
1894.....	6,178,914	46,322	4,374,675	227,392	59,456
1893.....	3,890,862	41,296	3,601,843	183,415	44,336
1892.....	2,522,842	39,472	2,707,366	140,564	39,594
1891.....	2,661,930	24,628	2,393,936	101,397	26,944
1890.....	2,620,328	16,226	2,000,073	70,327	19,233
1889.....	2,595,945	11,348	1,537,430	43,518	10,837
1888.....	1,696,746	6,237	886,073	14,359	1,107

AGGREGATES.

Year.	No. of policies.	Insurance Written.	Number.	Amount.	Premiums Received.	Losses Paid.
1907.....	17	575,472,552	18,831,884	2,576,102,198	139,065,145	38,559,108
1908.....	19	631,417,769	17,859,046	2,451,177,221	130,215,704	34,864,191
1909.....	20	661,007,015	16,869,758	2,369,886,554	119,879,540	32,398,936
1904.....	17	599,512,593	15,671,107	2,135,594,314	110,135,054	31,311,224
1903.....	18	659,388,055	14,631,636	1,979,732,352	98,190,086	27,415,691
1902.....	15	610,068,819	13,444,753	1,806,454,749	85,146,410	23,243,657
1901.....	15	598,593,895	12,333,459	1,640,308,546	74,660,060	22,003,426
1900.....	18	566,037,936	11,215,531	1,468,474,534	65,062,486	19,607,868
1899.....	17	519,790,085	10,048,868	1,292,812,402	56,159,889	17,003,485
1898.....	14	422,114,810	8,794,178	1,109,526,870	48,776,246	14,971,378
1897.....	12	415,338,614	8,000,696	995,545,736	43,619,310	13,526,315
1896.....	11	360,852,458	7,375,688	886,484,869	40,058,701	13,420,336
1895.....	11	360,832,362	6,943,769	819,521,573	37,008,536	12,398,762
1894.....	12	573,279,943	6,847,892	802,016,133	32,253,881	10,825,602
1893.....	11	344,361,223	5,718,195	661,568,502	28,311,386	9,855,865
1892.....	11	276,803,923	5,118,897	582,710,309	24,352,900	8,647,328
1891.....	9	218,138,800	4,302,427	481,060,710	20,054,980	7,725,328
1890.....	9	212,250,959	3,875,102	428,037,245	17,647,036	6,423,341
1889.....	8	201,787,017	3,352,708	364,483,382	14,700,691	5,086,233
1888.....	7	161,260,335	2,788,000	302,033,066	11,939,540	4,162,745
1887.....	4	158,845,704	2,206,001	254,104,877	9,622,425	3,370,346
1886.....	3	132,674,189	1,764,158	196,604,876	7,368,142	2,466,725
1885.....	3	93,736,727	1,360,376	144,101,632	5,530,622	1,919,533
1884.....	3	89,150,302	1,076,422	108,451,099	4,486,612	1,499,432
1883.....	3	77,017,326	865,584	86,321,162	3,276,856	1,029,160
1882.....	3	52,022,221	580,364	55,514,768	2,233,647	721,072
1881.....	3	37,089,522	359,942	32,641,798	1,608,891	541,925
1880.....	3	34,768,035	228,357	19,590,780	1,155,360	430,621
1879.....	3	4,956,809	58,185	2,097,888	58,163	390,575
1878.....	1	1,785,666	22,808	1,030,655	59,817	11,338
1877.....	1	967,932	11,226	28,517	28,517	5,296
1876.....	1	727,168	4,816	443,072	14,495	1,958
Totals.....	.....	9,673,246,766	.....	.....	1,234,801,128	366,397,600

PRUDENTIAL, NEWARK, N. J. *

1907.....	\$195,523,950	\$840,201,172	\$50,861,532	\$14,016,756
1906.....	196,831,542	788,261,730	48,274,170	12,847,831
1905.....	206,746,807	728,502,100	45,012,227	11,927,125
1904.....	190,362,294	675,992,239	41,155,697	11,258,506
1903.....	184,327,923	613,935,910	36,028,402	9,812,458
1902.....	191,712,877	550,464,265	31,138,718	8,096,719
1901.....	182,270,423	498,197,133	26,081,757	7,411,428
1900.....	165,760,248	448,596,996	22,559,354	6,207,418
1899.....	165,760,248	369,036,257	19,028,792	5,420,758
1898.....	121,080,784	333,992,200	16,139,452	4,749,385
1897.....	112,371,379	303,770,952	14,551,868	4,342,562
1896.....	108,223,712	279,039,638	13,899,644	4,152,831
1895.....	124,374,407	268,414,100	11,862,766	3,466,754
1894.....	205,122,243	259,840,927	10,860,322	3,191,175
1893.....	128,208,941	218,199,566	9,084,844	2,893,708
1892.....	92,677,524	184,306,206	7,525,844	2,518,567
1891.....	72,966,176	159,718,997	6,413,283	2,079,669
1890.....	95,674,484	135,084,498	5,695,876	1,749,714
1889.....	73,576,853	117,357,415	4,424,833	1,327,856
1888.....	52,214,981	92,416,854	3,659,495	1,096,234
1887.....	60,202,194	81,694,088	2,942,257	853,819
1886.....	49,122,316	54,433	2,114,296	593,273
1885.....	28,860,882	422,671	1,468,955	418,622
1884.....	22,822,268	28,545,189	1,127,738	322,282
1883.....	20,426,140	273,917	828,911	222,283
1882.....	11,541,211	15,738,973	571,595	157,705
1881.....	9,688,362	10,969,948	402,947	111,598
1880.....	8,555,904	7,347,892	250,958	57,552
1879.....	3,157,352	3,866,913	121,560	29,013

INDUSTRIAL INSURANCE IN THE UNITED STATES—Continued.

METROPOLITAN, NEW YORK, N. Y.*						
Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$654,369,673	9,013,087	\$13,177,883,486	\$64,046,983	\$17,012,807	
1908.....	288,515,043	8,487,070	1,264,684,502	59,537,101	15,850,522	
1909.....	393,547,724	8,119,158	1,207,924,312	54,758,538	15,996,600	
1910.....	305,258,155	7,614,729	1,127,889,229	50,808,984	14,866,976	
1911.....	297,958,863	7,187,345	1,059,875,827	45,656,961	12,907,617	
1912.....	312,990,338	6,698,291	981,676,396	39,653,795	11,300,967	
1913.....	264,737,682	6,008,662	881,401,451	34,705,186	10,704,747	
1914.....	253,395,680	5,297,067	768,977,676	31,210,366	9,785,624	
1915.....	210,598,694	4,856,756	688,629,175	26,991,651	8,575,134	
1916.....	232,204,188	4,317,274	591,427,272	23,372,770	7,691,943	
1917.....	169,820,543	4,028,722	534,343,756	21,402,966	6,990,866	
1918.....	175,905,407	3,643,969	454,068,004	19,306,196	6,963,256	
1919.....	204,270,451	3,458,846	416,062,194	18,336,018	6,586,390	
1920.....	159,057,703	3,559,165	423,514,171	16,827,016	5,747,823	
1921.....	127,222,476	2,932,064	343,917,746	14,961,214	5,535,180	
1922.....	94,927,488	2,715,414	305,451,576	12,544,078	4,658,382	
1923.....	100,852,802	2,096,595	231,115,440	9,390,997	3,746,478	
1924.....	92,726,883	1,849,113	200,829,949	8,324,945	3,024,818	
1925.....	91,242,946	1,692,642	176,533,122	6,810,110	2,550,105	
1926.....	84,059,118	1,345,125	147,758,287	5,618,767	2,098,996	
1927.....	78,783,721	1,066,875	119,560,339	4,438,006	1,566,514	
1928.....	57,819,912	829,833	91,234,252	3,414,524	1,279,645	
1929.....	59,905,421	670,999	71,995,635	2,811,816	970,590	
1930.....	52,505,697	546,024	56,536,395	1,975,793	691,699	
1931.....	36,822,169	335,769	34,679,397	1,246,515	396,314	
1932.....	24,469,300	190,348	17,894,620	859,057	268,811	
1933.....	20,728,700	110,193	9,103,870	568,204	200,805	
1934.....	593,539	5,143	516,618	422,560	144,421	

MUTUAL OF BALTIMORE, BALTIMORE, MD.						
Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$3,257,785	56,534	\$6,656,921	\$310,182	\$125,170	
1908.....	2,696,705	48,803	4,973,383	274,854	115,067	
1909.....	2,279,010	41,349	4,203,459	235,202	101,320	
1910.....	2,016,918	35,720	3,559,495	207,443	84,075	
1911.....	1,815,548	32,102	3,095,453	188,158	74,508	
1912.....	1,684,671	28,093	2,641,356	165,322	57,119	
1913.....	1,322,112	23,081	2,206,081	147,363	59,097	
1914.....	1,217,455	20,855	1,872,090	128,201	43,822	
1915.....	300,572	17,574	1,596,767	124,502	52,243	

PRUDENTIAL, NEWARK, N. J.*—Continued.						
Year	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1876.....	\$1,785,696	22,808	\$2,027,888	\$59,817	\$11,338	
1877.....	967,932	11,226	1,020,655	28,517	5,266	
1878.....	727,166	4,816	443,072	14,495	1,958	

WEST COAST LIFE, SAN FRANCISCO *						
Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$3,596,404	10,986	\$1,718,844	.....	.....	
1908.....	1,545,363	5,795	778,101	.....	.....	

WESTERN AND SOUTHERN, CINCINNATI, O. *						
Year.	Insurance Written.	Insurance in Force.		Premiums Received.	Losses Paid.	
		Number.	Amount.			
1907.....	\$13,162,868	302,845	\$33,529,081	\$1,683,767	\$463,418	
1908.....	13,116,741	277,086	30,501,871	1,505,737	405,857	
1909.....	12,310,511	251,577	27,370,792	1,360,437	367,771	
1910.....	14,320,110	227,624	24,600,187	1,240,945	344,666	
1911.....	14,161,533	209,623	22,223,935	1,113,699	295,369	
1912.....	12,048,340	184,686	19,643,486	917,337	221,284	
1913.....	10,876,524	155,096	16,426,534	722,605	203,896	
1914.....	10,070,944	131,132	13,618,878	614,301	150,642	
1915.....	8,370,729	117,545	10,881,961	508,900	122,494	
1916.....	7,256,666	91,586	8,392,902	397,687	96,448	
1917.....	4,980,043	71,301	6,619,653	268,686	79,169	
1918.....	4,290,322	62,747	5,724,728	246,807	69,069	
1919.....	4,573,402	56,050	5,294,281	227,392	59,456	
1920.....	6,178,014	46,362	4,374,675	183,415	39,539	
1921.....	3,890,822	41,492	3,691,843	140,504	26,944	
1922.....	2,522,842	30,472	2,707,366	101,397	19,233	
1923.....	2,661,930	24,698	2,399,936	70,327	19,233	
1924.....	2,620,328	16,986	2,000,073	43,518	10,827	
1925.....	2,905,945	11,348	1,537,430	14,359	1,107	
1926.....	1,628,748	6,237	889,073	.....	.....	

AGGREGATES.									
YEAR.	No. of Policies.	Insurance Written.	INSURANCE IN FORCE.		Premiums Received.	Losses Paid.			
			Number.	Amount.					
1907.....	17	575,479,552	18,831,884	2,576,199,198	139,065,145	38,939,108			
1906.....	19	631,437,769	17,869,046	2,451,177,221	130,215,704	34,864,191			
1905.....	20	601,097,015	16,869,758	2,359,886,554	119,879,540	32,398,996			
1904.....	18	609,512,583	15,671,107	2,135,594,314	110,135,054	31,311,224			
1903.....	17	599,388,055	14,631,636	1,979,739,359	98,190,086	27,415,691			
1902.....	15	610,968,810	13,444,753	1,866,454,742	85,146,410	23,243,657			
1901.....	15	598,593,825	12,333,459	1,640,398,546	74,660,060	22,003,402			
1900.....	18	566,037,985	11,215,531	1,468,474,534	65,969,496	19,607,868			
1899.....	17	519,799,885	10,048,868	1,299,812,422	56,159,889	17,003,485			
1898.....	14	422,164,810	8,794,178	1,109,526,870	48,776,240	14,971,238			
1897.....	12	415,336,614	8,000,696	995,545,736	43,619,310	13,596,315			
1896.....	11	360,854,458	7,375,688	886,484,869	40,068,701	13,490,336			
1895.....	11	380,834,362	6,943,769	819,521,573	37,008,536	12,398,782			
1894.....	12	573,279,943	6,847,802	802,016,133	32,253,881	10,635,602			
1893.....	11	344,361,223	5,748,195	661,568,922	28,311,386	9,955,865			
1892.....	11	270,869,023	5,118,977	589,710,309	24,359,900	8,647,322			
1891.....	9	218,138,880	4,922,427	481,660,716	20,654,980	7,795,328			
1890.....	9	224,250,959	3,875,102	426,037,245	17,637,096	6,493,341			
1889.....	8	201,767,017	3,552,708	364,483,322	14,700,691	5,086,233			
1888.....	7	161,260,335	2,768,000	302,033,066	11,999,540	4,162,745			
1887.....	4	158,845,704	2,296,001	254,104,877	9,602,425	3,370,346			
1886.....	3	132,674,180	1,764,158	196,694,976	7,368,142	2,466,725			
1885.....	3	93,738,727	1,360,376	144,101,622	5,590,622	1,919,533			
1884.....	3	89,159,322	1,076,422	108,451,099	4,486,612	1,499,432			
1883.....	3	77,017,326	863,524	86,321,102	3,276,856	1,026,100			
1882.....	3	54,082,281	560,364	55,514,768	2,233,647	721,072			
1881.....	3	37,089,522	359,942	34,641,798	1,668,891	541,925			
1880.....	3	34,768,035	228,357	19,590,760	1,155,360	430,631			
1879.....	3	4,955,809	58,185	5,334,531	528,163	390,575			
1878.....	1	1,785,666	11,226	2,027,388	59,817	11,323			
1877.....	1	967,922	11,226	1,020,655	28,517	5,226			
1876.....	1	727,168	4,816	443,072	14,495	1,958			
Totals.....	.....	9,673,246,760	.....	.....	1,234,801,128	366,397,600			

PRUDENTIAL, NEWARK, N. J.*									
1,454,344	19,015	1,479,364	119,286	44,355					
1,128,486	14,746	1,049,638	101,676	43,410					
866,186	8,155	621,108	32,192	34,423					
550,013	5,999	451,908	85,493	31,722					
295,226	2,908	287,993	73,225	25,493					
387,993	2,608	446,801	73,225	25,493					
622,126	2,856	391,856	62,691	21,493					
440,989									
\$195,523,950	6,824,793	\$840,291,172	\$50,861,532	\$4,016,756					
196,831,524	6,474,689	788,261,730	48,274,170	12,847,831					
206,796,807	6,117,575	738,922,100	45,012,227	11,507,125					
202,524,911	5,642,335	675,922,239	41,155,627	11,258,590					
190,386,204	5,176,456	613,935,910	36,028,402	9,812,458					
164,327,393	4,622,182	559,464,265	31,038,128	8,906,719					
101,712,877	4,200,539	498,127,133	26,681,757	7,411,428					
182,270,423	3,908,622	448,596,990	22,559,354	6,207,418					
155,760,243	3,465,189	389,039,257	19,282,792	5,420,738					
121,066,764	2,944,586	333,992,200	16,139,452	4,749,863					
112,371,379	2,658,700	303,770,952	14,551,868	4,324,562					
108,228,712	2,437,251	279,090,638	13,399,644	4,158,831					
124,374,407	2,320,741	269,610,100	11,822,766	3,754,754					
205,128,843	2,256,014	259,820,997	10,800,322	3,191,175					
182,270,423	1,941,533	218,199,566	9,064,844	2,893,708					
189,892,189	1,613,265	184,306,207	7,595,844	2,518,597					
72,066,176	1,363,383	150,758,907	6,413,283	2,079,669					
95,674,484	1,222,382	135,084,498	5,696,876	1,749,714					
73,576,853	1,099,312	117,357,415	4,442,833	1,397,876					
1888.....	850,004	92,418,854	3,659,495	1,096,294					
1887.....	736,909	81,694,082	2,914,257	853,819					
1886.....	546,433	59,328,627	2,114,206	593,273					
1885.....	422,671	40,266,445	1,428,955	418,626					
1884.....	224,704	28,545,189	1,127,728	322,382					
1883.....	273,937	23,533,955	828,911	222,023					
1882.....	193,007	15,738,973	571,595	157,795					
1881.....	136,582	10,959,948	402,947	111,568					
1880.....	8,555,994	7,347,892	290,958	57,250					
1879.....	43,715	3,866,913	121,560	32,013					

PRUDENTIAL, NEWARK, N. J. *

1907.....	\$195,523,950	6,852,793	\$840,201,172	\$50,861,522	\$14,016,756
1906.....	196,811,542	6,474,689	788,261,720	48,274,170	12,847,831
1905.....	206,746,807	6,117,575	798,502,100	45,012,227	11,597,125
1904.....	202,541,911	5,642,335	675,992,239	41,155,697	11,258,600
1903.....	190,386,294	5,176,456	613,935,010	36,028,402	9,812,458
1902.....	184,327,303	4,692,122	550,464,265	31,138,718	8,096,719
1901.....	191,712,877	4,290,539	498,127,133	26,681,757	7,411,428
1900.....	182,270,423	3,908,622	448,596,996	22,559,354	6,207,418
1899.....	165,760,218	3,406,189	389,039,257	19,028,702	5,490,738
1898.....	121,080,712	2,984,526	333,922,200	16,139,452	4,749,885
1897.....	112,371,379	2,658,700	303,770,952	14,551,268	4,341,662
1896.....	108,223,712	2,437,251	279,090,638	13,329,644	4,158,831
1895.....	124,374,407	2,330,741	268,414,100	11,824,766	3,846,754
1894.....	205,128,243	2,256,014	259,840,927	10,890,322	3,191,175
1893.....	128,208,941	1,941,533	218,199,566	9,084,844	2,893,708
1892.....	92,677,524	1,653,465	184,906,206	7,595,844	2,518,597
1891.....	72,966,176	1,360,383	150,758,997	6,413,223	2,079,660
1890.....	95,674,482	1,228,332	135,084,498	5,698,876	1,749,714
1889.....	73,576,853	1,099,312	117,357,415	4,424,833	1,749,714
1888.....	58,214,981	850,004	92,418,854	3,699,495	1,096,234
1887.....	60,202,194	736,909	81,694,088	2,942,257	853,819
1886.....	49,124,316	548,433	59,328,627	2,114,266	593,273
1885.....	28,860,822	422,671	40,266,445	1,468,955	418,622
1884.....	24,822,268	324,794	28,545,189	1,127,728	322,322
1883.....	20,426,140	273,017	23,053,935	828,911	222,082
1882.....	11,541,220	196,007	15,738,973	571,595	157,795
1881.....	9,688,362	133,582	10,999,948	402,947	111,568
1880.....	8,555,904	87,462	7,347,822	290,958	57,502
1879.....	3,157,352	43,715	3,866,913	121,560	23,013

SYNOPSIS OF LIFE INSURANCE FOR THIRTY YEARS.
Showing aggregates of premiums, interest on investments, payments to policyholders, and accumulation of assets in thirty years (1878-1907) of twenty-eight life insurance companies.

NAME & LOCATION OF COMPANY.	Admitted Assets Jan. 1 1878.	Premiums Received in Thirty Years.	Interest on Investments, Etc., for Thirty Years.	Total Income for Thirty Years.	Aggregate Amounts Paid to Policyholders in Thirty Years.	Excess of Premiums Over Payments to Policyholders.	Admitted Assets Jan. 1, 1908.	Assets Accumulated for Policyholders Benefit in Thirty Years.	Ratio of Benefits to Policyholders.
<i>Anna, Hartford.....</i>	\$24,030,578	\$157,035,383	\$64,865,320	\$221,900,703	\$126,077,061	\$95,823,642	\$83,131,625	\$59,101,047	117.9
<i>Berkshire, Pittsfield.....</i>	3,271,252	39,591,816	10,226,216	49,818,072	29,212,740	20,605,332	16,237,240	12,065,088	106.5
<i>Connecticut Gen'l, Hartford.....</i>	1,333,217	12,001,938	4,279,972	17,281,910	7,182,864	10,099,046	7,220,895	5,887,678	101.3
<i>Connecticut Mutual, Hartford.....</i>	47,496,151	150,435,999	92,551,070	242,987,069	185,431,032	157,556,037	65,003,271	17,507,120	134.9
<i>Equitable, New York.....</i>	33,058,000	959,081,233	252,850,466	1,211,931,699	506,291,323	392,769,910	427,271,408	395,213,408	100.2
<i>Equitable, Des Moines.....</i>	380,514	9,912,004	2,836,289	12,748,293	3,749,789	6,162,305	6,666,604	6,286,090	101.2
<i>Germania, New York.....</i>	8,021,044	82,313,595	28,341,468	110,655,063	57,800,975	24,422,620	38,983,065	30,962,021	107.9
<i>Home, New York.....</i>	4,778,164	45,040,221	13,606,354	58,736,575	28,483,768	16,556,453	20,004,854	15,226,690	97.0
<i>Manhattan, New York.....</i>	9,855,645	52,313,223	21,169,007	73,483,130	44,780,703	7,532,528	20,165,796	10,330,151	103.3
<i>Maryland, Baltimore.....</i>	1,001,461	5,410,479	2,483,830	7,900,309	4,043,621	1,372,058	2,706,475	1,705,014	106.1
<i>Mass. Mutual, Springfield.....</i>	6,211,008	94,588,406	26,483,016	121,071,422	55,824,964	38,763,442	45,776,309	39,564,401	100.9
<i>Michigan Mutual, Detroit.....</i>	917,843	26,386,448	6,868,876	33,255,324	14,335,083	12,051,365	10,350,388	9,432,545	90.1
<i>Mutual Benefit, Newark.....</i>	34,299,045	237,780,663	86,654,674	324,435,337	198,644,579	30,136,084	111,772,571	77,473,586	116.1
<i>Mutual, New York.....</i>	8,749,808	1,002,513,056	317,647,522	1,320,160,596	654,649,782	347,863,274	402,177,011	409,427,223	106.1
<i>National of U. S., Chicago.....</i>	3,999,091	12,250,287	7,547,032	19,803,319	7,813,455	4,442,832	8,144,180	4,145,089	97.2
<i>National, Montpelier.....</i>	2,100,855	75,664,102	18,751,132	94,415,234	35,139,890	40,524,212	40,352,043	38,251,188	97.0
<i>New England Mutual, Boston.....</i>	14,835,529	97,698,244	35,666,593	133,564,747	81,222,314	16,453,930	44,162,093	20,326,564	113.2
<i>New York, New York.....</i>	34,787,610	1,035,646,648	240,978,612	1,276,625,270	545,603,047	400,043,601	404,408,808	459,621,108	97.1
<i>Northwestern Mut., Milwaukee.....</i>	18,093,299	395,749,193	111,999,599	507,748,792	223,200,421	172,458,772	232,819,246	234,725,947	110.7
<i>Penn Mutual, Philadelphia.....</i>	6,224,230	173,853,457	45,402,076	219,255,753	95,175,573	78,679,684	89,609,566	83,367,336	102.7
<i>Phoenix Mutual, Hartford.....</i>	10,948,277	48,156,053	20,008,999	69,065,052	40,123,296	8,032,757	23,636,020	12,687,743	109.9
<i>Provident Life & Trust, Phila.....</i>	3,952,543	112,864,335	39,012,039	151,876,374	69,472,683	43,301,652	60,964,095	57,011,552	112.1
<i>State Mutual, Worcester.....</i>	2,237,491	60,190,274	15,306,045	75,496,519	34,304,070	9,886,204	20,808,164	27,570,673	102.8
<i>Travelers, Hartford.....</i>	3,203,617	68,404,922	26,791,445	95,286,367	33,716,019	34,778,903	44,690,708	41,487,091	109.8
<i>Union Central, Cincinnati.....</i>	1,341,399	97,566,136	28,914,890	126,481,026	40,609,682	56,950,454	62,222,454	60,901,055	104.0
<i>Union Mutual, Portland, Me.....</i>	7,836,890	36,137,909	11,047,055	47,184,354	27,393,421	8,743,878	13,762,661	5,922,771	92.2
<i>United States, New York.....</i>	4,799,879	30,374,908	10,481,135	41,382,135	24,431,401	6,093,507	8,715,807	3,915,928	92.9
<i>Washington, New York.....</i>	5,353,251	58,461,618	18,211,116	76,672,734	45,600,945	12,860,673	18,608,785	13,255,534	100.7
Aggregates (28 companies)	\$379,137,491	\$5,178,626,070	\$1,562,358,399	\$6,740,984,469	\$3,220,564,701	\$1,898,061,369	\$2,521,393,052	\$2,122,255,561	104.7

† Being the ratio of payments to policyholders, plus the increase of assets to premium receipts for the thirty years.

‡ Exclusive of accident department liabilities.

**THE RATE OF INTEREST EARNED ON MEAN INVESTED FUNDS BY THIRTY LIFE
INSURANCE COMPANIES FROM 1888 TO 1907, INCLUSIVE.**

COMPANIES.	AVERAGES.									
	1888	1890	1891	1892	1893	1894	1895	1896	1897	1898 to 1907
Etna Life.....	5.42	5.30	5.19	5.15	5.04	5.23	5.04	5.23	5.04	4.85
Berkshire.....	4.82	4.98	5.08	5.23	5.06	5.27	5.06	5.27	5.06	4.83
Connecticut General.....	5.88	6.01	5.99	5.79	5.67	5.79	5.67	5.79	5.67	5.18
Connecticut Mutual.....	5.31	5.35	5.43	5.41	5.41	5.41	5.41	5.41	5.41	5.02
Equitable, New York.....	5.89	5.34	4.71	4.90	4.41	4.90	4.41	4.90	4.41	4.48
Germania.....	5.02	5.15	4.94	5.02	5.05	5.23	5.04	5.23	5.04	4.93
Home Life.....	4.78	4.75	4.87	4.64	4.87	4.64	4.87	4.64	4.87	4.77
John Hancock.....	5.58	5.31	4.98	4.91	5.72	4.91	5.72	4.91	5.72	4.93
Manhattan.....	4.67	4.48	4.92	5.01	4.95	5.01	4.95	5.01	4.95	5.11
Massachusetts Mutual.....	5.59	5.27	5.58	5.51	5.19	5.51	5.19	5.51	5.19	4.80
Metropolitan.....	5.16	5.49	5.04	5.23	5.05	5.23	5.04	5.23	5.04	4.68
Michigan Mutual.....	6.26	6.01	6.40	6.11	5.85	5.79	5.84	5.79	5.84	5.51
Mutual of New York.....	5.28	5.04	5.18	5.16	5.97	4.99	4.99	4.99	4.99	4.72
Mutual Benefit.....	5.53	5.50	5.56	5.44	5.44	5.44	5.44	5.44	5.44	5.27
National of Vermont.....	6.10	5.61	5.77	5.54	5.55	5.90	5.55	5.90	5.55	5.01
New England.....	5.44	5.33	5.24	5.19	5.08	4.96	4.96	4.96	4.96	4.79
New York Life.....	5.09	4.94	4.75	4.95	5.10	5.04	5.04	5.04	5.04	4.61
Northwestern.....	6.63	6.12	5.85	5.91	5.68	5.43	5.43	5.43	5.43	5.03
Pacific Mutual.....	7.98	7.54	6.90	6.16	6.59	5.90	5.90	5.90	5.90	5.43
Penn Mutual.....	5.72	5.90	5.71	5.66	5.43	5.57	5.57	5.57	5.57	5.19
Phoenix Mutual.....	6.01	6.46	5.80	5.88	5.75	5.72	5.72	5.72	5.72	5.43
Provident L. and T.....	4.98	5.19	5.24	5.28	5.17	5.40	5.17	5.40	5.17	4.76
Provident Savings.....	4.41	3.82	4.14	3.60	4.94	5.00	5.00	5.00	5.00	4.29
Prudential.....	4.54	5.03	4.64	5.10	4.92	4.99	4.99	4.99	4.99	4.80
State Mutual.....	4.90	5.11	5.05	5.05	5.04	5.04	5.04	5.04	5.04	4.83
Travelers.....	5.58	5.07	5.41	5.44	5.14	5.27	5.14	5.27	5.14	5.04
Union Central.....	6.70	6.33	6.74	6.43	6.93	6.08	6.08	6.08	6.08	5.10
Union Mutual.....	4.33	4.35	4.80	4.65	4.55	4.54	4.54	4.54	4.54	4.49
United States.....	4.80	4.83	4.91	4.84	4.97	5.01	4.97	5.01	4.97	5.04
Washington.....	5.26	4.99	4.85	4.89	4.91	4.87	4.87	4.87	4.87	5.08
Averages (30 Cos.)...	5.43	5.27	5.10	5.36	5.08	4.95	4.87	4.86	4.80	4.71

THE EXPENSE RATE PER CENT OF MEAN INSURANCE IN FORCE OF TWENTY-SIX LIFE INSURANCE COMPANIES FROM 1888 TO 1907, INCLUSIVE.

COMPANIES.	AVERAGES.																									
	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1888 to 1897	1888 to 1907	1898 to 1907	1898 to 1907		
Ætna Life.....	0.86	0.81	0.86	0.85	0.85	0.86	0.68	0.71	0.76	0.77	0.78	0.85	0.85	0.88	0.89	0.87	0.92	0.90	0.87	0.78	0.72	0.76	0.73	0.88	0.85	0.81
Berkshire.....	0.92	0.99	0.93	0.91	0.91	0.87	0.88	0.92	0.87	0.83	0.85	0.85	0.85	0.83	0.81	0.80	0.79	0.78	0.76	0.81	0.68	0.92	0.87	0.84	0.76	0.83
Connecticut General.....	1.05	1.07	1.09	1.12	1.12	1.04	0.91	0.90	0.90	0.97	0.94	0.99	0.99	0.99	1.10	0.99	1.04	1.10	0.99	0.70	0.70	0.94	0.94	1.01	0.95	0.95
Connecticut Mutual.....	0.63	0.71	0.67	0.69	0.70	0.68	0.69	0.70	0.74	0.74	0.78	0.83	0.86	0.85	0.84	0.85	0.83	0.82	0.80	0.83	0.83	0.68	0.71	0.83	0.84	0.77
Equitable, New York.....	0.96	1.02	1.09	1.07	0.92	0.86	0.86	0.88	0.88	0.91	0.90	0.99	0.99	0.95	0.97	1.03	1.02	0.93	0.78	0.72	1.01	0.88	0.98	0.90	0.93	0.93
Germania.....	1.02	1.10	1.03	1.20	1.20	1.12	1.07	0.92	0.98	1.02	1.07	1.18	1.12	1.12	1.24	1.32	1.22	1.06	1.22	1.05	1.07	1.08	1.15	1.23	1.15	1.15
Home Life.....	1.08	1.15	1.09	1.15	1.28	1.67	1.45	1.41	1.26	1.22	1.19	1.24	1.24	1.32	1.26	1.33	1.24	1.19	1.38	0.84	1.10	1.37	1.27	1.27	1.25	1.25
Manhattan.....	1.28	1.44	1.26	1.17	1.12	1.23	1.16	1.23	1.12	1.10	1.14	1.22	1.23	1.24	1.41	1.45	1.39	1.43	1.30	0.98	1.20	1.16	1.28	1.33	1.25	1.25
Massachusetts.....	1.01	1.00	1.08	1.01	0.96	0.94	0.98	0.91	0.86	0.84	0.91	0.84	0.82	0.82	0.80	0.76	0.74	0.68	0.74	0.68	1.04	0.90	0.82	0.71	0.82	0.82
Michigan Mutual.....	0.99	1.06	1.10	1.13	1.25	1.03	0.98	0.99	1.05	1.12	1.17	1.18	1.21	1.24	1.24	1.10	1.14	1.22	1.07	0.88	1.12	1.03	1.22	1.08	1.11	1.11
Mutual of New York.....	1.09	1.23	1.20	1.07	1.03	1.23	1.18	1.20	1.13	1.09	1.10	1.21	1.19	1.16	1.16	1.15	1.11	0.98	0.70	0.58	1.12	1.15	1.16	0.90	1.06	1.06
Mutual Benefit.....	0.62	0.68	0.69	0.69	0.73	0.69	0.68	0.70	0.68	0.71	0.75	0.79	0.78	0.77	0.80	0.79	0.79	0.76	0.76	0.71	0.68	0.68	0.77	0.76	0.74	0.74
National of Vermont.....	1.13	1.23	1.20	1.22	1.09	1.02	1.03	1.22	1.02	0.99	1.06	1.17	1.12	1.09	1.07	1.09	1.06	1.06	0.80	0.78	1.18	1.06	1.10	0.99	1.06	1.06
New England.....	0.72	0.72	0.70	0.68	0.70	0.64	0.64	0.69	0.73	0.81	0.83	0.75	0.77	0.81	0.86	0.90	0.87	0.89	0.80	0.69	0.69	0.71	0.80	0.82	0.77	0.77
New York Life.....	1.13	1.26	1.25	1.15	1.16	1.13	1.06	1.00	0.97	0.99	0.99	1.05	1.08	1.02	1.11	1.10	1.06	0.94	0.69	0.55	1.19	1.03	1.05	0.86	0.97	0.97
Northwestern.....	0.91	0.92	0.93	0.87	0.87	0.71	0.68	0.73	0.73	0.74	0.79	0.89	0.87	0.81	0.79	0.75	0.75	0.75	0.72	0.70	0.58	0.89	0.72	0.83	0.73	0.77
Penn Mutual.....	0.94	1.05	0.99	1.00	1.05	0.87	0.79	0.81	0.84	0.95	0.99	0.97	1.09	1.04	1.04	0.91	0.95	0.94	0.87	0.76	0.76	1.01	0.86	1.03	0.88	0.93
Phoenix Mutual.....	0.94	0.90	0.99	1.34	1.44	1.43	1.47	1.40	1.29	1.28	1.34	1.43	1.31	1.12	1.07	1.06	1.09	1.24	0.84	0.84	1.11	1.36	1.27	1.05	1.17	1.17
Provident L. and T.....	0.76	0.79	0.73	0.69	0.69	0.69	0.65	0.71	0.70	0.73	0.72	0.70	0.75	0.73	0.77	0.90	0.75	0.78	0.71	0.77	0.73	0.73	0.70	0.74	0.76	0.74
Provident Savings.....	0.44	0.66	0.54	0.58	0.62	0.68	0.69	0.75	0.78	1.01	1.09	1.30	1.19	1.19	1.41	1.56	1.55	1.64	1.41	0.92	0.57	0.78	1.24	1.44	1.07	1.07
State Mutual.....	0.87	0.89	0.97	0.96	0.98	0.84	0.86	0.90	0.86	0.93	0.88	0.89	0.92	0.94	0.89	0.90	0.88	0.86	0.75	0.66	0.94	0.89	0.91	0.81	0.87	0.87
Travelers.....	0.67	0.69	0.68	0.91	0.90	0.82	0.80	0.74	0.69	0.72	0.74	0.72	0.82	0.82	0.77	0.76	0.79	0.82	0.81	0.77	0.71	0.71	0.73	0.80	0.79	0.77
Union Central.....	1.79	1.77	1.57	1.38	1.26	1.21	1.11	1.12	1.08	1.05	1.09	1.03	0.98	0.91	0.84	0.84	0.87	0.86	0.87	0.79	1.48	1.10	0.97	0.84	0.98	0.98
Union Mutual.....	1.16	1.09	1.15	1.18	1.23	1.23	1.20	1.19	1.19	1.23	1.39	1.31	1.29	1.28	1.25	1.30	1.34	1.20	0.66	0.66	1.16	1.21	1.28	1.14	1.20	1.20
United States.....	1.40	1.33	1.28	1.24	1.18	1.12	1.04	1.02	1.09	1.11	1.15	1.24	1.29	1.31	1.46	1.27	1.18	1.09	0.88	0.80	1.18	1.06	1.20	1.05	1.15	1.15
Washington.....	1.27	1.28	1.21	1.14	1.16	1.07	1.03	1.02	1.12	1.17	1.40	1.61	1.71	1.71	1.80	1.74	1.70	1.40	1.23	0.95	1.18	1.07	1.65	1.41	1.33	1.33
Averages (26 cos.)....	0.96	1.04	1.04	1.01	0.97	0.96	0.93	0.94	0.93	0.94	0.96	1.03	1.03	1.00	1.03	1.03	1.01	0.93	0.78	0.68	1.00	0.94	1.01	0.88	0.94	0.94

NAMES OF COMPANIES.	AVERAGES.									
	1888 to 1889	1889 to 1900	1900 to 1901	1901 to 1902	1902 to 1903	1903 to 1904	1904 to 1905	1905 to 1906	1906 to 1907	1888 to 1907
Aetna Life.....	1.38	1.44	1.41	1.84	1.78	1.69	1.65	1.70	1.57	1.31
Berkshire.....	1.20	1.07	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
Connecticut General.....	1.18	1.25	1.01	1.25	1.36	1.36	1.27	1.41	1.04	1.27
Connecticut Mutual.....	0.95	0.86	0.90	0.90	0.90	1.01	1.19	1.19	0.94	0.94
Equitable.....	1.88	1.95	2.24	2.35	2.93	3.70	3.87	3.84	1.67	1.67
Germania.....	1.28	1.28	1.64	1.82	1.70	1.83	2.24	2.24	1.39	1.39
Home Life.....	5.74	3.91	4.75	4.88	4.93	4.90	3.74	3.30	1.43	1.43
John Hancock.....	2.06	3.61	3.65	3.02	2.87	3.03	3.38	3.10	1.87	1.87
Manhattan.....	0.93	1.33	1.45	1.72	1.59	1.60	1.31	1.73	1.53	1.53
Massachusetts Mutual.....	3.17	2.64	3.45	2.62	2.81	4.16	3.06	3.02	1.67	1.67
Metropolitan.....	3.22	3.02	3.86	1.66	6.80	2.70	1.32	1.44	1.66	1.66
Michigan Mutual.....	2.95	5.19	2.26	2.23	2.28	2.98	3.41	3.70	1.32	1.32
Mutual Benefit.....	2.81	2.88	2.64	2.95	3.67	4.15	3.77	3.82	2.71	2.71
Mutual of New York.....	1.60	1.44	2.04	2.30	2.67	3.19	3.70	3.80	1.04	1.04
National of Vermont.....	5.70	4.46	4.83	3.68	4.02	5.61	4.98	3.99	2.34	2.34
New England.....	1.71	1.78	2.76	2.42	2.88	3.56	2.59	2.89	1.53	1.53
New York.....	1.58	1.72	2.36	2.27	1.64	2.02	1.92	1.86	1.47	1.47
Northwestern.....	0.77	0.87	0.80	0.79	0.79	1.44	2.09	1.94	1.31	1.31
Pacific Mutual.....	1.66	2.18	2.00	2.16	2.77	3.28	4.07	3.47	0.79	0.79
Penn Mutual.....	2.26	1.32	1.87	1.57	1.80	2.84	2.81	3.16	1.33	1.33
Phoenix Mutual.....	0.86	1.18	0.57	0.44	0.58	1.12	1.18	1.59	1.43	1.43
Provident L. & T.....	1.44	1.42	1.69	1.59	1.97	2.35	1.88	1.84	1.32	1.32
Provident Savings.....	0.13	0.13	0.19	0.04	0.12	0.28	0.95	0.50	1.18	1.18
State Mutual.....	2.31	3.15	3.08	3.14	3.94	4.32	3.51	3.60	1.66	1.66
Travelers.....	0.84	0.85	1.02	0.96	1.12	1.39	1.54	1.60	0.91	0.91
Union Central.....	0.88	0.93	1.01	0.85	0.82	0.95	1.08	0.96	0.57	0.57
Union Mutual.....	0.31	0.32	0.47	0.40	0.06	0.80	1.06	1.14	1.06	1.06
United States.....	0.45	0.72	0.50	0.51	0.95	1.01	1.11	1.19	1.45	1.45
Washington.....	2.47	2.34	2.57	3.45	3.62	4.40	4.21	3.05	1.36	1.36
Average (29 cos.)...	1.70	1.67	2.03	1.98	2.23	2.72	2.78	2.74	1.36	1.36

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY LAPSE FOR TWENTY-NINE
LIFE INSURANCE COMPANIES FROM 1888 TO 1907, INCLUSIVE.

NAMES OF COMPANIES.	AVERAGES.																								
	1888	1889	1890	1891	1892	1901	1902	1903	1904	1905	1906	1907	1888 to 1892	1893 to 1897	1898 to 1902	1903 to 1907	1888 to 1907								
Ætna Life.....	2.27	2.66	2.84	2.98	3.16	4.06	3.63	2.84	2.89	2.63	2.40	2.27	2.03	2.37	2.61	2.98	3.12	3.39	3.44	2.79	2.80	3.20	2.34	3.43	2.89
Berkshire.....	5.83	5.63	6.08	5.94	5.23	6.25	6.66	5.49	5.99	5.21	4.43	3.52	3.20	3.10	2.96	2.46	2.55	2.38	2.35	1.45	5.73	5.92	3.40	2.23	3.89
Connecticut General.....	5.94	5.96	6.24	5.64	5.32	5.50	4.97	4.61	4.86	3.94	4.02	4.31	3.99	3.93	3.65	3.47	3.55	3.26	3.38	2.84	5.79	4.76	3.96	3.27	4.09
Connecticut Mutual.....	1.33	1.24	1.28	1.50	1.62	2.14	1.87	1.70	1.82	1.42	1.26	1.17	1.14	1.04	1.10	1.02	1.00	1.01	1.02	1.04	1.40	1.79	1.16	0.99	1.33
Equitable.....	7.51	7.29	7.39	8.70	9.95	6.33	8.88	5.81	5.49	4.64	4.88	4.52	5.16	4.51	4.83	5.39	6.18	7.52	6.32	2.36	8.35	6.20	4.78	5.00	5.88
Germania.....	2.68	2.85	3.18	3.87	4.16	5.64	5.96	4.99	4.18	3.74	4.05	3.72	3.82	3.55	3.58	4.10	4.59	4.59	4.65	4.85	4.40	4.87	3.74	4.57	4.21
Home Life.....	3.87	4.14	4.25	5.15	6.44	10.45	11.50	8.88	9.76	8.16	6.19	6.91	6.02	6.25	6.80	6.78	6.81	6.84	6.87	5.74	4.86	9.70	6.44	6.59	6.94
John Hancock.....	2.76	2.59	1.90	2.44	2.55	5.55	7.08	6.58	8.54	7.76	6.21	6.64	6.34	4.63	4.71	5.37	6.82	7.14	8.36	7.43	2.48	7.31	5.51	7.24	6.62
Manhattan.....	5.66	6.89	7.57	9.03	8.85	9.55	11.69	8.82	9.30	6.49	5.89	5.28	5.08	4.62	5.46	5.89	6.52	7.66	8.64	6.81	7.91	9.17	5.26	7.14	7.27
Massachusetts Mutual.....	4.04	4.28	4.96	5.52	5.24	6.40	5.51	5.03	4.85	4.49	4.22	4.40	3.45	3.28	3.14	3.47	3.20	3.34	3.36	2.50	4.88	5.18	3.64	3.15	3.86
Metropolitan.....	2.72	3.43	4.39	4.66	5.97	17.85	32.45	36.00	28.35	28.74	27.60	25.66	23.86	17.71	16.80	14.60	14.64	15.19	13.56	11.61	4.27	29.75	20.53	13.71	15.90
Michigan Mutual.....	9.77	12.36	4.09	4.23	6.94	11.61	7.45	17.70	7.81	6.82	7.20	9.02	13.57	10.65	25.67	18.56	12.59	8.59	8.68	7.43	7.35	10.32	10.04	10.46	11.66
Mutual Benefit.....	1.75	1.69	1.78	2.03	2.29	2.89	3.04	2.60	2.86	2.31	2.24	2.04	1.91	1.85	1.95	1.86	2.02	2.22	2.11	1.76	1.93	2.67	2.17	2.12	2.12
Mutual of New York.....	3.77	4.69	5.11	6.81	6.59	8.20	8.61	7.93	7.44	7.18	7.75	4.62	5.88	4.98	5.04	5.02	5.28	5.91	6.11	2.69	5.57	7.66	5.59	5.02	5.97
National of Vermont.....	4.19	4.85	5.31	7.06	5.76	6.37	6.53	6.01	6.57	5.15	4.01	3.59	3.90	3.89	3.85	4.86	5.37	5.02	6.08	4.58	5.55	6.18	3.55	5.19	5.05
New England.....	1.73	1.73	1.74	1.84	2.47	1.67	2.38	2.18	2.71	3.44	3.93	2.82	2.44	2.40	2.60	2.73	3.22	3.60	3.46	2.82	1.91	2.51	2.64	3.14	2.70
New York.....	5.78	5.62	5.99	8.46	8.08	10.75	12.44	11.18	8.12	6.88	6.61	6.95	*6.82	*5.90	*5.93	*6.26	*6.52	*7.15	*9.16	*6.66	6.98	9.71	*6.22	*5.95	5.73
Northwestern.....	5.62	5.38	5.30	5.75	5.46	5.18	4.11	3.38	3.54	2.97	2.66	2.31	2.25	2.11	2.12	2.07	2.14	2.25	2.25	1.99	5.46	3.77	2.27	2.14	2.90
Pacific Mutual.....	5.71	6.83	8.59	10.66	10.37	8.78	9.59	9.42	10.21	8.64	10.00	12.27	10.53	12.18	11.91	18.65	16.84	18.47	9.88	4.10	8.74	9.37	11.60	12.16	11.92
Penn Mutual.....	4.60	5.07	4.68	5.68	5.28	6.68	7.35	6.21	5.69	4.87	4.66	4.07	4.98	4.87	5.47	5.57	5.39	5.95	6.12	5.36	5.11	6.11	4.98	5.69	5.51
Phoenix Mutual.....	2.55	2.39	1.91	3.57	3.51	5.63	6.75	5.93	7.46	5.11	5.99	6.82	6.13	5.98	3.83	3.67	4.19	5.30	4.66	4.16	2.69	6.17	5.65	4.40	4.86
Provident L. & T.....	4.43	4.53	4.31	4.65	3.99	4.25	4.13	3.56	3.56	3.38	3.23	2.98	2.85	2.84	2.78	2.77	2.81	2.83	2.94	2.76	4.36	3.80	2.92	2.79	3.28
Provident Savings.....	0.29	0.13	0.20	0.32	0.48	0.90	0.65	1.17	1.14	3.26	5.74	6.09	4.12	2.30	1.87	8.02	18.61	13.92	12.38	9.37	0.31	1.60	3.93	12.58	6.09
State Mutual.....	1.74	2.41	2.09	2.54	2.23	2.60	2.34	2.50	2.66	2.25	2.11	2.68	3.32	2.58	3.28	3.65	3.81	3.48	3.59	2.93	2.22	2.48	2.62	3.47	2.90
Travelers.....	4.63	4.70	3.99	4.93	4.57	5.68	5.83	4.53	4.40	3.98	3.32	3.50	3.94	3.32	3.43	3.29	3.45	4.30	3.96	3.38	4.57	4.85	3.50	3.69	4.00
Union Central.....	13.38	16.31	12.41	13.34	11.12	12.25	14.05	12.62	13.00	10.58	9.13	7.37	6.58	5.72	5.10	5.03	5.00	5.31	5.26	3.77	13.05	12.43	6.58	4.85	7.49
Union Mutual.....	6.09	5.94	5.15	4.65	6.33	9.53	11.95	9.79	9.20	8.87	8.60	7.71	7.78	7.65	7.05	6.14	6.06	6.13	7.02	6.01	5.64	9.82	7.70	6.28	7.25
United States.....	8.00	8.56	9.54	12.60	13.75	13.24	14.39	13.70	9.58	9.07	9.94	7.67	7.40	7.82	8.41	10.54	10.78	8.78	6.62	5.97	10.79	11.58	8.10	8.61	9.78
Washington.....	6.64	7.65	9.04	10.20	11.86	9.86	9.09	7.99	7.92	8.85	8.20	10.41	12.40	13.73	13.73	12.70	8.18	10.53	6.62	4.79	8.55	9.34	10.77	8.53	9.35
Averages (29 companies).....	4.69	4.98	5.06	6.26	6.42	7.01	7.93	6.79	6.37	5.79	5.98	5.49	6.03	5.44	5.68	5.85	6.26	6.80	6.91	4.54	5.57	6.74	5.71	6.10	5.87

* Including transfers from life and endowment to term under provisions of contract permitting extension at end of first year, many claims being paid under such extension.

NEW BUSINESS ISSUED.

The following table shows the particulars of the new business written by all companies reporting to the New York Insurance Department during forty-two years ending with January 1, 1908:

YEAR.	Number of Companies.	New ISSUES.		OLD POLICIES REVIVED.		POLICIES CHANGED AND INCREASED.		Additions by Dividends, Amount.	TOTAL REPORTED AS NEW ISSUES.	
		No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
			\$		\$		\$	\$		\$
1907....	37	528,887	936,001,076	39,525	47,987,535	642	484,328	12,789,039	569,054	997,261,978
1906....	43	673,939	1141,994,182	39,124	55,957,695	2,030	20,784,363	11,072,454	715,093	1,229,808,694
1905....	43	979,814	1651,217,169	32,635	43,106,104	5,268	28,459,092	10,219,146	1017,717	1,733,101,511
1904....	42	1005,030	1799,586,813	26,178	37,505,943	9,905	37,097,623	10,635,986	1101,113	1,884,826,365
1903....	42	945,366	1684,139,885	24,342	36,870,598	6,422	28,109,736	10,561,304	976,191	1,759,681,523
1902....	39	868,510	1557,948,826	23,181	39,389,988	15,480	38,896,564	9,777,803	907,171	1,646,013,181
1901....	38	752,813	1397,162,009	21,970	37,432,547	12,964	26,575,175	9,148,156	787,747	1,470,317,887
1900....	40	663,092	1298,771,229	15,123	26,834,488	8,790	22,143,100	9,020,836	687,005	1,356,769,653
1899....	37	607,535	1239,890,685	13,965	26,357,504	11,204	28,789,247	9,268,592	632,704	1,304,306,028
1898....	36	471,001	975,024,562	10,659	23,503,155	4,075	9,312,990	10,525,320	485,735	1,018,366,027
1897....	35	418,778	882,667,547	9,440	22,831,573	3,239	7,854,536	10,451,220	431,457	923,804,876
1896....	35	338,159	755,660,192	8,436	19,780,252	3,511	14,733,870	5,950,012	350,106	796,124,326
1895....	34	355,917	816,433,866	10,053	25,471,535	1,599	13,812,665	8,979,368	366,565	864,815,534
1894....	32	372,561	914,067,279	18,085	46,160,659	2,596	16,835,406	8,357,589	396,843	985,520,033
1893....	31	375,941	991,374,980	17,096	50,368,922	1,199	7,745,561	9,172,754	404,236	1,058,659,846
1892....	30	339,186	895,107,518	11,741	35,586,224	1,051	6,977,933	10,709,822	353,083	952,884,380
1891....	30	314,844	822,011,836	10,424	33,008,830	1,105	4,773,908	11,911,040	327,260	932,705,515
1890....	31	279,728	844,641,401	6,855	21,276,126	647	3,160,808	13,706,404	288,281	883,787,019
1889....	31	242,513	737,649,272	6,326	19,238,900	504	4,344,466	13,933,646	250,577	787,665,283
1888....	29	199,401	603,990,423	4,412	13,220,273	651	1,672,260	12,557,737	204,365	631,731,701
1887....	29	170,381	504,046,082	3,681	10,993,218	598	1,498,084	13,522,310	174,675	531,170,783
1886....	29	146,663	427,187,668	3,212	9,732,175	665	1,463,180	13,138,739	151,102	448,514,242
1885....	29	151,752	354,138,561	2,493	9,362,734	735	1,469,574	13,243,953	156,214	378,214,523
1884....	29	124,141	297,999,559	2,916	8,696,180	255	737,964	13,667,467	127,965	321,310,170
1883....	29	107,368	287,194,576	2,464	7,063,045	476	1,103,694	12,635,642	110,302	308,064,893
1882....	30	88,867	236,204,979	2,409	7,045,247	669	1,417,886	12,538,095	91,945	257,517,216
1881....	30	76,929	202,904,030	2,440	6,671,283	780	1,648,358	11,446,710	80,929	222,582,483
1880....	30	68,230	166,084,259	3,349	9,545,529	686	1,839,362	9,937,906	72,267	187,504,256
1879....	31	62,291	143,500,140	4,334	12,501,132	874	2,429,347	9,635,701	67,399	167,865,390
1878....	34	60,478	127,493,741	5,032	14,357,906	1,530	3,892,133	10,567,349	67,040	156,501,129
1877....	34	75,943	154,203,757	4,485	13,043,070	1,009	2,647,288	29,407,112	81,909	178,283,617
1876....	38	91,711	204,256,355	5,446	15,833,044	769	1,889,397	28,170,689	99,036	232,665,489
1875....	45	126,682	276,981,809	6,017	17,468,885	235	583,947	4,203,766	133,095	299,276,337
1874....	50	147,168	318,314,777	9,019	24,783,378	76	1,404,067	4,303,350	144,783	351,803,670
1873....	56	189,682	431,244,627	6,722	18,665,907	2,666	5,979,708	10,820,592	199,050	465,614,001
1872....	59	187,173	445,389,184	7,920	23,158,525	950	3,125,375	6,863,701	201,366	489,924,857
1871....	68	187,881	429,906,054	7,248	20,110,179	2,699	4,552,494	3,432,259	209,753	488,665,022
1870....	71	220,530	524,992,564	5,567	15,490,044	1,912	3,239,537	24,748,306	237,180	587,869,230
1869....	70	224,995	595,842,354	4,071	11,296,660	830	2,780,033	3,648,999	231,269	614,762,421
1868....	55	192,749	554,417,404	3,391	9,535,878	996	1,582,134	2,809,967	201,922	579,657,376
1867....	43	154,055	457,878,617	2,524	7,007,433	16	263,190	1,915,972	158,605	471,611,741
1866....	39	130,813	395,944,163	1,871	4,218,123	32	156,160	423,227	134,300	404,508,474

LIFE INSURANCE HISTORY.

YEARLY BUSINESS OF ACTIVE UNITED STATES LIFE INSURANCE COMPANIES FROM DATE OF COMMENCING BUSINESS.

The first State insurance department in the United States was established by act of the Massachusetts Legislature in 1855, and since that time annual reports have been issued by an increasing number of departments, and with growing completeness and fullness of detail, until at the present time nearly every feature of the insurance business is fully reported and brought under review for the enlightenment and benefit of the general insuring public.

There are now over one hundred and seventy active level premium American life insurance companies that report to the various insurance departments. Of these sixteen were transacting business before the establishment of State supervision, and consequently no public official record has been kept of their transactions during their earlier years. In the first years of State supervision the reports were, as was natural, very incomplete as to several matters of detail, which experience has since shown ought to have been more fully reported in order to insure a harmonious and complete record.

Occasions often arise in the business experience of a company when it is necessary to refer back to the business of the earlier years of its own or some other company's existence. Before the compilation of the statistics in the following pages was made there was no way of doing this, except by long and laborious researches through old insurance reports, insurance journals and antiquated records. Knowing the tediousness of these researches by experience, at great pains and expense we have made the tabulations given herewith.

The New York Insurance Department report, as now compiled, was used as a standard, and during the past year the figures have again been carefully gone over, and corrections made where necessary, so that the work is as nearly accurate as it is possible to make it, and may confidently be accepted in lieu of the insurance department reports.

Capital Stock, \$2,000,000.

ÆTNA LIFE INSURANCE

Morgan G. Bulkeley, Pres.; J. L. English, Vice-Pres.; C. E. Gilbert, Sec.; W. H. Newell, Asst. Sec.;
 Peiler, Assistant Actuary; M. B. Brainard, Treas.; Gurdon W. Russell, M.D., and E. K. Root,
 Associate Medical Examiners; T. B. Merrill, Supt. of Agencies, Western Div.; Accident and
 Dept.; E. C. Higgins, Asst. Sec. Liability Dept.; J. M. Parker, Jr., Secretary
 L. M. Hastings Supt. of Agencies,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	10,256,971	3,539,208	13,788,479	3,510,372	2,140,636	922,406	918,364	7,491,778
1906	10,360,549	3,624,685	13,985,234	3,065,248	2,300,605	815,575	867,013	7,048,441
1905	9,959,940	3,259,454	13,219,394	3,097,938	1,898,102	597,836	726,679	6,320,555
1904	9,478,438	3,088,405	12,556,843	2,890,372	1,529,362	544,024	724,024	5,688,681
1903	8,896,453	2,825,621	11,722,074	2,825,462	1,608,454	491,654	679,156	5,604,726
1902	8,404,467	2,655,712	11,060,179	2,738,976	1,788,794	435,767	714,443	5,677,980
1901	7,889,796	2,689,878	10,579,674	2,640,044	1,567,002	371,539	892,141	5,470,726
1900	7,151,216	2,353,421	9,504,637	2,367,558	1,313,710	356,005	878,893	4,916,167
1899	6,268,085	2,395,073	8,663,158	2,341,918	1,064,408	342,931	1,038,313	4,787,570
1898	5,764,412	2,426,504	8,190,916	2,132,092	1,083,018	369,756	932,006	4,517,472
1897	5,400,049	2,493,250	7,893,299	2,335,676	1,103,447	428,017	911,160	4,778,300
1896	5,216,350	2,398,358	7,524,708	1,871,779	1,058,062	518,962	880,091	4,328,894
1895	4,914,982	1,726,997	6,641,979	2,345,245	933,193	436,044	834,722	4,549,204
1894	4,833,344	2,035,855	6,869,199	1,955,606	852,313	488,859	806,859	4,103,637
1893	4,695,745	1,994,937	6,690,682	1,872,117	882,231	428,981	719,841	3,903,170
1892	4,580,767	1,890,431	6,471,198	2,121,748	1,034,018	360,160	678,354	4,194,280
1891	4,301,504	1,902,471	6,203,975	1,708,315	1,030,037	360,358	656,188	3,754,898
1890	4,010,225	1,786,097	5,796,322	1,447,746	1,127,966	345,264	635,438	3,556,414
1889	3,738,703	1,778,066	5,516,769	1,645,361	1,041,541	342,119	612,420	3,641,441
1888	3,404,265	1,729,464	5,133,729	1,509,837	778,161	301,568	591,553	3,181,119
1887	3,201,345	1,629,368	4,830,713	1,514,676	626,456	309,433	575,094	3,025,659
1886	3,030,012	1,609,619	4,639,631	1,383,605	688,933	352,566	552,920	2,978,025
1885	2,845,491	1,734,383	4,579,874	1,390,768	881,607	299,808	547,289	3,119,472
1884	2,688,320	1,601,908	4,290,228	1,269,864	847,762	313,087	530,015	2,960,728
1883	2,719,350	1,760,372	4,479,722	1,248,873	705,549	305,177	522,229	2,781,828
1882	2,519,438	1,513,788	4,033,226	1,106,937	623,492	224,267	506,244	2,460,940
1881	2,388,942	1,443,384	3,832,326	1,220,700	724,065	223,199	500,535	2,668,499
1880	2,392,333	1,561,550	3,953,883	1,125,858	761,242	224,009	507,086	2,678,195
1879	2,487,607	1,830,695	4,318,302	1,356,432	776,186	366,152	513,068	3,011,838
1878	2,762,721	1,567,408	4,330,129	1,052,269	648,289	716,981	522,978	2,950,517
1877	3,213,871	1,514,205	4,728,076	1,112,888	626,670	1,112,888	560,895	3,418,891
1876	3,588,758	1,432,748	5,021,506	1,213,361	407,063	1,106,422	626,790	3,353,636
1875	4,009,144	1,517,309	5,526,453	1,289,381	249,098	1,315,545	599,570	3,453,594
1874	4,556,901	1,391,442	5,948,343	1,305,811	86,424	2,087,890	393,873	3,873,998
1873	4,715,761	1,318,921	5,034,683	1,572,936	.....	1,727,751	621,325	3,922,012
1872	4,682,556	1,170,058	5,852,614	1,328,282	18,687	1,367,502	1,052,021	3,766,492
1871	4,927,253	932,051	5,859,304	1,174,178	12,535	1,906,188	704,129	3,797,030
1870	5,134,036	914,664	6,048,700	1,179,159	4,220	1,598,489	746,307	3,528,175
1869	5,221,176	768,482	5,989,658	1,012,438	.....	621,723	862,233	2,496,394
1868	5,089,628	611,283	5,700,911	855,034	.....	434,570	408,620	1,698,224
1867	4,696,073	409,406	5,045,479	664,810	.....	249,045	174,815	1,089,270
1866	3,239,056	198,863	3,437,919	322,306	.....	96,626	91,468	530,400
1865	1,566,944	88,366	1,655,310	91,477	.....	41,636	39,943	173,056
1864	630,526	39,308	669,834	81,472	.....	11,995	12,598	106,065
1863	159,073	40,279	199,952	17,136	.....	4,331	32,225	32,225
1862	.....	.....	94,878	26,200	.....	2,014	9,000	37,214
1861	.....	.....	78,534	.....	.....	.....	.....	.....
1860	.....	.....	76,092	21,175	.....	.....	7,500	.....
1859	.....	.....	.....	.....	.....	.....	.....	.....
1858	.....	.....	.....	.....	.....	.....	.....	.....
1857	.....	.....	.....	.....	.....	.....	.....	.....
1856	.....	.....	.....	.....	.....	.....	.....	.....
1855	.....	.....	.....	.....	.....	.....	.....	.....
1854	.....	.....	.....	.....	.....	.....	.....	.....
1853	.....	.....	.....	.....	.....	.....	.....	.....
1852	.....	.....	.....	.....	.....	.....	.....	.....
1851	.....	.....	30,164	4,000	.....	.....	.....	.....

Incorporated May 26, 1820.
Commenced Business July, 1850.

Frank Bushnell, Agency Sec.; W. E. A. Bulkeley, Auditor; H. W. St. John, Actuary; M. H. M.D., Medical Directors; P. H. Ingalls, M.D., W. E. Dickerman, M.D., and E. A. Wells, Liability Department—Walter C. Faxon, Vice-Pres.; J. Scofield Rowe, Secretary of Liability of Accident Department; E. C. Bowen, Asst. Secretary of Accident Department; Accident and Liability Department.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
2,138,085	9,629,803	12,208	27,367,767	154,039	271,027,574	86,405,473	78,460,727	7,944,746
2,470,905	9,519,346	15,042	28,799,436	150,704	261,362,984	84,029,752	74,406,252	9,623,500
2,457,267	8,777,822	17,188	30,277,698	146,215	250,858,315	79,247,504	71,229,805	8,017,609
2,316,733	8,005,414	16,994	28,856,667	138,538	237,304,739	73,696,179	66,275,046	7,421,133
2,080,822	7,694,548	15,221	26,631,862	130,098	223,302,877	68,067,863	61,468,186	6,599,677
2,003,021	7,681,001	14,459	25,211,306	123,002	211,182,065	63,401,214	57,015,429	6,385,785
1,907,653	7,378,379	13,831	25,141,075	117,314	201,278,283	59,590,053	53,540,450	6,049,603
2,008,703	6,924,870	20,463	39,321,247	112,460	192,592,816	56,064,719	50,281,953	5,782,766
1,573,743	6,361,313	13,390	24,908,401	100,271	168,449,790	52,825,059	46,729,370	6,095,689
1,382,275	5,899,747	11,852	22,494,983	94,327	157,392,932	50,505,721	42,376,950	7,828,771
1,332,456	6,110,756	10,938	21,770,825	90,346	150,661,897	47,243,628	40,146,173	7,397,455
1,263,987	5,592,881	10,682	21,862,448	87,658	145,635,940	45,557,272	38,368,921	7,188,351
1,140,077	5,689,281	10,445	20,744,280	85,368	140,027,260	43,560,038	36,667,520	6,892,512
1,076,182	5,179,819	9,497	17,956,460	83,370	135,907,796	42,030,800	35,172,038	6,858,768
1,185,554	5,088,724	11,748	23,381,372	82,745	135,450,723	40,221,883	33,750,570	6,471,313
1,100,222	5,294,502	12,878	25,471,104	81,289	132,778,466	38,685,176	32,361,689	6,266,487
1,040,375	5,293,773	12,169	23,370,242	77,766	124,907,218	37,393,086	31,164,938	6,228,148
978,666	4,535,380	10,626	21,406,821	74,014	117,656,382	35,993,002	29,907,742	6,085,260
959,592	4,601,133	9,666	20,399,600	70,985	110,669,719	34,741,830	28,784,913	5,956,217
862,933	4,044,052	8,190	16,233,553	67,749	102,904,303	33,743,010	27,954,456	5,788,554
856,206	3,881,865	7,446	14,486,886	65,485	97,372,334	32,550,688	26,901,190	5,649,498
709,020	3,687,045	6,756	13,133,547	63,293	92,262,969	31,463,988	25,954,384	5,509,604
666,393	3,785,865	5,726	11,111,960	61,437	87,701,243	30,499,508	25,223,692	5,275,816
605,410	3,566,138	4,497	8,094,226	60,286	84,663,591	29,682,926	24,760,274	4,922,652
638,976	3,420,804	5,522	10,114,585	60,354	85,040,335	29,017,935	24,223,626	4,794,309
593,225	3,054,865	5,204	9,594,636	59,129	82,928,860	28,018,029	23,548,242	4,469,787
613,179	3,281,678	4,785	8,293,370	57,564	79,772,425	26,986,526	22,757,473	4,229,053
547,956	3,226,151	4,314	6,994,175	56,651	77,951,819	26,327,267	22,373,453	3,953,814
568,472	3,580,316	4,253	6,609,904	56,252	77,738,038	25,503,138	21,971,355	3,531,723
545,721	3,496,238	4,703	6,923,524	56,542	79,568,066	25,006,866	21,663,774	3,343,122
565,145	3,984,036	5,570	8,078,168	55,698	82,719,074	24,030,578	21,231,162	2,799,417
556,547	3,910,183	6,148	9,557,263	56,987	87,385,555	23,194,555	20,719,823	2,474,731
591,490	4,045,082	7,378	11,348,277	56,743	91,454,011	21,822,292	19,815,373	2,006,919
758,130	4,632,128	9,916	15,182,318	55,572	94,566,992	20,249,864	18,844,151	1,585,713
701,196	4,622,038	10,659	17,333,108	53,582	98,664,149	18,046,579	17,444,107	1,052,274
701,417	4,467,909	8,791	15,334,287	50,028	100,617,772	17,508,185	16,758,157	850,022
673,079	4,470,109	10,284	17,636,464	47,652	101,327,832	16,813,384	14,802,675	1,390,709
719,912	4,248,087	11,217	21,705,224	45,679	102,195,224	14,816,782	13,464,306	1,352,476
753,939	3,250,933	11,377	26,541,472	41,373	103,717,737	13,237,458	11,191,366	2,046,092
884,305	2,528,529	13,337	38,891,186	39,373	105,088,155	10,415,300	8,773,806	1,641,904
900,265	2,889,535	15,251	44,876,872	33,663	90,795,586	7,450,212	5,894,308	1,525,494
576,369	1,106,769	14,034	40,648,833	25,023	61,362,179	4,312,434	3,534,816	777,618
311,300	484,356	8,809	21,562,076	14,154	32,935,996	1,969,606	a 1,608,689	a 360,917
124,431	230,490	4,357	10,333,125	7,216	15,668,845	792,210	b 633,783	a 158,227
40,117	78,108	1,722	3,499,675	3,400	6,335,370	431,236		
21,369	60,580	804		1,997	3,340,495	10,492		
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.....	32,564					261,059		
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* Reserve at 4 per cent; on business since 1900 at 3½ per cent. requirements. † Includes special reserve in excess of State.
a Reserve calculated at 4½ per cent. ‡ Change made to paid-for basis.

Capital Stock, \$137,000.

AMERICAN CENTRAL LIFE INSURANCE

M. A. Woollen, Pres.; Charles E. Dark, 1st Vice-Pres.; Bertram C. Day, 2d Vice-Pres.;
Actuary; Greene V. Woollen,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	824,959	97,180	922,139	77,830	.....	143,510	2,368	223,708
1906	817,035	65,669	882,704	54,151	151,485	235,840	31,056	472,522
1905	1,099,210	78,462	1,177,672	43,225	.....	121,410	21,414	186,049
1904	566,200	23,620	589,820	44,090	.....	30,797	3,581	78,468
1903	341,892	21,484	363,376	24,472	.....	15,773	4,252	44,497
1902	194,786	12,893	207,679	20,379	.....	2,880	4,412	27,671
1901	164,281	7,906	172,187	24,902	.....	21,143	3,316	49,361
1900	131,628	3,793	135,421	14,072	.....	1,079	1,264	16,415
1899	40,944	5,042	46,036	2,000	.....	.....	.....	2,000

Capital Stock, \$86,018.

AMERICAN LIFE INSURANCE

W. B. Henderson, Pres.; H. L. Knight, 1st Vice-Pres.; C. A. Carson, 2d Vice-Pres.; Horace C.
F. C. Burnham,

1907	51,876	2,894	54,770	2,988	.....	.....	.....	2,988
1906	50,084	2,782	52,866	1,141	.....	.....	.....	1,141
1905	5,374	.....	5,374	.....	.....	.....	.....	.....

Capital Stock, \$25,000.

AMERICAN LIFE INSURANCE

M. H. Brinton, Pres.; E. P. Barringer, Vice-Pres.; W. B. Hanes, 2d Vice-Pres.; E. B. Evans,
Med. Dir.; H. A.

1907	134,847	9,346	144,193	11,481	.....	15,314	1,414	28,209
1906	123,940	7,180	131,120	5,338	.....	13,599	573	19,510
1905	110,506	38,402	148,908	8,460	.....	13,795	430	22,601
1904	80,758	10,615	91,373	1,750	.....	9,687	245	11,682
1903	83,023	5,484	88,507	2,020	.....	9,686	82	11,788
1902	81,212	2,682	83,894	200	.....	4,039	.....	4,239
1901	51,400	21,649	53,149	2,000	.....	4,595	.....	6,595

Capital Stock, \$100,000.

AMERICAN NATIONAL INSUR

W. L. Moody, Jr., Pres.; I. H. Kempner, Vice-Pres.; H. Sheffield, Jr., Sec.; L. H.
Dr. Edward

1907	502,590	15,068	517,658	41,166	\$ 65,135	.....	.....	106,301
1906	309,658	14,822	324,480	25,004	\$ 26,471	.....	.....	51,475
1905	64,178	33,416	97,594	5,546	\$ 285	.....	.....	5,831

* Health claims.

COMPANY, INDIANAPOLIS, IND.

Incorporated February, 1899.

Commenced Business, March 8, 1899

W. W. Dark, Sec.; George E. Hume, Treas.; Edward A. Meyer, Comptroller; Carroll B. Carr, M. D., Medical Director.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$	\$	\$	\$	\$	\$	\$	\$
386,265	609,973	2,772	6,729,002	8,446	21,167,078	1,856,364	1,538,747	317,617
361,744	834,276	2,750	7,226,465	7,352	19,325,570	1,579,777	1,294,819	284,958
336,595	522,644	3,402	9,702,550	6,753	18,252,031	1,503,208	1,274,065	229,143
200,989	279,365	1,872	5,817,256	4,253	11,014,561	835,194	625,762	209,422
125,800	170,297	1,039	2,596,364	2,950	7,571,955	492,328	300,890	191,438
		a 1,762	a 238,765	b	b			
97,519	125,190	1,251	1,954,267	2,695	6,107,267			
		a 4,281	a 500,600	a 3,506	a 397,041	304,813	146,586	158,227
93,212	142,573	753	2,007,500	1,809	5,212,500			
		a 5,670	a 654,144	a 4,063	a 492,061	226,447	86,325	140,122
81,681	98,096	868	2,516,000	1,372	4,021,000			
		a 8,904	a 1,008,681	a 4,123	a 449,920	187,796	50,301	137,495
43,825	45,825	1,077	2,626,000	1,062	2,573,000			
		a 183	a 7,000	a 183	a 7,000	149,736	23,600	126,136

a Industrial business.

b Industrial business discontinued in 1903.

Reserve at 4 and 3½ per cent.

COMPANY, TAMPA, FLA.

Incorporated May, 1905.

Commenced Business Oct. 7, 1905.

Gordon, Sec.; Frank Bentley, Treas.; W. P. Adamson, Med. Dir.; F. M. Simonton, Counsel; General Manager.

42,114	45,102	b 4,521 206	b 691,532 725,000	b 2,256 377	b 345,087 1,221,500	104,254	64,218	40,036
36,236	37,377	b 3,930 407	b 601,282 1,000,200	b 1,602 301	b 297,000 922,500	65,332	42,504	22,828
9,484	9,484	b 582 21	b 109,275 50,500	b 456 21	b 82,272 50,500	44,228	3,002	41,226

b Industrial business.

Reserve at 3½ per cent.

COMPANY, DES MOINES, IA.

Incorporated February 7, 1899.

Commenced Business Feb. 8, 1899.*

Counsel; A. D. Hindman, Auditor; J. C. Griffith, Sec.; J. E. Himmel, Treas.; T. F. Kelleher, Bryan, Cashier.

70,982	99,191	839	1,188,794	2,784	3,693,919	228,512	201,230	37,282
103,825	123,335	1,478	2,099,050	2,714	3,673,725	187,994	139,448	48,546
91,302	113,993	1,204	1,895,800	2,066	3,213,325	147,496	101,672	45,824
48,805	60,487	739	1,355,900	1,561	2,339,925	153,868	85,877	67,991
43,112	52,900	1,013	1,387,500	1,591	2,155,425	118,889	55,111	63,778
62,059	66,298	863	1,124,475	1,165	1,421,225	86,559	29,529	57,030
35,542	42,137	659	557,500	737	635,100	57,839	4,863	52,976

* Reincorporated in 1901.

Reserve at 4 per cent.

ANCE COMPANY, GALVESTON, TEX.

Incorporated February, 1905.

Commenced Business March 16, 1905.

Collier, Asst. Sec.; B. J. Cunningham, Mgr., Accident Dept.; S. E. Kempner, Treas.; Randall, Med. Dir.

301,240	407,541	b 23,651 2,087	b 3,425,285 3,222,027	b 27,223 2,588	b 4,303,311 7,130,000	302,958	139,533	163,425
238,044	289,519	b 43,499 1,245	b 4,619,519 2,928,420	b 26,457 1,311	b 3,686,043 4,205,500	220,714	62,931	157,783
78,764	84,595	b 17,226 443	b 2,928,420 1,058,500	b 9,554 388	b 1,671,950 935,000	145,958	15,181	130,777

b Industrial business.

Reserve at 3 per cent.

Capital, \$125,000

AMERICAN NATIONAL LIFE INSUR

Wallace A. Taylor, Pres.; R. F. Bopes, Vice-Pres. and Treas; John W. Daniel, 2d
T. M. Hobson, Assist. Sec.; W. A. Higgins, Actuary;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1907	\$ 63,211	\$ 42,596	\$ 105,807	\$ 500	\$	\$	\$	\$ 500
1906	7,309	131,690	138,999	2,000	.....	.....	.....	2,000

Capital, \$500,000

AMERICAN NATIONAL LIFE INSURANCE

W. V. Douglass, Pres.; Edwin Masterson, Vice-

Capital, \$100,000

ANCHOR LIFE INSURANCE

William L. Higgins, Pres.; Edwin M. Hinshaw, Vice-Pres.; R. M. Malpas, Sec.;

1907	11,181	17,874	29,055					
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Incorporated March 27, 1882

BALTIMORE LIFE INSURANCE

F. S. Strobridge, Pres.; R. E. Bromwell, Vice-Pres.; W. O. MacGill, Sec.; Oscar Wolff,
M. J. Droncy, Auditor; J. W. Pullis,

1907	662,190	53,192	715,382	133,154	33,335	4,927	d 96,696	268,112
1906	634,088	47,729	681,817	135,279	28,360	2,996	d 91,814	258,449
1905	604,608	39,409	644,217	109,046	38,990	2,825	d 99,397	250,258
1904	592,777	37,243	630,020	108,545	17,650	1,886	d 119,279	247,359
1903	596,472	30,372	626,844	96,731	1,901	1,042	b 123,400	223,074
1902	565,871	26,852	592,723	71,345	.....	1,789	b 127,997	201,131
1901	544,309	30,272	574,581	68,429	.....	1,250	b 141,688	211,367
1900	523,785	24,520	548,305	54,922	.....	1,186	b 140,081	196,189
1899	467,880	19,483	487,363	47,599	.....	a 1,605	b 134,293	183,497
1898	421,496	18,709	440,205	39,897	.....	a 1,524	b 127,314	168,735

a Advance payments returned.

b Sick benefits.

d Including sick benefits.

Capital Stock, \$100,000.

BANKERS LIFE INSURANCE

W. C. Wilson, Pres.; D. W. Cook, Vice-Pres.; A. L. McPherson, 2d Vice-Pres.; J. H.

1907	701,807	92,778	794,585	75,233	5,019	30,937	4,225	115,414
1906	628,294	67,302	695,596	62,233	1,444	21,300	6,127	91,104
1905	562,968	54,058	617,026	50,183	2,674	20,284	2,516	75,657
1904	471,796	38,732	510,528	47,383	1,000	14,580	1,251	64,214
1903	366,394	25,927	392,321	51,843	.....	8,271	735	60,849
1902	271,401	19,323	290,724	28,507	392	5,806	231	34,936
1901	192,694	14,501	207,195	23,839	2,799	3,944	1,219	31,801
1900	137,627	21,453	159,080	38,362	.....	2,597	67	41,026
1899	106,448	12,597	119,045	13,100	.....	2,946	60	15,806
1898	80,604	11,133	91,737	10,932	.....	5,353	60	16,345
1897	76,543	9,936	86,479	8,100	.....	6,724	60	14,884

ANCE COMPANY, LYNCHBURG, VA.

Incorporated July 14, 1905.

Commenced Business March 5, 1906.

Vice-Pres. and Gen. Counsel; J. Hoge Tyler, 3d Vice-Pres.; Noble M. Jordan, Sec.;
Jno. W. Carroll, M. D., Medical Director.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 72,469 21,307	\$ 72,969 23,307	1,790 128	\$ 2,454,700 237,500	1,697 127	\$ 2,304,700 235,500	\$ 164,078 53,773	\$ 19,105 1,502	\$ 144,973 52,271

Reserve at 3½ per cent.

COMPANY OF U. S. A., TACOMA, WASH.

Commenced Business 1908.

Pres.; Jas. F. Allen, Sec.; B. L. Woodside, Actuary.

COMPANY, INDIANAPOLIS, IND.

Incorporated April, 1907

Commenced Business May, 1907.

William H. Marker, Treas.; Dr. W. B. Kitchen, Medical Director; F. J. Haight, Actuary.

17,719	17,719	232	326,910	221	306,410	111,867	1,400	110,467
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COMPANY, BALTIMORE, MD.

Commenced Business March 27, 1882.*

Treas. and Counsel; H. H. Goodman, M. D., Medical Director; T. G. Deford, Actuary;
Comptroller and Mgr. Ord. Department.

290,859	558,971	c 41,117 b 1,180	c 4,922,577 b 754,355	c 111,922 b 3,297	c 9,947,906 b 2,468,213	1,189,928	†	261,869
292,361	550,810	c 46,726 b 1,260	c 4,837,595 b 798,401	c 109,767 b 2,759	c 9,094,487 b 2,108,806	1,084,307	812,108	272,199
292,609	542,867	c 49,638 b 1,189	c 5,058,851 b 804,620	c 106,090 b 2,253	c 8,482,322 b 1,786,866	966,273	685,427	280,846
284,319	531,678	c 46,378 b 1,076	c 4,548,840 b 723,955	c 103,965 b 1,854	c 7,977,954 b 1,477,649	864,959	606,285	258,674
285,492	508,566	c 55,678 783	c 4,969,152 601,542	c 105,587 1,385	7,770,477 1,139,293	755,099	514,069	241,030
294,966	496,097	c 62,281 677	c 5,723,117 524,034	c 100,292 1,028	c 7,133,760 826,034	643,842	414,812	229,030
287,240	498,607	c 81,998 528	c 5,774,038 398,000	c 100,714 656	c 6,529,913 506,000	546,638	331,875	214,763
279,727	475,916	c 77,804 376	c 5,354,140 272,500	c 92,310 364	c 5,642,853 262,500	470,361	271,826	198,536
249,539	433,036	c 72,666 204	c 4,524,350 121,000	c 86,061 190	c 5,038,963 112,000	395,415	222,883	172,532
224,905	393,640	c 73,851	c 4,451,355	c 76,974	c 4,251,905	335,726	183,109	152,617

* Reorganized under old-line law in 1898.
thereafter; 3 per cent on ordinary.

† Reserve on industrial 4 per cent to 1903, 3½ per cent
Ordinary business. c Industrial business.

COMPANY, LINCOLN, NEB.

Incorporated April 6, 1887.

Commenced Business May 6, 1887

Harley, Sec.; Wm. B. Wilson, Treas.; John H. Ames, Gen. Atty.; A. R. Mitchell, Med. Dir.

214,206	329,620	3,425	5,018,795	14,390	21,796,330	2,221,354	1,745,713	475,641
195,197	286,301	3,179	4,414,256	12,652	19,295,797	1,749,064	1,353,029	396,035
200,177	275,834	3,615	5,188,386	11,340	17,466,090	1,327,180	1,025,342	301,838
184,409	248,623	3,719	5,461,302	9,480	14,910,277	1,004,774	766,278	238,496
150,945	211,794	2,807	4,296,322	7,077	11,594,847	739,820	576,572	194,248
127,466	162,402	2,091	3,591,918	5,205	8,970,347	548,815	406,703	142,112
92,514	124,315	1,579	2,573,184	3,794	6,466,862	408,640	294,146	114,494
83,086	124,112	1,258	2,208,660	2,857	5,037,203	327,488	210,498	116,990
71,991	87,797	963	1,703,491	2,145	3,912,616	288,528	183,967	104,561
55,057	71,402	749	1,477,772	1,673	3,109,698	252,092	141,545	110,547
49,944	64,828	692	1,290,363	1,418	2,570,270	229,894	110,999	118,895

BANKERS LIFE, LIN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1896	46,807	9,378	56,185	1,162	.....	5,985	.....	7,147
1895	42,372	8,876	51,248	3,500	.....	6,701	.....	10,205
1894	44,486	8,586	53,072	11,045	.....	5,700	.....	16,746
1893	44,483	7,989	52,472	12,045	.....	2,141	.....	14,187
1892	48,903	7,105	56,008	5,008	.....	1,538	.....	6,546
1891	30,631	6,688	37,319	2,000	.....	353	.....	2,353
1890	22,460	6,175	28,635	4,000	.....	17	.....	4,017
1889	17,862	6,050	23,912	7,000	.....	680	.....	7,680
1888	11,708	6,079	17,787	.....	.....	.....	.....	.....
1887	2,545	820	3,365	.....	.....	.....	.....	.....

Capital Stock, \$100,000.

BANKERS LIFE INSURANCE COM

William Hanhart, Pres.; Geo. W. Swain,

1907	417,788	83,386	501,174	223,239	.....	244,389	3,978	471,606
1906	564,958	88,554	653,512	233,738	* 10	249,569	16,621	499,938
1905	759,887	55,034	814,921	296,972	* 3,484	81,701	49,537	431,694
1904	784,444	63,879	848,323	241,301	* 5,461	75,615	35,402	357,779
1903	727,727	53,080	780,807	300,708	* 127	29,322	25,827	355,984
1902	703,592	48,068	751,660	266,161	.....	25,646	21,035	312,842
1901	610,166	44,788	654,954	167,297	.....	26,531	5,215	199,043
1900	535,955	36,161	572,116	81,924	.....	20,224	1,988	104,136
1899	451,088	45,525	496,613	148,656	.....	36,081	1,242	185,979

* Health claims.

Organized March 25, 1897.

BANKERS RESERVE LIFE

B. H. Robison, Pres.; R. L. Robison, Vice-Pres.; R. C. Wagner, Sec.; W. G. Preston, Treas.; J. A. Dempster, Supt. of Agents; R. M. Taylor,

1907	691,444	41,229	732,673	58,850	.....	25,827	50,444	135,121
1906	543,147	30,146	573,293	43,500	.....	22,341	37,576	103,417
1905	405,269	19,635	424,904	41,000	.....	22,241	27,383	90,624
1904	326,584	9,433	336,017	25,250	.....	7,442	19,834	52,526
1903	239,425	4,986	244,411	5,500	.....	3,230	13,546	22,276

Capital of \$100,000 paid up in 1908.

Capital Stock, \$100,000.

BENEFICIAL LIFE INSURANCE COM

Joseph F. Smith, Pres.; John C. Cutler, 1st Vice-Pres.; Lorenzo N. Stohl, 2d Vice-Pres.; John Stringham,

1907	85,935	7,023	92,958	8,201	.....	.....	.....	8,201
1906	58,032	4,838	62,870	6,201	.....	.....	.....	6,201
1905	26,359	6,875	33,234	6,201	.....	.....	.....	1,201

COLN, NEB.—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$	\$	\$	\$	\$	\$	a \$	a \$
34,874	42,021	547	1,059,201	1,163	2,119,107	199,378	95,150	104,228
29,517	39,718	395	720,936	1,081	1,912,906	187,568	83,041	104,527
25,440	42,185	384	687,395	1,085	1,906,595	175,660	75,854	99,806
25,222	39,408	374	618,500	1,104	1,900,700	167,821	56,701	111,120
31,416	37,962	593	1,004,150	1,176	2,056,200	156,635	55,119	101,516
23,069	25,422	450	726,300	939	1,623,300	138,782	33,889	104,893
16,272	20,289	343	578,000	792	1,408,000	126,414	17,324	109,090
15,217	22,897	411	674,000	679	1,224,500	114,078	9,198	104,880
11,762	11,762	525	989,500	555	1,051,500	107,510	2,241	105,269
2,574	2,574	181	362,000	172	344,000	102,169	1,196	100,973

a Reserve at 4 per cent since 1893; prior at 4½ per cent.

PANY OF THE CITY OF NEW YORK.

Commenced Business March 24, 1869.

Reincorporated October 28, 1899.

Asst. Sec.; J. B. Docharty, Jr., Treas.

							†	
104,117	575,723	319	660,341	5,523	10,860,006	1,371,952	1,227,640	144,312
115,091	615,029	583	1,336,883	6,990	14,253,047	1,472,081	1,347,043	125,028
274,397	706,091	4,920	2,657,447	11,706	21,343,405	1,482,876	1,454,473	28,403
283,586	641,365	5,606	4,582,272	13,915	22,738,036	1,389,299	1,202,575	186,724
283,879	639,863	2 051	3,752,954	10,379	21,805,329	1,172,729	1,009,258	163,471
300,933	613,775	♯ 6,547	♯ 5,227,338	♯ 11,435	♯ 22,154,031	1,060,787	821,774	239,013
256,498	455,541	12,983	8,229,167	12,600	21,546,493	915,999	630,423	285,576
231,009	335,145	1,817	5,366,326	5,957	18,317,226	705,111	447,610	257,501
223,743	409,722	1,712	6,859,000	5,098	16,103,000	444,514	280,527	163,988

† Reserve at 4 per cent; new business since 1900 at 3½ per cent. ♯ Change made to paid-for basis.

COMPANY, OMAHA, NEB.

Commenced Business 1897.

Reincorporated 1903

E. L. Dunn, Asst. Sec.; W. O. Bridges, M.D., Med. Dir.; W. F. Milroy, M.D., Asst. Med. Dir.;
Auditor; R. F. Marquis, Gen'l Agency Director.

275,786	410,907	2,474	5,889,250	7,453	18,762,303	1,101,949	885,356	216,593
217,610	321,027	2,049	4,908,000	5,781	14,703,222	773,460	614,806	158,654
160,929	251,553	1,440	3,466,000	4,335	11,348,555	579,775	432,400	87,375
148,299	200,825	1,373	3,398,500	3,460	9,350,750	344,504	301,247	43,257
117,110	139,386	924	2,472,000	2,435	6,911,500	205,898	181,727	24,171

Reserve at 4 per cent.

PANY, SALT LAKE CITY, UTAH.

Incorporated May 10, 1905

Commenced Business June 1, 1905.

Sec. and Mgr.; Joseph Nelson, Treas.; W. R. Calderwood, M. D., and S. H. Allen, M. D., Med. Directors.

46,600	54,801	1,088	1,320,300	2,018	2,482,300	169,796	51,071	118,725
42,786	48,987	1,026	1,223,500	1,422	1,671,500	128,616	25,150	103,466
21,054	22,255	642	754,500	640	752,500	112,314	11,272	101,042

Reserve at 4 per cent.

Incorporated May, 1851.

BERKSHIRE LIFE INSURANCE

J. W. Hull, Pres. and Treas.; Walter F. Hawkins, Vice-Pres.; Theodore L. Allen, Sec.; Robert H.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,503,886	771,291	3,275,127	784,243	117,929	562,431	343,060	1,807,663
1906	2,507,447	729,971	3,237,418	771,981	129,540	444,407	333,117	1,679,045
1905	2,497,369	651,476	3,148,845	885,614	149,171	426,652	350,860	1,812,297
1904	2,424,998	629,962	3,054,960	599,852	141,380	460,890	340,344	1,542,466
1903	2,310,438	588,173	2,898,610	625,215	171,933	376,553	289,357	1,463,058
1902	2,278,409	505,059	2,783,468	676,027	128,500	394,122	347,074	1,545,743
1901	2,173,932	482,152	2,656,084	723,182	75,374	377,675	311,421	1,487,652
1900	2,096,685	424,884	2,521,569	545,313	69,561	337,622	320,174	1,272,676
1899	1,913,570	390,314	2,303,884	577,922	83,407	338,451	270,085	1,269,865
1898	1,798,257	372,939	2,171,196	571,477	104,346	346,927	243,836	1,266,586
1897	1,780,124	384,437	2,128,561	453,646	50,239	357,537	298,930	1,160,352
1896	1,667,911	346,921	2,014,832	405,947	65,823	393,401	261,758	1,126,929
1895	1,573,215	334,390	1,907,605	386,524	109,938	285,629	237,768	1,019,859
1894	1,455,372	307,766	1,763,138	377,419	71,715	307,817	205,930	962,881
1893	1,351,732	282,736	1,634,468	314,926	87,902	255,246	185,141	843,215
1892	1,282,017	251,131	1,533,148	378,065	70,014	214,535	175,636	838,250
1891	1,160,807	239,148	1,399,955	293,880	78,459	223,539	169,091	764,969
1890	1,020,582	217,426	1,238,008	309,045	85,041	178,894	126,909	699,889
1889	902,358	200,641	1,102,999	224,638	97,232	190,131	101,077	613,078
1888	811,557	183,124	994,681	206,469	124,541	160,429	102,504	593,943
1887	753,365	186,273	939,638	185,572	249,217	158,492	104,882	698,163
1886	705,796	188,953	894,749	190,276	260,226	131,861	103,792	686,155
1885	669,115	189,589	858,704	183,493	143,603	206,893	99,845	633,834
1884	597,544	188,251	785,795	168,101	113,839	194,133	89,882	565,955
1883	580,299	194,481	774,780	194,935	110,700	150,638	92,227	548,500
1882	523,343	191,730	715,073	162,300	265,677	133,071	88,588	649,636
1881	490,823	205,132	695,955	104,626	216,870	139,245	86,125	546,866
1880	383,425	198,623	582,048	101,217	128,225	62,685	82,246	374,373
1879	390,486	197,828	588,314	107,161	56,976	88,247	80,613	332,997
1878	382,089	188,398	570,487	132,493	100,393	100,707	102,785	436,378
1877	415,749	191,085	606,834	93,770	106,861	97,663	103,633	401,927
1876	443,201	195,146	638,347	165,287	51,495	88,668	91,949	397,399
1875	484,714	191,557	676,271	147,829	24,204	75,149	93,900	341,082
1874	504,368	168,382	672,750	111,609	7,900	86,586	77,345	283,440
1873	512,635	144,880	657,515	117,483	8,409	60,484	63,972	250,348
1872	530,251	118,176	648,427	72,650	2,000	36,425	60,012	171,087
1871	502,821	91,837	594,658	115,748	1,500	49,520	50,872	217,640
1870	475,507	94,890	570,397	88,258	1,000	37,536	71,084	197,878
1869	584,285	84,322	668,607	103,246	.....	56,288	73,376	232,910
1868	412,060	39,981	452,041	72,000	.....	24,834	48,861	145,695
1867	322,719	42,127	364,846	50,200	.....	16,444	93,769	160,413
1866	199,785	34,905	234,690	40,450	.....	6,151	.....	46,601
1865	125,793	25,537	151,330	16,600	.....	2,262	.....	18,862
1864	95,626	27,944	123,570	39,000	.....	3,449	20	42,469
1863	72,669	14,185	86,853	35,981	.....	4,811	283	41,075
1862	67,080	11,558	78,638	13,500	.....	7,168	20,355	41,024
1861	66,546	9,495	76,041	14,000	.....	5,089	.....	19,089
1860	61,403	8,724	70,127	27,000	.....	2,724	.....	29,724
1859	52,493	7,218	59,711	16,700	.....	4,840	13	21,553
1858	49,022	5,786	54,808	8,500	.....	4,168	201	12,868
1857	51,561	4,576	56,137	11,993	.....	3,539	13,267	28,800
1856	36,213	5,188	41,401	6,500	.....	5,418	.....	11,918
1855	31,068	9,576	40,643	7,200	.....	2,059	.....	9,259
1854	25,020	727	25,747	4,980	.....	622	.....	5,602
1853	9,101	59	9,160	.....	.....	248	.....	248
1852	2,627	226	2,853	960	.....	.....	.....	960

COMPANY, PITTSFIELD, MASS.

Commenced Business September 4, 1851.

Davenport, Asst. Sec.; James M. Lee, Actuary; W. L. Paddock, M.D., Henry Colt, M.D., Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$	\$	\$	\$	* \$	\$
441,218	2,248,881	1,338	3,454,544	25,947	64,910,790	16,237,240	15,387,609	849,631
504,948	2,183,993	1,981	4,972,249	25,766	65,110,667	15,580,860	14,510,308	1,070,552
504,081	2,316,376	2,402	5,604,428	25,376	64,578,465	14,686,923	13,592,977	1,093,946
491,052	2,033,518	2,462	6,756,511	24,671	62,904,722	13,784,253	12,742,794	1,041,459
476,643	1,939,701	2,358	6,466,367	23,842	60,766,778	12,693,704	11,844,765	848,939
463,293	2,009,036	2,650	6,995,174	23,004	58,448,429	11,831,275	11,009,353	801,922
459,874	1,947,526	2,495	6,458,642	21,996	55,910,836	11,019,937	10,198,878	821,059
452,652	1,725,322	3,338	8,066,576	21,240	54,000,676	10,216,039	9,415,581	800,458
416,474	1,686,339	3,041	7,293,207	19,587	50,105,388	9,374,118	8,576,337	797,781
394,678	1,661,264	2,914	6,997,119	18,398	47,305,857	8,711,091	7,889,707	821,384
380,990	1,541,342	2,895	7,466,419	17,538	45,538,521	8,149,600	7,367,107	782,493
380,047	1,506,976	3,084	7,588,873	16,706	43,268,435	7,508,053	6,752,758	755,295
369,602	1,389,461	3,457	8,766,381	15,913	41,599,558	6,964,497	6,254,510	709,987
332,027	1,294,908	2,795	7,450,678	14,731	38,159,229	6,430,161	5,787,820	642,326
310,920	1,154,135	2,766	7,299,343	14,261	36,833,577	5,939,316	5,399,316	594,365
299,093	1,137,343	3,021	8,716,696	13,595	34,818,650	5,491,598	4,961,617	529,981
268,932	1,033,901	2,972	7,232,018	12,521	30,799,134	5,078,071	4,546,530	531,541
247,449	947,338	2,981	7,492,805	11,680	28,374,503	4,700,724	4,171,542	529,182
233,008	846,086	2,764	6,921,888	10,434	25,054,963	4,393,249	3,867,549	525,700
191,210	785,153	2,234	5,431,753	9,275	21,901,288	4,122,343	3,630,149	492,194
179,054	877,217	2,052	5,146,376	8,444	19,657,323	3,902,871	3,430,247	472,624
166,672	852,827	2,041	4,599,474	7,822	17,877,227	3,850,055	3,402,583	447,472
154,645	788,479	1,583	3,824,092	7,087	16,209,314	3,796,168	3,355,386	440,782
140,462	705,614	1,306	3,083,244	6,734	15,010,306	3,749,927	3,295,659	442,268
138,158	686,658	1,271	2,962,135	6,380	14,122,913	3,676,140	3,231,765	454,375
115,770	765,406	1,004	2,676,313	5,901	13,005,262	3,577,134	3,100,093	477,041
109,820	656,686	1,030	2,481,384	5,732	12,363,205	3,577,062	3,153,487	423,575
109,226	483,599	1,164	2,422,267	5,582	11,930,030	3,511,178	3,169,098	342,080
93,112	425,801	1,159	2,546,419	5,373	11,458,633	3,424,056	3,114,034	310,022
82,025	518,281	1,025	2,073,090	5,253	11,116,570	3,296,964	3,018,730	278,234
80,207	476,371	1,044	2,233,891	5,354	11,653,069	3,271,252	2,924,041	329,211
79,241	476,640	1,001	2,425,305	5,531	12,331,015	3,235,521	2,920,322	315,199
90,271	431,353	780	1,799,041	4,813	10,940,216	3,074,571	2,783,522	291,049
88,152	371,592	850	1,864,160	4,709	10,823,154	2,835,487	2,584,316	251,171
86,426	336,774	808	1,821,717	4,570	10,734,043	2,510,762	2,339,115	171,647
89,164	260,251	767	2,014,667	4,479	10,450,413	2,181,629	2,022,928	98,701
97,498	315,138	1,054	2,304,476	4,435	10,049,905	1,780,320	1,710,309	70,011
96,787	319,210	1,303	2,664,147	4,419	10,027,753	1,562,588	1,472,820	89,768
119,888	352,799	1,843	3,668,611	4,204	9,766,841	1,344,005	1,250,009	93,996
90,149	235,844	1,309	3,310,779	3,764	9,023,568	1,085,879	995,245	90,634
78,694	239,107	1,382	3,662,750	3,265	7,968,085	869,398	719,451	149,947
42,886	89,488	757	2,003,950	2,275	5,418,075	660,298	558,761	101,537
27,148	46,009	358	802,000	1,587	3,351,550	506,014	2,266,656	2,179,358
21,076	63,545	273	674,300	1,319	2,724,450	390,004	2,240,135	2,149,869
16,269	57,344	165	293,800	1,140	2,248,100	317,546	2,189,396	2,128,150
17,982	59,006	149	236,150	1,065	2,089,650	291,965	.....	.....
19,006	38,096	237	423,900	1,078	2,162,900	278,463	.....	.....
17,863	47,587	325	623,375	1,010	2,097,500	237,101	.....	.....
15,538	37,091	212	380,500	845	1,761,900	212,991	.....	.....
14,109	26,978	149	306,100	751	1,609,900	189,708	.....	.....
18,313	47,113	274	612,250	775	1,667,950	163,410	.....	.....
13,688	25,606	258	585,250	675	1,419,350	157,067	.....	.....
18,040	27,300	265	534,725	616	.....	86,615	.....	.....
7,425	13,027	455	867,100	536	1,006,350	77,972	.....	.....
4,742	4,990	192	319,450	193	316,550	59,913	.....	.....
1,965	2,985	112	158,300	96	126,200	53,442	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

a Reserve calculated at 4½ per cent.

† Change made to paid-for basis.

Incorporated Aug. 18, 1891.

BOSTON MUTUAL LIFE INSURANCEJohn W. Wheeler, Pres.; William P. Wood, Vice-Pres.; H. O. Edgerton, Sec.
Carl Bradley,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	528,933	37,501	566,434	158,935	.....	48,760	5,608	213,303
1906	395,993	17,403	413,396	104,869	.....	28,339	2,720	135,928
1905	289,462	44,995	334,457	84,482	.....	11,495	3,283	99,260
1904	218,860	113,872	332,732	60,805	.....	20,839	1,336	84,980
1903	216,566	9,258	225,824	50,945	.....	8,311	1,029	60,285
1902	225,975	1,004	226,979	61,073	.....	5,683	1,149	67,905
1901	111,589	1,815	113,404	35,536	.....	759	1,260	37,555
1900	62,331	400	62,731	28,953	.....	1,003	789	30,787
1899	61,901	1,450	63,351	42,250	.....	1,837	.....	44,045

Capital Stock \$100,000.

CAPITOL LIFE INSURANCEThomas F. Daly, Pres.; C. S. Morey, Vice-Pres.; Chas. Boettcher,
Wm. S. Bagot and J. W.

1907	293,573	29,482	323,055	30,465	.....	.....	.....	30,465
1906	142,278	17,562	159,840	10,000	.....	.....	.....	10,000
1905	65,036	60,538	125,574	.....	.....	.....	.....	.....

Capital Stock, \$25,000.

CEDAR RAPIDS LIFE INSURANCEOscar Casey, Pres.; C. D. Butterfield, 1st Vice-Pres. J. U. Cuykendall, 2d Vice-Pres.; W.
G. E. Crawford, M. D., Chief Med. Director; J. Lynn

1907	20,703	2,756	23,459	.....	.....	.....	.....	.....
1906	3,289	26,327	29,616	.....	.....	.....	.....	.....

Capital Stock, \$100,000.

CENTRAL LIFE ASSURANCE SOCIETY OFGeorge B. Peak, Pres.; W. L. Shepard, Vice-Pres.; H. G. Everett, Sec.; C. C. Miller,
Smouse, M. D., Med. Dir.; Addison

1907	380,870	40,821	421,691	36,307	16,555	13,505	3,188	69,555
1906	350,343	33,388	383,731	41,312	9,000	20,833	2,041	73,186
1905	307,277	21,463	328,740	19,150	.....	12,842	2,740	34,732
1904	213,121	57,055	270,176	25,585	.....	7,687	.....	33,272
1903	150,649	9,509	160,158	13,945	.....	1,824	.....	15,769
1902	107,754	5,412	113,166	10,700	.....	705	.....	11,405
1901	95,102	3,293	98,395	9,200	.....	26	.....	9,226
1900	60,604	1,419	62,023	150	.....	.....	.....	150
1899	52,969	550	53,519	.....	.....	.....	.....	.....
1898	16,687	284	16,971	.....	.....	.....	.....	.....
1897	9,287	137	9,424	.....	.....	.....	.....	.....
1896	4,419	825	5,244	.....	.....	.....	.....	.....

COMPANY, BOSTON, MASS.

Commenced Business Feb. 15, 1892.*

and Treas.; Benj. W. Rowell, Comptroller; Frank E. Allard, M. D., Med. Dir.
Supt. of Agencies.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$ †	\$
212,088	425,391	4,311	2,464,391	6,571	5,978,440	658,703	621,723	36,980
		058,114	011,553,007	041,957	08,104,783			
169,139	305,067	3,144	2,898,207	5,531	5,779,861	526,992	485,394	41,598
		047,349	09,532,580	032,714	06,173,949			
179,281	278,541	2,280	1,897,936	4,676	4,855,097	387,979	352,408	35,571
		041,546	09,423,808	021,580	04,349,881			
189,431	274,411	719	609,716	3,523	3,876,244	330,890	282,963	47,927
		014,371	03,025,518	010,609	02,187,680			
157,223	217,508	739	601,735	3,673	4,282,883	275,479	233,831	41,647
		08,979	01,846,003	07,658	01,578,767			
90,035	157,940	7,921	2,449,207	3,805	4,318,672	171,199	163,597	7,602
				04,144	0880,840			
75,023	112,578	7,244	3,671,789	6,006	5,158,767	81,206	59,702	21,504
35,691	66,436	1,093	1,131,052	2,081	2,954,352	79,109	41,052	38,057
19,381	63,468	711	949,500	1,776	2,838,800	79,307	40,402	38,905

* Reorganized in 1899. † Reserve at 4 per cent; new business since 1900 at 3½ per cent. e Industrial business.

COMPANY, DENVER, COLO.

Incorporated July 1, 1905.

Commenced Business July 25, 1905.

ad Vice-Pres.; Fred. W. Bailey, Sec.; Geo. Graham, Jr., Actuary;
O'Connor, Med. Directors.

211,370	241,835	1,964	4,927,244	2,896	7,960,579	395,360	171,648	223,712
132,922	142,922	1,140	3,109,250	1,461	4,562,750	348,070	58,414	289,656
59,938	59,938	388	1,689,500	373	1,636,500	310,187	9,925	300,262

Reserve at 3½ per cent.

COMPANY, CEDAR RAPIDS, IOWA.

Incorporated May 1, 1906.

Commenced Business May 28, 1906.

H. Brown, Sec.; J. L. Beven, Jr., Mgr.; Geo. M. Stearns, Actuary; J. M. Dinwiddie, Treas.;
Crawford, Asst. Med. Dir.; C. B. Robbins, Counsel.

22,195	22,195	362	568,669	412	659,669	41,911	5,730	36,181
12,173	12,173	55	96,000	54	95,000	43,279	662	42,617

Reserve at 4 per cent.

THE UNITED STATES, DES MOINES, IA.

Incorporated February 18, 1896.

Commenced Business February 20, 1896.

Assistant Sec.; Homer A. Miller, Treas.; G. H. Carr, Counselor; D. W.
C. Page, M. D., Asst. Med. Dir.

173,381	242,936	2,478	3,508,344	7,560	10,783,555	849,572	714,653	134,919
192,147	265,333	3,397	5,200,243	7,210	10,576,111	661,430	540,295	121,135
180,949	215,681	3,327	5,086,858	6,021	8,815,246	551,212	430,461	120,751
109,785	143,057	2,538	3,093,967	4,213	5,908,286	411,561	301,734	109,827
77,476	93,245	1,332	1,796,387	3,005	4,363,786	266,296	181,113	85,183
58,406	69,811	988	1,355,250	2,198	3,253,554	173,034	120,837	52,197
48,010	57,236	875	1,146,050	1,578	2,363,054	102,687	76,120	26,567
40,192	40,342	614	1,075,800	1,093	1,863,654	63,482	40,825	22,657
31,739	31,739	390	708,100	739	1,161,000	41,347	22,158	19,189
11,585	11,585	202	315,500	428	556,900	9,574	1,635	7,939
8,114	8,114	149	148,100	331	339,100	4,161	792	3,369
2,540	2,540	252	256,000	252	256,000	2,972	1,156	1,816

Reserve at 3½ and 4 per cent.

Capital, \$100,000.

CENTRAL LIFE INSURANCE COM

H. W. Johnson, Pres.; W. F. Weese, 1st Vice-Pres.; Chas. Nadler, 2d Vice-Pres.; T. W. Appleby,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 69,978	\$ 16,308	\$ 86,286	\$ 6,000	\$	\$ 541	\$	\$ 6,541

CENTRAL LIFE INSURANCE

Grant Hornaday, Pres.; C. C. Nelson, Vice-Pres.; H. L. Stout, Sec. and Treas.; Elmer E. Lyon,

1907	48,548	4,385	52,933					
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Capital Stock, \$255,700.

CITIZENS LIFE INSURANCE

W. H. Gregory, Pres. and Gen. Mgr.; M. A. Scovell, 1st Vice-Pres.; R. E. Gregory, 2d Vice-Pres.; W. H. Albritton, Asst. Treas.; T. E. Cleland, Actuary; V. C. Rutherford, Comptroller; Counsel; Thomas Hunt

1907	674,777	104,863	779,640	51,666	.....	1,199	49,712	102,577
1906	495,693	85,205	580,898	67,800	.....	.....	622	68,422
1905	268,483	105,174	373,657	9,000	.....	.....	700	9,700
1904	24,958	27,454	52,412	.....	.....	.....	.....	.....

Capital, \$125,000.

CLEVELAND LIFE INSUR

Peter W. Ward, Pres.; N. P. Goodhue, Vice-Pres.; W. S.

1907	5,772	2,900	8,672					
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Capital Stock, \$250,000.

COLONIAL LIFE INSURANCE COM

Ernest J. Heppenheimer, Pres.; Edward F. C. Young, Vice-Pres.; Chas. F. Nettleship, 2d Vice-Pres.; Charles J. Harvey, Actuary; Samuel

1907	704,235	166,638	870,873	211,185	.....	4,379	5,115	220,679
1906	631,734	161,537	793,271	178,932	.....	2,951	3,585	185,468
1905	547,463	179,443	726,906	141,312	.....	3,053	3,493	147,858
1904	454,807	185,382	640,189	115,554	.....	688	3,069	119,311
1903	364,588	148,255	512,843	86,855	.....	1,224	1,335	89,414
1902	282,093	193,687	475,780	69,871	.....	230	.....	70,101
1901	203,454	166,178	369,632	50,676	.....	263	.....	50,939
1900	152,501	123,497	275,998	39,501	.....	.....	.....	39,501
1899	85,252	124,302	209,554	15,900	.....	.....	.....	15,900
1898	23,626	71,955	95,581	4,221	.....	.....	.....	4,221

PANY OF ILLINOIS, OTTAWA, ILL.

Incorporated April, 1907.

Commenced Business, April 12, 1907.

Sec.; S. B. Bradford, Treas.; Dr. T. W. Burrows, Med. Dir.; W. H. Hinebaugh, Counsel.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 27,751	\$ 34,292	1,833	\$ 4,240,000	1,109	\$ 2,370,250	\$ 148,582	\$ 43,807	\$ 104,775

Reserve at 3½ per cent.

COMPANY, FORT SCOTT, KAN.

Incorporated Dec., 1906.

Commenced Business, April 1, 1907.

Asst. Sec.; R. S. Tiernan, Agency Mgr.; C. A. Van Velzer, Med. Dir.; W. W. Padgett, Counsel.

39,661	39,661	666	1,471,000	630	1,392,250	111,608	10,426	101,182
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Reserve at 3½ per cent.

COMPANY, LOUISVILLE, KY.

Incorporated July 1, 1904.

Commenced Business November 23, 1904.

Pres.; J. W. Lam, 3d Vice-Pres.; L. W. Key, 4th Vice-Pres. and Treas.; J. Walter Peake, Sec.; J. Pettus, Cashier; Louis St. J. Thomas, Asst. Gen. Mgr.; Helm Bruce, General Stucky, M. D., Med. Dir.

448,590	551,167	3,568	11,278,250	7,794	25,271,350	883,394	472,644	410,750
416,928	485,350	4,426	12,720,350	5,883	19,178,500	536,515	254,498	282,017
246,155	255,855	3,233	12,198,110	2,972	11,474,200	321,961	116,862	205,099
23,243	23,243	209	1,025,000	209	1,025,000	132,615	11,069	121,546

Reserve at 3 per cent.

ANCE COMPANY, CLEVELAND, O.

Incorporated Sept. 6, 1906.

Commenced Business Sept. 16, 1907.

Shelton, Sec.; E. W. Doty, Treas.; H. C. Brainerd, Med. Dir.

9,564	9,564	94	206,500	94	206,500	157,103	2,232	154,871
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Reserve at 3½ per cent.

PANY OF AMERICA, JERSEY CITY, N. J.

Incorporated 1897.

Commenced Business 1898.

Pres.; Dunbar Johnston, Sec.; John Nevin, M. D., Med. Dir.; Joseph D. Bedle, Counsel; R. Drown, Supervisor of Agencies.

507,971	728,650	δ 95,486 1,471	δ 10,721,436 1,343,558	δ 131,595 4,513	δ 15,629,430 4,305,240	988,457	725,741	262,716
475,607	661,075	δ 79,515 p 1,420	δ 9,282,005 p 1,320,807	δ 110,981 p 4,071	δ 13,176,326 p 3,980,757	846,411	578,359	268,052
473,427	621,285	δ 81,300 1,719	δ 9,206,841 1,602,098	δ 101,453 3,700	δ 11,886,563 3,598,950	709,984	441,052	268,932
414,806	534,117	δ 73,252 1,586	δ 8,784,984 1,411,273	δ 83,690 3,225	δ 9,781,317 3,039,913	590,366	320,161	270,305
365,990	455,404	δ 60,215 1,553	δ 7,122,800 1,402,877	δ 70,076 2,743	δ 8,028,103 2,517,715	378,455	219,025	159,430
353,506	423,607	δ 57,644 1,527	δ 6,454,644 1,386,271	δ 55,597 2,253	δ 6,149,410 2,015,338	314,260	144,117	170,143
274,703	325,642	δ 48,466 1,324	δ 5,211,301 1,073,000	δ 43,520 1,794	δ 4,668,763 1,513,067	204,975	92,958	112,017
217,029	256,530	δ 39,376 1,050	δ 4,209,047 791,507	δ 34,674 1,270	δ 3,650,629 1,020,067	156,091	49,987	106,104
178,426	194,326	δ 38,129 708	δ 4,042,526 513,500	δ 27,697 717	δ 2,854,075 582,000	127,775	19,533	108,242
89,682	93,903	δ 20,297 182	δ 2,719,798 202,000	δ 10,623 169	δ 1,423,482 188,500	101,678	3,728	97,950

† Reserve at 4 per cent; new business since 1900 at 3½ per cent. δ Industrial policies. p Changed to paid-for basis.

Capital Stock, \$100,000.

COLORADO NATIONAL LIFE

Thomas B. Stearns, Pres.; Chas. M. MacNeill, Vice-Pres.; A. M. Gildersleeve, ad Vice-Pres.
Grant, M. D., Med. Director;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1907	\$ 247,876	\$ 20,319	\$ 268,195	\$ 24,000	\$	\$	\$ 3,003	\$ 27,003
1906	144,947	9,470	154,417	2,500	A 906	.....	.....	3,406
1905	104,359	2,380	176,739	.....	A 273	.....	.....	273

A Indemnity claims.

Capital, \$100,000.

COLUMBIA LIFE AND TRUST

Wm. M. Ladd, Pres.; Theo. B. Wilcox, Vice-Pres.; Edw. Cookingham, ad Vice-Pres.;
H. C. Wilson, Med. Dir.; Geo. F. Wilson

1907	32,766	7,636	40,402	10,000	.....	1,667	73	11,740
1906	20,981	28,488	49,469	.....	.....	.....	.....	.....

Capital Stock, \$174,400.

COLUMBIA LIFE INSURANCE

Felix G. Cross, Pres.; James A. Green, W. T. Robertson and Dr. Chas. Weber, Vice-
Auditor; Wm. C. Culkins, Gen. Mgr.; Dr. F. B. Cross, Med. Dir.; Dr. E.

1907	139,489	20,693	160,182	25,736	.....	3,675	2,591	32,002
1906	92,259	87,868	180,127	13,900	.....	4,825	2,534	21,259
1905	85,748	16,416	102,164	4,250	.....	3,880	2,181	10,311
1904	27,788	117,493	145,281	6,318	.....	403	635	7,356
1903	7,320	29,309	36,629	.....	.....	.....	.....	.....

Capital Stock, \$1,000,000.

COLUMBIAN NATIONAL LIFE INSUR

Arthur E. Childs, Pres.; Geo. H. Holt, Vice-Pres.; John D. Davis, Vice-Pres.; Bayard Dominick,
and Comptroller; William H. Brown, Sec. and Treas.; A. P. Earle, Actuary;
Agency Dir.; J. S. Phelps, M. D., Med.

1907	1,333,366	251,087	1,584,453	168,602	515	84,142	48,037	301,296
1906	1,707,632	804,510	2,512,142	158,941	515	38,614	10,651	208,721
1905	1,398,071	51,842	1,449,913	153,970	.....	12,898	315	167,183
1904	771,493	162,514	934,007	80,347	.....	32	22	80,401
1903	251,156	130,874	382,030	19,773	.....	.....	.....	19,773
1902	36,289	31,033	67,322	403	.....	.....	.....	403

Capital, \$100,000.

COLUMBUS MUTUAL LIFE INSUR

C. W. Brandon, Pres.; D. H. Thomas, Vice-Pres.; S. A. Court, Dir. of Agents; Geo. A. Peters, Sec.;

Capital, \$100,820.

COMMERCIAL LIFE INSUR

Louis M. Wise, Pres.; William A. Vawter, Vice-Pres.; Harold Dyrenforth, ad

1907	79,286	25,889	105,175					
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INSURANCE COMPANY, DENVER, COLO. Incorporated Dec., 1905.
Commenced Business Dec. 28, 1905.
and Gen. Manager of Agencies; H. L. Sears, Secretary; Fred G. Moffat, Treasurer; W. W. C. A. Brandenburg, Counsel

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 170,004 106,976 104,735	\$ 197,007 110,382 105,008	1,277 482 751	\$ 3,197,659 1,670,918 2,263,591	1,973 909 751	\$ 5,679,952 3,096,610 2,263,591	\$ 410,995 355,862 320,923	\$ 169,555 71,989 40,693	\$ 241,440 283,873 280,230

Reserve at $3\frac{1}{4}$ per cent.

COMPANY, PORTLAND, ORE. Incorporated Jan. 13, 1906.
Commenced Business Jan. 26, 1906.
Jesse R. Sharp, Manager of Agencies; M. M. Johnson, Treas.; Geo. M. Strong, Sec.;
and H. C. Jeffords, Asst. Med. Directors.

20,797 24,581	32,537 24,581	241 363	506,400 956,200	722 363	1,491,550 956,200	134,492 125,482	26,397 8,810	108,095 116,672
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Reserve at 4 per cent.

COMPANY, CINCINNATI, O. Incorporated 1902.
Commenced Business Sept. 1, 1903.
Presidents: Edward W. Hyde, Actuary and Treas.; C. B. Matthews, Sec.; S. M. Cross,
W. Mitchell, Consulting Med. Dir.; H. C. Moore, Superintendent of Agents.

94,880 73,785 56,833 72,980 17,450	126,882 95,004 67,144 80,336 17,450	553 449 528 1,623 114	2,152,225 1,780,694 1,134,351 2,713,953 230,500	1,839 1,596 1,571 1,551 98	4,602,276 3,622,709 2,931,826 2,661,405 194,000	478,829 444,178 319,863 203,598 118,549	288,451 230,513 173,907 99,368 1,218	190,378 213,665 145,946 110,230 117,331
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Reserve at $3\frac{1}{2}$ per cent.

ANCE COMPANY, BOSTON, MASS. Incorporated June 5, 1902.
Commenced Business Sept. 11, 1902.
Vice-Pres.; Franklin W. Ganse, Vice-Pres. and Agency Director; Francis P. Sears, Vice-Pres.
H. O. Forbush, Asst. Treas.; Clarence Needham, Auditor; Frank A. Wesley, Asst.
Dir.; Daniel L. Hunt, Asst. Med. Dir.

697,628 1,366,415 454,338 381,575 133,051 20,378	998,924 1,575,136 621,521 461,976 152,824 20,781	2,280 664,985 5,132 6,623 23,491 4,723 2,661 451 5,239	5,064,368 8,550,006 15,268,453 15,486,594 23,491,255 16,291,350 9,468,216 7,063,050 4,813,941 1,325,750 759,640	9,362 4,635 10,449 68,462 8,500 4,988 40,397 2,303 18,756 435 4,275	35,500,887 619,507 38,810,646 8,913,437 33,530,423 18,299,296 18,535,176 5,532,978 6,754,200 2,630,959 1,279,750 615,316	4,091,055 3,551,027 1,968,128 1,069,086 537,367 260,876	\$ 2,609,285 2,110,991 1,387,285 619,531 207,085 35,749	1,481,770 1,440,036 580,843 449,555 330,282 225,127
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Industrial business; reinsured in 1907.

Change to paid-for basis.

Reserve at $3\frac{1}{4}$ per cent.

ANCE COMPANY, COLUMBUS, O. Incorporated 1906.
Commenced Business, April, 1908.
E. A. Reeder, Treas.; J. M. Sheets, Counsel; S. C. Priest, W. B. Carpenter, Med. Directors.

ANCE CO., CHICAGO, ILL. Incorporated Jan. 31, 1907.
Commenced Business Feb. 1, 1907.
Vice-Pres.; Frank L. Wood, Sec. and Pres.; J. M. G. Carter, M. D., Med. Dir.

75,442	75,442	1,364	4,652,750	1,180	3,945,750	124,556	19,123	105,433
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Reserve at $3\frac{1}{4}$ per cent.

Incorporated June 26, 1906.

COMMERCIAL LIFE INSURANCE

Albert J. Heliker, Pres.; E. A. Hendrickson, Vice-Pres;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 36,869	\$ 899	\$ 37,768	\$ 3,300	.....	\$ 2,357	.....	\$ 5,657
1906	14,032	26,008	40,040	1,000	.....	.....	.....	1,000

Capital Stock, \$200,000.

COMMONWEALTH LIFE INSURANCE

J. D. Powers, Pres.; Matt O'Doherty, 1st Vice-Pres.; Samuel B. Kirby, and Treas.; Dr. J. W. Guest, Med. Director;

1907	236,892	5,614	242,506	32,009	.....	32	6,259	38,300
1906	159,984	7,740	167,724	18,519	.....	.....	1,194	19,713
1905	41,466	5,154	46,620	2,407	.....	.....	.....	2,407

Capital Stock, \$150,000.

CONNECTICUT GENERAL LIFE INSUR

R. W. Huntington, Jr., Pres.; P. H. Woodward, Vice-Pres.; Geo. E. Bulkley, Sec.; E. B. Peck, Asst.

1907	1,223,036	325,435	1,548,471	241,667	174,459	87,494	63,378	566,998
1906	1,182,385	290,736	1,473,121	242,167	86,519	84,529	61,165	474,380
1905	1,060,297	288,646	1,348,943	279,708	114,902	66,939	56,534	518,083
1904	914,346	242,027	1,156,373	257,201	82,195	99,259	41,437	480,092
1903	801,314	222,861	1,024,175	190,021	78,565	54,698	33,589	355,873
1902	712,804	220,353	933,157	146,409	57,577	72,225	28,080	304,291
1901	616,841	185,202	802,043	133,990	49,574	61,830	28,785	274,179
1900	557,557	184,198	741,755	158,266	35,832	56,396	32,447	282,941
1899	495,137	172,762	667,899	108,335	26,105	81,157	41,367	256,064
1898	442,434	160,155	602,589	88,422	29,875	99,145	49,429	266,871
1897	403,484	157,736	561,220	115,622	24,523	115,342	68,534	324,021
1896	385,415	142,953	528,368	128,527	58,334	49,858	71,818	308,537
1895	371,158	137,308	508,466	113,058	33,906	37,928	23,615	208,507
1894	352,894	131,370	484,264	113,786	42,063	32,016	27,518	215,383
1893	345,788	115,412	461,200	90,500	33,215	20,677	22,584	166,976
1892	317,290	120,836	438,126	97,209	48,889	21,831	33,506	201,435
1891	292,203	103,847	396,050	86,654	53,978	18,868	30,204	189,704
1890	273,068	104,532	377,600	88,330	41,238	18,885	10,727	159,180
1889	238,175	107,563	345,738	97,387	32,938	13,385	9,177	152,887
1888	219,509	95,083	314,592	77,870	20,437	13,564	7,896	119,767
1887	201,005	91,821	292,826	64,102	35,120	11,110	7,240	117,572
1886	182,592	86,684	269,276	74,019	33,360	17,263	7,355	131,997
1885	169,259	81,764	251,023	60,425	39,854	19,021	6,920	126,220
1884	162,311	76,631	238,942	55,453	38,887	11,266	6,908	112,414
1883	158,020	95,580	253,600	90,583	37,647	11,815	8,415	148,560
1882	148,590	74,383	222,973	65,666	43,493	10,479	9,475	120,113
1881	143,226	68,607	211,833	73,391	23,345	13,418	5,471	115,625
1880	136,408	69,022	205,430	52,169	34,796	15,022	5,836	107,893
1879	159,325	69,641	228,966	78,367	37,846	33,735	5,256	155,204
1878	194,381	73,258	267,639	86,989	37,648	66,723	434	191,794
1877	238,801	69,491	308,292	78,694	17,000	89,300	1,947	186,941
1876	252,847	72,556	325,403	57,100	33,689	54,338	13,311	158,438
1875	247,343	65,791	313,134	68,091	.....	36,927	20,264	125,282
1874	266,842	60,176	327,018	58,725	1,000	39,905	21,331	120,961
1873	273,228	64,579	337,807	61,145	.....	30,976	19,988	112,109
1872	274,926	50,793	325,719	68,950	.....	21,368	2,294	92,612
1871	258,175	45,178	303,353	71,834	.....	19,173	15,093	106,100
1870	217,125	37,416	254,541	53,506	.....	1,286	15,664	70,456
1869	156,970	30,534	187,504	25,700	.....	739	9,033	35,472
1868	132,922	29,933	162,855	25,250	.....	1,112	744	27,106
1867	101,481	20,470	121,951	9,977	.....	145	.....	10,122
1866	45,645	7,090	52,735	6,000	.....	810	.....	6,810
1865	8,001	3,122	11,123	.....	.....	.....	.....	.....

COMPANY, INDIANAPOLIS, IND.

Commenced business Sept. 24 1906.

C. L. Buschman, Vice-Pres.; Wm. A. Pickens, Sec.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
26,523	32,180	476	907,500	602	1,259,000	35,217	28,671	6,546
6,723	7,723	255	583,500	252	576,500	31,328	12,909	18,419

Reserve at 3½ per cent.

COMPANY, LOUISVILLE, KY.

Incorporated 1904.

Commenced Business June 1, 1905.

ad Vice-Pres.; A. E. McBee, 3d Vice-Pres.; Darwin W. Johnson, Sec.

Gregory and McHenry, Gen. Counsel.

184,043	222,343	1,588 b 22,079	2,756,200 b 3,462,190	2,018 b 18,929	4,634,200 b 2,846,978	200,375	108,747	91,628
157,072	176,785	922 b 22,196	2,619,000 b 3,509,370	909 b 13,117	2,908,000 b 1,994,991	172,518	42,515	130,003
71,343	73,750	416 b 7,258	1,800,000 b 1,023,859	314 b 4,978	1,307,000 b 695,097	136,762	7,646	129,116

Reserve at 3 per cent. b Industrial business.

ANCE COMPANY, HARTFORD, CONN.

Incorporated June 22, 1865.

Commenced Business October, 1865.

Sec.; Richard H. Cole, Actuary; W. W. Knight, Medical Adviser; F. C. Griswold, Supt. of Agencies.

258,842	825,840	2,339	5,032,576	22,385	36,472,869	7,220,895	6,594,157	626,738
332,021	806,401	2,763	5,929,786	21,311	33,665,096	6,601,284	5,973,263	628,021
327,695	845,778	3,158	6,171,882	19,785	30,224,431	5,940,379	5,329,221	611,158
273,193	753,285	p 2,879	p 4,979,619	p 17,762	p 26,044,307	5,414,371	4,792,996	621,375
321,591	678,464	2,941	4,777,424	16,300	23,526,066	4,987,738	4,401,118	586,620
259,259	563,550	2,661	4,167,587	14,618	20,744,125	4,533,157	3,953,539	579,518
191,637	465,816	2,504	3,765,389	13,199	18,408,559	4,117,482	3,559,009	558,473
190,617	473,558	2,267	3,240,020	11,966	16,444,090	3,771,803	3,244,183	527,620
161,819	418,783	2,121	3,193,983	10,891	14,883,893	3,473,920	2,974,207	499,623
134,692	401,563	1,666	2,472,167	9,939	13,324,598	3,248,951	2,727,054	521,297
130,357	454,378	1,510	2,170,890	9,326	12,391,363	3,050,169	2,538,507	511,662
121,370	429,907	1,204	1,679,084	8,880	11,759,984	2,941,291	2,404,486	536,805
112,701	321,208	1,277	1,812,497	8,783	11,608,286	2,839,990	2,274,586	565,404
111,353	326,736	1,279	1,782,000	8,490	11,114,643	2,652,727	2,110,397	542,330
109,750	276,732	1,277	1,814,616	8,135	10,671,764	2,496,960	1,957,948	539,012
110,146	311,581	1,575	2,106,438	7,857	10,133,357	2,315,007	1,797,209	517,798
97,377	287,081	1,578	1,826,360	7,302	9,333,410	2,176,229	1,670,816	505,413
93,137	252,317	1,489	1,834,199	6,760	8,863,155	2,052,896	1,543,522	509,374
84,624	237,511	1,329	1,503,111	6,187	8,158,289	1,910,786	1,436,987	473,799
78,806	198,573	1,127	1,373,483	5,690	7,669,740	1,820,995	1,353,931	467,064
83,606	201,178	1,218	1,431,551	5,325	7,291,778	1,692,738	1,275,016	417,722
65,651	197,648	961	1,258,796	4,755	6,727,275	1,597,744	1,204,504	393,240
68,451	194,671	693	1,019,378	4,454	6,456,465	1,525,096	1,166,518	350,578
70,550	183,064	769	1,048,103	4,369	6,339,164	1,462,369	1,134,332	328,037
60,520	208,980	741	1,028,470	4,155	6,066,637	1,403,341	1,104,343	298,998
87,417	216,530	723	991,593	3,944	5,851,074	1,377,452	1,091,061	286,391
66,250	181,875	710	1,014,300	3,745	5,696,422	1,343,045	1,060,549	222,496
62,538	170,431	568	763,091	3,530	5,399,943	1,313,537	1,047,710	265,827
65,806	221,010	597	777,601	3,417	5,336,750	1,349,908	1,028,678	321,230
69,804	261,598	503	640,509	3,322	5,453,609	1,333,311	1,049,197	284,114
61,841	248,782	715	927,793	3,505	5,965,497	1,333,217	1,057,725	275,492
92,945	251,383	1,106	1,671,346	3,688	6,689,010	1,272,299	1,031,444	240,855
78,881	203,363	748	1,313,451	3,422	6,689,474	1,258,997	985,646	273,351
99,938	220,899	832	1,833,675	3,400	6,884,552	1,144,181	902,043	242,138
85,476	197,585	964	1,877,447	3,415	7,177,536	1,044,361	809,393	234,968
74,511	167,123	1,275	2,554,980	3,305	7,337,063	901,432	677,367	224,065
101,944	208,044	1,321	2,357,629	3,017	6,245,554	746,082	575,160	171,822
84,225	154,681	1,388	3,284,086	2,536	5,532,785	656,267	433,123	223,144
68,215	103,687	739	2,032,874	1,757	4,809,978	522,498	310,675	231,823
59,095	86,201	747	2,158,916	1,445	3,524,616	446,804	193,983	252,821
56,124	66,246	879	2,141,900	1,212	2,625,700	364,477	132,892	231,585
27,524	34,334	562	1,320,000	568	1,229,500	294,425	.....	.....
3,649	3,649	100	268,950	97	250,450	112,448	a 9,576	a 108,872

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

a Reserve calculated at 4½ per cent.

p Change made to paid-for basis.

Incorporated June 12, 1846.

CONNECTICUT MUTUAL LIFE INSUR

John M. Taylor, Pres.; Henry S. Robinson, Vice-Pres.; Herbert H. White, Treas.; Wm. H. Deming, Chas. Hildebrand, Assistant Actuary; Joseph B. Hall, M. D., Medical Director; Mark C. B. Ingraham and Griffin M. Lovelace, Asst. Supts. of

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	5,588,922	3,133,958	8,722,880	4,395,792	304,865	685,897	1,196,187	6,580,741
1906	5,526,594	3,219,750	8,746,344	4,264,455	284,034	620,467	1,153,827	6,322,783
1905	5,481,965	3,011,601	8,493,566	4,371,858	328,365	570,282	1,114,259	6,384,764
1904	5,411,377	2,958,616	8,369,993	5,153,977	276,823	652,400	1,151,428	7,234,628
1903	5,325,082	2,937,089	8,262,171	4,339,042	307,638	579,800	1,359,811	6,646,891
1902	5,271,681	2,889,979	8,161,660	4,049,466	327,862	500,636	1,314,850	6,192,814
1901	5,109,054	3,073,420	8,182,474	4,213,765	428,730	554,217	1,284,996	6,481,708
1900	5,086,064	2,960,679	8,046,743	4,362,972	456,027	548,653	1,305,439	6,673,091
1899	4,932,559	3,077,749	8,010,308	4,031,218	292,144	532,667	1,265,334	6,121,363
1898	4,768,230	3,070,248	7,838,478	3,983,541	299,824	656,041	1,272,694	6,212,100
1897	4,743,410	3,219,447	7,962,857	4,053,515	337,317	597,247	1,284,481	6,338,560
1896	4,743,237	3,190,746	7,933,983	4,106,366	401,652	760,448	1,274,659	6,543,125
1895	4,681,429	3,112,977	7,794,406	3,898,561	483,830	667,180	1,242,948	6,282,519
1894	4,677,973	3,228,606	7,906,579	3,947,059	326,816	660,523	1,265,915	6,199,813
1893	4,623,200	3,152,934	7,776,134	3,669,679	300,779	597,355	1,256,202	5,824,015
1892	4,622,203	3,262,714	7,884,917	3,744,085	423,198	565,319	1,223,598	5,957,100
1891	4,504,815	3,299,664	7,804,479	3,571,684	554,633	527,847	1,161,212	5,815,371
1890	4,416,575	3,398,466	7,815,041	3,428,150	796,353	461,707	1,147,322	5,833,592
1889	4,418,326	3,282,885	7,701,221	3,546,885	632,207	494,391	1,165,935	5,399,313
1888	4,436,285	2,987,191	7,423,476	3,197,983	497,769	599,228	1,160,368	5,385,348
1887	4,422,405	3,042,897	7,465,302	3,058,734	601,996	576,310	1,177,261	5,414,301
1886	4,404,544	2,960,463	7,425,007	2,819,244	693,778	582,847	1,189,132	5,285,001
1885	4,542,265	3,108,948	7,651,213	3,165,604	794,213	662,611	1,202,156	5,824,584
1884	4,707,437	2,794,577	7,502,014	2,752,375	789,848	816,475	1,153,608	5,512,306
1883	4,829,098	3,041,125	7,870,223	3,178,774	634,204	779,178	1,189,696	5,781,852
1882	4,998,030	2,761,061	7,759,091	2,501,039	676,468	901,486	1,230,501	5,309,494
1881	5,238,812	2,921,954	8,160,766	2,896,276	822,371	1,081,235	1,284,224	6,084,224
1880	5,247,283	2,902,777	8,150,060	2,733,084	852,062	929,894	1,798,655	6,413,695
1879	5,750,442	3,203,849	8,954,291	2,774,384	970,881	1,506,456	1,885,265	7,136,986
1878	6,087,238	3,333,187	9,420,425	2,356,046	1,051,547	1,559,037	2,346,138	7,312,768
1877	6,494,919	2,997,362	9,492,281	2,637,611	669,113	1,395,783	2,511,776	7,124,283
1876	6,725,121	2,893,993	9,619,114	2,289,948	311,298	956,482	2,461,031	6,018,759
1875	7,165,469	2,652,932	9,818,401	2,578,106	544,246	941,005	2,543,556	6,206,913
1874	7,512,154	2,536,859	10,049,013	2,571,204	29,000	790,073	3,037,873	6,428,150
1873	7,631,538	2,230,182	9,861,720	2,372,356	6,700	784,409	3,107,099	6,270,474
1872	7,715,068	1,969,841	9,684,909	2,209,987	2,000	678,810	2,906,213	5,797,010
1871	7,803,492	1,925,449	9,728,941	1,793,507	1,000	1,011,035	4,825,940	7,631,482
1870	7,841,800	1,789,670	9,631,470	1,751,959	.....	8,264,068	2,429,421	5,045,448
1869†	6,218,830	1,366,336	7,585,166	1,428,859	.....	276,917	1,409,961	3,115,737
1869†	7,137,718	1,164,500	8,302,218	1,266,675	.....	268,446	978,577	2,513,698
1868	6,284,695	923,000	7,207,695	1,179,921	.....	227,680	656,916	2,064,517
1867	5,231,573	679,633	5,911,206	967,701	.....	94,142	541,379	1,603,222
1866	3,322,716	557,950	3,880,666	768,137	.....	81,612	385,943	1,235,692
1865	2,381,954	556,417	2,938,371	482,387	.....	46,305	343,767	872,459
1864	1,400,585	402,647	1,803,232	376,890	.....	36,815	293,370	707,075
1863	978,241	367,236	1,345,477	339,590	.....	26,047	216,489	582,126
1862	831,035	286,465	1,117,500	254,440	.....	99,185	201,836	555,461
1861	815,711	261,427	1,077,138	222,900	500	44,927	199,551	467,878
1860	721,317	225,505	946,822	252,920	.....	51,033	199,760	503,713
1859	655,752	107,913	853,665	213,950	.....	47,052	236,839	497,841
1858	619,782	183,022	802,804	238,825	.....	46,902	230,166	515,893
1857	619,431	156,987	776,418	208,921	.....	89,529	224,933	522,943
1856	622,411	144,552	766,963	268,990	.....	107,966	222,746	599,702
1855	642,082	126,986	769,068	253,133	.....	85,917	201,599	540,649
1854	639,311	97,701	737,012	185,453	.....	85,573	134,041	406,067
1853	663,329	77,843	741,172	139,417	.....	69,010	78,251	336,678
1852	690,969	51,737	742,706	196,888	.....	36,165	20,795	253,848
1851	670,595	25,836	696,431	163,716	.....	2,989	11,557	178,262
1850	407,964	9,746	417,710	82,600	.....	526	2,284	84,410
1849	186,088	270	186,358	17,750	.....	22	187	17,959
1848	46,653	* 2,503	46,653	3,500	.....	.....	72	3,572
1847	11,835	.....	11,835	.....	.....	.....	.....	.....

* Interest returned on "Guarantee Fund" in excess of amount received.

† Year ended Jan. 31 until 1869.

‡ Eleven months ending Dec. 31.

ANCE COMPANY, HARTFORD, CONN.

Commenced Business December 15, 1846.

Sec.; Daniel H. Wells, Actuary; Jacob H. Greene, 2d Sec.; John D. Parker, Asst. Sec.;
S. Bradley, Assistant Medical Director; Charles D. Alton, M. D., Medical Referee;
Agencies; Herbert F. Fisher, Inspector of Agency Accts.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,439,637	8,020,378	4,623	11,851,991	73,196	174,716,005	65,003,271	d 62,676,614	d 2,326,657
1,445,091	7,767,874	3,929	10,556,217	72,006	171,701,156	66,437,958	d 61,866,001	d 4,571,957
1,382,815	7,767,579	4,458	11,863,308	71,307	169,412,783	66,038,929	d 61,066,454	d 4,972,475
1,425,519	8,660,147	3,947	10,725,141	70,454	167,167,515	65,224,842	d 60,327,819	d 4,897,023
1,586,543	8,233,434	3,829	10,144,438	70,150	166,504,486	64,932,955	d 60,225,493	d 4,707,462
1,435,638	7,628,452	4,121	10,868,219	69,752	165,858,225	65,634,005	d 59,254,613	d 6,379,992
1,391,205	7,872,913	4,363	10,751,601	69,016	163,680,144	65,277,179	d 58,266,139	d 7,011,040
1,411,509	8,084,600	4,103	10,257,488	68,161	161,566,603	64,965,176	d 57,773,828	d 7,191,348
1,318,133	7,439,496	4,343	11,150,018	67,649	160,432,486	64,583,940	d 57,375,598	d 7,208,342
1,227,861	7,439,961	3,711	9,678,249	66,862	158,078,850	64,182,387	d 56,665,845	d 7,516,542
1,197,418	7,535,978	3,933	10,547,361	66,705	157,701,387	63,584,042	d 56,227,725	d 7,356,317
1,173,207	7,716,332	3,940	10,355,237	66,441	157,422,626	62,947,270	54,310,882	8,636,388
1,094,265	7,376,784	4,478	11,518,525	66,606	158,042,056	62,754,675	54,593,526	8,161,149
1,086,568	7,286,381	4,120	10,331,207	65,979	156,686,871	62,229,586	54,471,655	7,757,930
1,063,315	6,887,330	4,091	10,649,485	65,701	156,994,498	61,328,887	54,150,954	7,197,933
1,068,216	7,055,316	4,418	12,291,824	65,557	157,737,302	60,760,598	53,632,422	7,128,176
1,070,407	6,885,778	4,290	11,813,087	64,794	155,043,055	59,728,546	53,149,497	6,579,049
1,025,196	6,858,788	3,772	10,620,245	64,147	153,234,742	58,741,243	52,686,476	6,054,767
1,077,087	6,916,400	3,458	9,256,204	63,830	151,739,494	57,822,366	52,451,475	5,410,891
1,313,796	6,699,144	3,461	9,068,990	63,660	151,361,913	57,447,441	51,888,782	5,558,659
993,622	6,407,983	3,812	9,370,874	63,483	150,992,498	56,627,121	51,140,390	5,486,731
1,011,268	6,296,269	3,440	8,295,830	63,027	150,528,923	55,696,218	50,467,537	5,228,681
1,101,927	6,926,511	3,752	9,007,390	62,995	151,301,588	54,374,075	49,706,796	4,667,279
987,539	6,499,845	3,213	7,283,710	62,934	152,230,685	53,426,712	49,224,076	4,202,636
1,045,162	6,827,014	3,595	8,579,008	63,595	155,433,409	52,568,515	48,529,294	4,039,221
1,055,318	6,364,812	3,461	8,464,005	63,662	157,105,751	51,578,411	47,898,363	3,680,048
1,132,077	7,216,301	3,681	8,564,750	63,913	159,039,868	48,761,452	46,761,926	1,889,526
1,018,980	7,432,675	4,052	9,597,908	64,343	162,105,367	47,913,829	46,154,824	1,759,005
926,242	8,063,228	5,154	10,707,194	64,504	164,585,123	47,214,729	45,371,465	1,843,460
954,557	8,267,325	5,380	12,073,498	64,979	170,319,164	48,119,742	44,789,679	3,330,067
1,016,061	8,140,344	6,213	15,301,735	66,252	178,280,635	47,496,151	43,839,910	3,656,241
1,042,275	7,061,034	6,028	15,895,996	66,618	183,414,408	46,163,497	42,154,958	4,008,539
987,689	7,194,602	5,967	15,777,454	66,209	185,076,842	43,410,594	39,483,548	3,927,046
1,049,368	7,477,548	6,885	19,065,324	65,316	185,366,633	40,378,979	36,516,552	3,862,427
1,004,105	7,274,579	5,679	15,607,263	63,550	181,802,730	37,628,631	33,544,447	4,084,184
953,915	6,750,925	5,520	14,502,090	62,826	181,726,840	34,896,755	29,869,513	5,027,242
1,099,276	8,730,758	7,216	20,487,899	62,458	182,785,236	31,885,525	26,220,140	5,665,385
942,239	5,987,687	10,608	26,585,541	60,677	181,265,762	30,915,957	22,340,587	8,575,370
813,757	3,929,494	8,240	25,022,530	57,049	177,356,621	27,566,479	19,229,453	8,337,026
977,012	3,490,710	11,900	.....	55,867	.....	23,500,008	.....	.....
956,973	3,021,490	13,153	.....	50,466	.....	18,148,622	.....	.....
679,564	2,282,786	14,138	.....	42,108	.....	13,226,840	.....	.....
472,707	1,708,399	10,063	.....	31,171	.....	10,104,209	.....	.....
342,488	1,214,947	8,115	.....	24,054	.....	7,918,896	.....	.....
188,793	805,868	5,672	.....	16,500	.....	6,030,544	.....	.....
112,511	604,637	2,285	.....	11,930	.....	5,008,850	.....	.....
93,441	648,902	1,156	.....	10,433	.....	4,358,010	.....	.....
89,851	557,729	1,725	.....	10,461	.....	3,889,411	.....	.....
73,631	577,344	1,254	3,466,190	.....	.....	3,370,002	.....	.....
62,004	559,845	842	.....	8,632	.....	3,000,523	.....	.....
53,245	569,138	737	.....	8,552	.....	2,706,766	.....	.....
52,270	575,219	587	.....	8,503	.....	2,473,037	.....	.....
49,559	649,261	672	.....	8,786	.....	2,271,337	.....	.....
53,863	594,512	939	.....	9,326	.....	2,154,489	.....	.....
52,257	558,324	935	.....	9,414	.....	1,980,171	.....	.....
53,428	390,106	1,320	.....	9,903	.....	1,701,673	.....	.....
56,846	310,694	2,699	.....	.....	.....	1,351,036	.....	.....
69,407	247,669	5,589	.....	11,008	.....	918,407	.....	.....
48,332	132,742	4,243	.....	6,700	.....	469,803	.....	.....
26,917	44,876	2,751	.....	3,467	.....	184,959	.....	.....
8,716	12,288	.....	.....	853	.....	42,601	.....	.....
1,095	1,095	.....	.....	.....	.....	10,740	.....	.....

d Reserve on policies issued since 1882 calculated at 3 per cent.

p Change made to paid-for basis.

Capital, \$73,800.

CONSERVATIVE LIFE INSURANCE

C. F. Caldwell, Pres.; L. E. Rex, M. D., Vice-Pres.; Jos. Mayer, ad Vice-Pres.; Clem E. Peters, Sec.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	9,907	37,068	46,975	.....	.....	.....	.....	.....

Capital, \$208,875.

CONTINENTAL LIFE INSURANCE AND INVEST

T. R. Cutler, Pres.; John Dern, 1st Vice-Pres.; F. J. Hagenbarth, ad Vice-Pres. H. C. Edwards, H. M. Mayo, Medical Director; W. H. Cunningham,

1907	175,773	27,262	203,035	14,563	210	16,540	31	31,344
1906	162,351	19,166	181,517	15,251	210	43,925	.....	59,386
1905	281,264	11,743	293,007	31,000	\$ 1,871	.....	.....	32,871
1904	134,902	6,964	141,866	.....	.....	.....	.....	.....

A Including health claims.

Capital, \$100,180.

CONTINENTAL LIFE INSURANCE

Philip Burnet, Pres.; Harvey L. Cooper, Vice-Pres.; Geo. E. Saulsbury, ad Vice-Pres.; Medical Director; Wm. F.

1907	6,458	25,437	31,895					
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Incorporated Aug. 30, 1906.

DAKOTA MUTUAL LIFE INSUR

John B. Hanten, Pres.; Wm. B. Cannon, Vice-Pres.; D. M. Bannister, Vice-Pres.;

1907	71,909	7,689	79,598	.....	\$ 94	100	.....	194
1906	1,259	2,400	3,659	.....	.....	.....	.....	.....

A Accident claims.

Capital, \$100,000.

Commenced Business August 15, 1885.

DES MOINES LIFE INSURANCE

C. E. Rawson, Pres. and Gen. Manager; L. C. Rawson, Vice-Pres.; Dr. C. H. Philpott, ad Vice-Pres.; Dr. Charles Woodhull 'Eaton, Medical Director; Wm. S. Donahey, Auditor;

1907	812,483	91,002	903,485	238,117	.....	70,983	32,709	341,809
1906	753,932	73,425	827,357	169,209	.....	54,952	27,306	251,467
1905	711,374	64,750	776,124	183,876	.....	91,262	10,195	285,333
1904	754,211	53,356	807,567	162,923	.....	81,703	208	244,834
1903	750,129	172,477	922,606	156,342	.....	28,578	1,096	186,016
1902	476,070	30,978	507,048	174,731	.....	13,141	107	187,979
1901	308,978	27,783	336,761	175,315	.....	13,494	.....	188,809
1900	273,837	34,682	308,519	140,661	.....	26,225	.....	166,886
1899	252,826	22,917	275,743	150,697	.....	7,924	.....	158,621
1898	250,057	32,181	282,238	157,213	.....	264	.....	157,477
1897	241,106	37,182	278,288	145,832	.....	496	.....	146,328
1896	228,378	38,743	267,121	139,878	.....	588	.....	140,466
1895	213,458	73,397	286,855	97,639	.....	1,022	.....	97,661
1894	157,431	56,383	213,814	74,521	.....	462	.....	74,983
1893	113,399	39,571	152,970	53,461	.....	389	.....	53,850
1892	75,364	28,695	104,059	40,924	.....	188	.....	41,112
1891	66,618	24,773	91,391	28,195	.....	263	.....	28,458
1890	57,319	27,364	84,683	17,938	.....	220	.....	18,158
1889	14,896	10,665	25,561	2,925	.....	.....	.....	2,925
1888	.....	.....	.....	.....	.....	.....	.....	.....
1887	8,628	784	9,412	1,687	.....	.....	.....	1,687
1886	3,394	313	3,707	1,155	.....	.....	.....	1,155

COMPANY WHEELING, W. VA. Incorporated Jan., 1907.
Commenced Business April 24, 1907.
and Treas.; H. Hubbard. M. D., Medical Director; J. J. P. O'Brien, Counsel, G. W. Judd, Actuary.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 28,127	\$ 28,127	153	\$ 297,500	153	\$ 297,500	\$ 83,200	\$ 4,438	\$ 78,762

Reserve at 3½ per cent.

MENT COMPANY, SALT LAKE CITY. Organized Feb. 19, 1904.
Commenced Business March 1, 1904.
3d Vice-Pres. and General Counsel; W. V. Rice, Sec.; W. S. McCormick, Treasurer;
Gen. Mgr.; C. F. Kutnewsky, Gen'l Supt. Agencies.

54,114	85,458	811	1,503,406	1,884	4,666,006	489,534	203,249	286,285
86,686	146,072	591	1,025,400	1,619	4,525,450	401,724	149,157	252,567
180,652	213,523	2,011	4,308,000	2,584	6,720,500	407,373	100,885	306,888
119,518	119,518	962	3,470,500	948	3,399,500	261,011	32,562	228,449

Reserve at 3½ per cent.

COMPANY, WILMINGTON, DEL. Incorporated June 6, 1907.
Commenced Business, Oct. 1, 1907.
L. L. Dirickson, Treas.; John D. Kurtz, Sec. and Asst. Treas.; P. W. Tomlinson,
Kurtz, General Counsel.

9,970	9,970	105	308,000	99	289,000	122,036	1,735	120,301
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Reserve at 3½ per cent.

ANCE COMPANY, WATERTOWN, S. D. Commenced Business Nov. 17, 1906.
Fred. B. Smith, Sec.; F. L. Bramble, Treas.; H. M. Finnerud, M. D., Med. Dir.

71,927	72,121	734	2,007,200	801	2,049,150	10,534	818	9,716
1,538	1,538	67	41,950	67	41,950	2,121	.....	2,121

Reserve at 4 per cent.

COMPANY, DES MOINES, IA. Incorporated July 31, 1885.
Reincorporated January 1, 1900.
Wilmot A. Harbach, Sec.; A. H. Evans, Ass't Sec.; Arthur Reynolds, Treas.; Dr. J. M. Emery, Actuary;
Will. T. Smith, Supt. of Agencies; E. L. Rines, Asst. Supt. of Agencies.

320,189	661,998	3,426	5,963,362	15,076	24,568,752	2,231,424	1,871,990	359,434
303,680	555,147	3,260	6,449,643	14,033	24,053,184	1,889,801	2,634,216	255,583
296,760	582,093	3,135	6,622,237	13,391	22,290,109	1,595,921	1,375,532	220,389
281,783	526,617	2,519	5,138,417	12,599	20,084,371	1,411,600	1,201,718	209,882
217,890	403,906	3,010	6,652,054	11,917	18,080,654	1,083,977	902,899	181,138
175,682	363,661	1,877	3,267,416	10,129	15,142,006	540,198	394,404	145,794
128,777	317,586	2,090	3,365,910	10,110	14,794,065	382,029	248,529	133,500
104,612	271,498	2,964	4,388,550	9,921	14,199,800	357,451	233,097	124,354
98,172	256,793	2,095	2,872,000	10,143	14,636,250	319,940	215,200	104,650
98,372	255,849	2,027	3,059,000	10,220	15,044,250	265,962	137,386	128,576
87,951	234,279	2,388	5,428,250	10,264	15,349,750	286,138	30,311	.....
86,004	220,470	2,539	3,663,500	10,242	13,226,000	225,470	33,000	.....
128,800	226,461	4,974	6,767,500	10,980	14,015,000	279,397	32,000	.....
72,062	147,045	3,702	5,311,500	8,314	10,669,000	217,250	18,000	.....
53,648	107,598	2,624	3,683,000	6,573	8,007,500	150,480	8,000	.....
31,520	72,632	2,117	2,672,000	5,430	6,219,500	105,108	4,000	.....
28,938	57,396	1,974	2,047,000	4,134	4,503,000	73,295	744	.....
38,318	56,476	2,331	2,655,569	2,850	3,355,707	40,602		
11,573	14,498	912	1,144,000	1,113	1,376,846	11,063		
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7,518	9,205	242	605,000	468	1,170,000	1,371		
2,581	3,736	483	1,207,500	445	1,112,500	1,085		

Capital, \$25,000.

EASTERN LIFE ASSURANCE COM

Arthur M. Nottingham, Pres.; G. Fred Kelly, Vice-Pres.; S. Sellman Williams, ad Vice-Pres.; J. C.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 7,865	\$ 12,458	\$ 20,323	\$ 1,500	.....	.....	.....	\$ 1,500

Capital, \$100,000.

EASTERN LIFE INSURANCE

John S. Hanson, Pres.; Herbert Reeves, Vice-Pres.; Chas. A.

1907	2,195	50,909	53,104	200				200
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Capital, \$100,000.

ECONOMIC LIFE INSURANCE

William W. Ruley, Pres.; Lewis A. Smith, Sec.; Dr. Alfred C. Wood,

1907	17,913	48,295	66,208					
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Incorporated 1901.

EMPIRE LIFE INSURANCE

Wm. W. Reid, Pres.; S. C. Callaway, Vice-Pres. and Mgr. of Agencies; C. J.

1907	246,971	264,304	511,275	20,450		728	34,358	55,536
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Capital Stock, \$100,000.

EQUITABLE INDUSTRIAL LIFE

John S. Swormstedt, Pres.; Henry P. Blair, Vice-Pres.; Allen C. Clark, Sec.; Gilbert.

1907	132,267	5,444	137,711	51,003	.....	34	.....	51,037
1906	128,284	6,133	134,417	43,435	.....	19	.....	43,454
1905	117,588	5,332	122,920	39,812	.....	.....	.....	39,812
1904	107,358	4,265	111,623	34,599	.....	.....	.....	34,599
1903	95,425	4,918	100,343	24,401	.....	.....	.....	24,401
1902	58,252	1,873	60,125	16,458	.....	.....	2,712	19,170
1901	77,051	1,330	78,381	25,687	.....	.....	.....	25,687

PANY OF VIRGINIA, ONANCOCK, VA.

Incorporated Nov. 2, 1906.

Commenced Business June 1, 1907.

Van Pelt, Sec.; David C. Kellam, Treas.; O. L. Powell, Medical Director; Chas. C. Ewell, Actuary.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 17,651	\$ 19,151	197	\$ 219,000	196	\$ 217,500	\$ 26,713	\$ 994	\$ 25,719

Reserve at 3½ per cent.

COMPANY, NEW YORK, N. Y.

Incorporated Aug. 6, 1907.

Commenced Business Aug. 22, 1907.

Anderson, Sec.; Jas. C. Green, Treas.; Geo. A. Brettell, Actuary.

16,880	17,080	585	173,712	524	159,312	138,213	1,973	196,240
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Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA.

Incorporated Nov. 27, 1906.

Commenced Business Feb. 1, 1907.

Med. Director; Leon R. Bonta, Agency Mgr.; C. C. Jackson, Agency Sec.

21,187	21,187	575	1,734,484	504	1,525,504	143,793	10,835	132,958
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Reserve at 3½ per cent.

COMPANY, ATLANTA, GA.

Reorganized Mar. 2, 1908.

Simmons, Treas.; Thos. M. Callaway, Sec.; E. J. Spratling, Medical Director.

193,453	248,989	1,553	5,136,500	2,328	6,809,200	481,308	235,004	246,304
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Reserve at 4 per cent.

INSURANCE CO., WASHINGTON, D. C.

Incorporated Dec., 1885*

Commenced Business 1885.

A. Clark, Actuary; William E. Mattingly, Counsel; William A. Bennett, Gen. Supt.

82,727	133,764	c 13,363 153	c 1,599,113 100,450	c 29,111 264	c 3,381,688 177,850	161,796	49,711	112,085
83,512	126,966	c 13,996 127	c 1,806,134 62,000	c 28,135 167	c 3,314,943 107,500	157,388	37,424	119,964
73,316	113,128	c 13,488 79	c 1,772,393 53,800	c 27,122 101	c 3,173,555 77,300	149,913	26,036	123,877
70,395	104,994	c 13,302 62	c 1,690,736 56,000	c 25,522 75	c 2,960,213 66,000	137,259	15,587	121,672
61,943	86,344	c 12,904 34	c 1,665,414 29,500	c 23,304 31	c 2,692,698 27,000	124,953	6,375	118,578
32,654	51,824	c 10,396 72,449	c 1,334,923 c 1,247,112	c 20,401 c 18,916	c 2,325,483 c 2,024,015	111,631 37,727	2,059	109,572

Reserve at 4 per cent on industrial; 3 per cent on ordinary. *Reincorporated April 29, 1902. c Industrial business.

Capital Stock, \$100,000.

EQUITABLE LIFE ASSURANCE SOCIETY

[Henry B. Hyde,

Paul Morton, Pres.; W. A. Day, Vice-Pres.; Geo. T. Wilson, ad Vice-Pres.; G. R. Brown, Comp-
 Robt. Henderson, Asst. Actuary; S. S. McCurdy, Asst. Sec.; C. E. Phelps, Treasurer;
 Med. Dirs.; L. M. Bailey, Deputy Comptroller; M. Murray and W. B. Brenner,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	54,431,248	20,326,909	74,758,157	18,992,080	5,846,349	12,814,159	7,508,776	45,161,364
1906	57,285,250	19,569,444	76,854,694	18,695,395	5,156,621	13,315,688	7,289,735	44,457,439
1905	61,879,149	18,801,133	80,680,282	18,646,359	5,141,237	10,662,975	6,709,003	41,159,574
1904	62,043,837	16,432,859	79,076,696	18,049,539	3,983,875	8,353,730	6,001,903	36,389,047
1903	58,637,890	15,080,461	73,718,351	18,318,483	3,514,775	7,434,119	5,682,295	34,949,672
1902	53,932,423	15,533,715	69,466,138	15,281,962	2,994,026	6,437,339	4,477,924	29,191,251
1901	48,712,003	15,662,603	64,374,606	15,564,651	2,634,081	5,773,369	3,742,520	27,714,621
1900	45,319,139	12,687,992	58,007,131	14,860,952	2,715,585	4,907,822	3,481,640	25,965,999
1899	42,366,814	11,511,387	53,878,201	13,871,483	1,995,711	5,185,538	3,054,809	24,107,541
1898	39,371,422	10,877,865	50,249,287	12,982,475	1,887,427	6,090,876	3,059,745	24,020,523
1897	38,563,274	10,008,996	48,572,270	11,723,454	1,628,176	5,410,788	2,343,896	21,106,314
1896	36,089,358	8,921,700	45,011,058	12,380,249	1,323,502	5,807,756	2,425,932	21,937,439
1895	36,200,665	8,095,778	44,296,443	11,431,081	1,120,818	5,007,446	2,002,954	19,568,299
1894	36,038,931	7,630,795	43,669,726	11,036,680	1,180,396	5,116,522	2,139,735	19,473,353
1893	35,537,370	6,485,236	42,022,606	10,201,276	940,216	4,390,608	2,118,215	17,650,315
1892	34,040,568	6,239,669	40,280,237	10,461,983	1,052,227	3,333,103	1,687,135	16,534,448
1891	33,126,350	5,928,594	39,054,944	8,946,153	1,215,455	3,049,853	1,582,235	14,793,696
1890	29,352,508	5,684,175	35,036,683	8,018,628	1,050,052	2,521,062	1,666,930	13,256,672
1889	25,357,523	5,035,765	30,393,288	6,825,798	1,261,582	2,273,084	1,482,394	11,842,858
1888	22,047,813	4,911,164	26,958,977	6,341,274	1,393,187	1,773,332	2,376,664	11,884,457
1887	19,115,775	4,125,074	23,240,849	5,129,515	1,057,696	1,555,515	2,319,783	10,062,509
1886	16,272,155	3,601,578	19,873,733	4,895,273	549,066	1,033,010	1,859,259	8,336,608
1885	13,461,679	3,128,374	16,590,053	4,071,040	460,774	866,705	1,740,170	7,138,689
1884	12,031,330	2,972,150	15,003,480	3,596,658	661,755	1,086,229	1,850,145	7,194,787
1883	10,727,548	2,743,024	13,470,572	3,042,105	617,348	999,809	1,801,809	6,461,071
1882	8,922,369	2,950,802	11,873,171	2,766,358	390,411	978,741	1,842,031	5,977,541
1881	7,712,807	2,370,699	10,083,506	2,683,314	243,717	803,694	1,505,621	5,236,356
1880	6,832,946	1,902,753	8,735,699	2,335,243	315,657	752,421	1,389,617	4,792,938
1879	6,396,400	1,950,681	8,347,081	2,248,464	327,823	1,002,185	1,410,399	4,988,871
1878	6,543,751	1,674,192	8,217,943	1,902,081	312,095	1,092,930	1,628,065	4,935,171
1877	7,066,650	1,854,378	8,921,028	1,932,536	176,360	1,389,275	1,745,106	5,234,277
1876	7,514,131	1,728,411	9,242,542	2,106,040	110,528	1,132,783	1,812,077	5,170,428
1875	7,999,991	1,571,895	9,571,886	2,308,822	68,546	1,213,964	1,743,670	5,335,012
1874	8,223,879	1,423,438	9,647,317	1,929,862	32,480	1,268,690	1,585,370	4,816,402
1873	8,537,563	1,258,486	9,796,049	2,064,759	51,579	1,115,579	1,844,612	5,076,529
1872	7,417,962	993,183	8,411,145	1,653,988	28,693	877,855	1,085,754	3,646,200
1871	6,782,375	821,476	7,603,851	1,584,276	1,927	807,587	1,065,550	3,459,340
1870	6,327,724	681,620	7,009,344	1,404,116	2,454	719,617	925,258	3,051,445
1869	5,769,295	499,097	6,268,392	1,183,724	1,399	123,065	1,233,003	2,541,191
1868	4,479,197	360,960	4,840,157	765,723	460	82,983	834,944	1,684,110
1867	3,062,667	184,356	3,247,023	426,339	345	30,717	452,466	909,867
1866	1,704,379	102,917	1,807,296	189,269	....	8,751	14,023	212,043
1865	900,583	71,065	971,648	154,936	....	6,956	.....	161,892
1864	535,844	43,236	579,080	77,600	....	2,509	.....	80,109
1863	220,599	17,462	238,061	40,000	....	1,812	.....	41,812
1862	169,238	12,141	181,379	29,000	....	1,227	.....	30,227
1861	95,332	8,098	103,430	10,500	....	2,836	.....	13,336
1860	65,547	5,524	71,071	5,500	....	154	.....	5,654
1859	22,707	2,718	25,425	....	....	....	.....	.....

OF THE U. S., NEW YORK CITY, N. Y.

Organized July 26, 1859.

Commenced Business July 28, 1859.

Founder.]

troller; William Alexander, Secretary; Joel G. Van Cise, Actuary; Robert G. Hann, Asst. Actuary;
Dr. John Warren, Chief Med. Dir.; W. R. Bress, T. H. Rockwell, F. C. Wells,
Asst. Treas'rs.; L. O. Fisher, Auditor; H. L. Rosenfeld, Ins. Asst. to Pres.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
9,953,523	55,114,887	21,383	73,379,540	511,914	1,340,126,354	427,271,408	377,533,626	49,737,782
11,269,116	55,726,555	236,161	288,078,677	252,7715	213,766,76369	428,048,337	363,889,618	64,158,719
14,173,772	55,333,346	87,602	215,537,590	562,345	1465,123,436	413,615,723	351,454,094	62,161,629
15,579,604	51,968,651	127,173	306,786,674	564,594	1495,542,892	412,438,381	331,943,520	80,494,861
14,543,339	49,493,011	121,776	322,047,968	513,965	1409,918,742	379,704,790	306,046,212	73,658,578
13,515,976	42,707,227	102,502	281,249,944	457,905	1292,446,595	358,417,285	282,664,288	75,752,997
11,476,538	39,191,159	86,545	245,912,087	409,296	1179,276,725	330,473,309	259,312,923	71,160,386
10,296,967	36,262,966	67,935	207,086,243	373,677	1116,875,047	304,073,880	238,150,307	65,923,573
10,433,345	34,882,926	61,942	203,301,832	347,607	1054,416,422	279,353,158	218,914,091	60,439,067
8,733,429	32,753,952	52,722	168,043,739	323,775	987,157,134	257,790,512	201,040,287	56,750,223
8,536,964	29,643,278	52,239	156,955,693	309,590	951,165,837	235,910,686	186,333,133	49,577,555
8,066,983	30,004,422	44,109	127,694,084	293,719	915,102,070	215,456,136	173,352,267	42,103,869
8,123,786	27,692,085	44,158	132,078,530	287,478	912,509,553	199,757,171	160,312,681	39,444,490
7,953,131	27,426,484	54,046	175,971,019	281,577	913,556,733	183,138,559	147,563,241	35,575,318
7,705,184	25,355,499	59,703	205,280,227	278,435	932,532,577	166,297,409	136,611,876	29,685,533
7,627,499	24,161,947	62,940	200,490,316	251,999	850,962,245	150,591,675	121,754,942	28,836,733
8,173,389	22,967,085	69,395	233,118,331	230,424	804,894,557	133,231,785	109,851,034	23,380,751
7,337,390	20,594,062	54,576	203,826,107	197,825	720,662,473	116,887,786	95,377,115	21,510,671
6,004,095	17,846,953	45,381	175,264,100	170,666	631,016,666	105,361,360	84,288,881	21,072,479
4,945,449	16,829,906	39,221	153,933,535	148,405	549,216,126	93,313,329	74,243,927	19,068,402
4,076,645	14,139,154	34,700	138,023,105	129,454	483,029,562	82,975,682	66,286,354	16,689,328
3,428,379	11,764,987	28,086	111,540,203	110,292	411,779,098	74,332,973	59,047,467	15,285,506
2,901,571	10,040,260	23,968	96,011,378	95,872	357,338,246	65,547,594	52,691,849	12,855,745
2,703,222	9,898,009	20,256	84,877,057	83,699	309,409,171	57,548,716	47,400,758	10,147,958
2,106,822	8,567,903	18,566	81,129,756	75,196	275,160,588	52,363,254	43,704,699	8,658,554
1,883,998	7,861,539	15,068	62,262,279	65,680	232,829,620	47,756,079	39,047,255	7,808,824
1,745,044	6,981,400	12,051	46,189,096	58,112	200,679,019	44,078,021	36,831,813	7,246,208
1,513,915	6,306,853	9,732	35,170,805	52,272	177,597,703	40,706,401	34,150,747	6,555,654
1,276,935	6,264,906	7,483	26,502,541	48,048	162,357,715	37,000,917	31,816,447	5,184,470
1,195,842	6,131,013	6,115	21,440,213	46,383	157,737,356	35,015,676	30,711,562	4,304,114
1,625,479	6,559,756	6,609	20,712,793	46,749	160,821,416	33,058,000	29,425,652	3,632,348
1,333,025	6,503,453	7,398	25,020,577	48,736	173,050,690	30,872,374	28,297,979	2,574,395
1,294,278	6,629,290	8,583	30,538,017	48,700	178,632,686	28,585,041	26,436,785	2,148,256
1,759,745	6,576,147	9,610	34,189,815	48,130	181,029,001	25,606,848	23,978,427	1,628,421
1,579,397	6,655,926	13,403	53,452,578	47,288	184,282,130	22,378,215	21,422,506	955,709
1,379,841	5,026,131	12,491	51,911,079	43,135	171,443,351	19,160,528	18,466,524	694,004
1,181,078	4,640,418	10,082	41,804,027	38,827	154,331,143	15,791,440	15,386,950	404,490
1,096,779	4,148,224	10,063	40,367,799	36,340	143,970,984	13,236,025	12,827,591	408,434
1,037,377	3,578,568	13,211	48,545,794	33,478	134,223,861	10,510,824	10,191,070	359,754
853,908	2,538,018	11,986	51,893,345	27,666	112,558,213	7,721,077	7,370,149	350,928
650,096	1,559,963	10,527	45,453,700	20,511	82,571,120	5,125,423	4,745,320	380,103
398,831	600,874	7,293	30,267,742	13,336	50,764,831	3,077,788	2,383,446	694,342
240,431	420,323	3,397	13,670,760	8,006	27,507,739	1,586,524	1,454,923	131,601
120,803	200,912	2,861	8,787,300	5,539	16,564,700	1,025,381	716,405	308,976
80,172	121,984	1,616	4,563,400	3,264	9,260,456	584,714	373,671	201,043
50,089	80,316	1,231	2,853,450	1,989	5,500,100	324,013	181,409	122,604
35,400	48,736	677	1,812,250	1,185	3,670,000	210,636	2,630	208,006
31,576	37,390	610	1,899,900	769	2,641,500	162,618	70,366	92,252
11,335	11,335	277	1,175,500	268	1,144,000	113,775	2,500	111,275

a Reserve at 3 per cent and 3/4 per cent on business since 1897; 4 per cent prior. c Reserve not calculated.

f Reserve calculated at 5 per cent. e Change made to paid-for basis.

Capital Stock, \$300,000.

EQUITABLE LIFE INSURANCE COMPANY

Cyrus Kirk, Pres.; F. C. Hubbell, Vice-Pres.; J. C. Cummins, Sec.; Chas. A. Snyder, Asst.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	1,239,909	322,570	1,562,479	212,407	14,622	64,763	144,183	435,975
1906	1,132,941	271,859	1,404,800	141,719	26,873	79,708	130,640	378,940
1905	1,005,602	225,314	1,230,916	111,896	17,470	67,753	119,482	316,601
1904	904,374	209,315	1,113,689	155,331	7,757	54,403	94,053	311,544
1903	760,217	163,389	923,606	120,489	38,431	24,542	74,936	258,397
1902	662,511	145,598	808,109	112,850	11,505	40,358	62,924	227,637
1901	582,940	135,000	717,940	117,580	22,100	23,012	55,947	218,639
1900	465,758	128,099	593,857	59,106	12,280	20,544	46,091	138,021
1899	385,772	122,697	508,469	53,705	1,637	28,992	37,934	122,268
1898	345,702	106,259	451,961	63,290	13,965	34,447	33,497	145,199
1897	321,333	102,929	424,262	76,068	8,171	37,226	30,055	152,120
1896	290,805	82,159	372,964	36,317	3,130	19,349	25,783	84,579
1895	259,822	78,907	338,729	39,833	20,001	19,405	21,657	100,896
1894	225,100	66,385	291,485	45,833	11,752	16,441	18,970	92,996
1893	182,712	63,594	246,306	35,877	22,397	12,840	15,982	87,096
1892	153,672	60,501	214,173	31,122	12,106	10,775	18,083	72,086
1891	122,176	51,777	173,953	24,441	14,260	14,541	12,468	65,710
1890	100,554	53,201	153,755	24,489	17,930	9,261	10,750	62,430
1889	95,230	48,488	143,718	8,225	26,077	9,333	9,797	53,432
1888	81,154	46,419	127,573	21,343	6,921	10,083	9,460	47,807
1887	70,461	40,421	110,882	35,001	3,911	9,075	9,299	57,289
1886	64,617	36,137	100,754	6,376	2,374	7,337	9,069	25,156
1885	62,469	36,165	98,634	9,791	5,192	15,348	9,868	40,199
1884	57,646	34,880	92,526	18,056	5,881	15,793	9,810	49,540
1883	61,794	33,589	95,383	16,312	4,150	15,161	9,449	45,072
1882	57,886	33,927	91,813	12,501	4,995	4,856	8,949	31,301
1881	54,774	34,938	89,712	13,271	700	10,373	8,257	32,601
1880	55,362	34,444	89,806	14,732	2,000	11,061	7,667	35,460
1879	55,623	33,478	89,101	4,678	2,856	13,142	7,507	28,183
1878	53,158	33,850	87,008	6,720	2,648	15,598	7,652	32,618
1877	67,323	29,318	96,641	4,280	....	16,868	9,040	30,188
1876	78,863	26,173	105,036	8,290	....	8,605	10,408	27,303
1875	68,945	21,495	90,440	13,617	....	5,919	9,487	29,023
1874	61,310	19,774	81,084	11,083	....	14,905	9,015	25,003
1873	57,304	15,440	72,744	5,722	....	6,523	7,779	20,024
1872	45,813	11,947	57,760	2,000	....	759	6,292	9,051
1871	38,313	9,379	47,692	6,000	....	....	4,970	10,970
1870	30,455	5,511	35,966	3,500	....	....	3,211	6,711
1869	23,010	4,522	27,532	1,500	....	....	1,226	2,726
1868*	29,870	2,324	32,194	.....	....	....	809	809

* Feb. 6, 1867, to Dec. 31, 1868.

EUREKA LIFE INSURANCE

W. S. Gillespie, Pres.

1907	196,117	6,845	202,962	16,965	d 45,966	381	.....	63,312
1906	176,466	5,120	181,586	14,050	d 38,096	712	.....	52,858
1905	150,851	4,309	155,160	10,703	d 32,589	854	.....	44,146
1904	135,166	4,088	139,254	8,788	d 32,210	775	.....	41,773

d Disability benefits.

OF IOWA, DES MOINES, IA.

Incorporated January 25, 1867.

Commenced Business March, 1867.

Sec.; H. D. Thompson, Treas.; Gerard S. Nollen, Actuary; Geo. P. Hanawalt, Med. Dir.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
327,406	763,381	4,088	6,023,431	24,887	34,854,322	6,666,604	5,607,197	1,059,407
280,577	659,517	3,690	5,468,484	22,094	30,874,319	5,611,843	4,851,286	700,557
254,066	570,667	3,667	5,195,305	19,852	27,500,162	4,861,933	4,191,542	670,391
244,139	555,683	3,591	4,884,713	17,524	24,275,575	4,171,348	3,595,822	575,526
191,506	449,903	2,826	3,901,137	15,072	21,148,031	3,616,640	3,062,491	554,149
190,541	418,178	2,740	3,838,926	13,145	18,521,063	3,128,584	2,618,260	510,324
178,818	397,457	2,379	3,406,435	11,135	15,769,525	2,711,828	2,214,027	497,801
151,979	290,000	1,927	2,878,022	9,403	13,162,089	2,382,725	1,894,786	487,955
128,422	250,690	1,433	2,066,647	7,988	11,246,287	2,069,972	1,637,165	432,803
118,270	263,469	1,291	1,807,244	7,151	10,091,959	1,809,117	1,433,542	375,574
104,074	256,194	1,238	1,772,760	6,419	9,158,332	1,613,570	1,274,695	338,875
98,927	183,506	1,265	1,971,480	5,801	8,499,345	1,447,071	1,120,200	326,871
95,343	196,239	1,284	1,923,559	5,268	7,762,313	1,250,523	953,718	296,805
97,618	190,614	1,446	2,167,526	4,597	6,865,656	1,101,891	833,346	268,545
79,673	166,769	877	1,381,851	3,718	5,512,964	996,669	733,855	262,814
70,766	142,852	983	1,567,395	3,323	4,880,726	907,029	662,199	244,830
51,775	117,485	644	1,074,764	2,676	3,870,942	827,430	589,944	237,486
39,196	101,626	356	634,667	2,234	3,155,690	765,319	541,975	223,344
45,233	98,665	403	775,451	2,088	2,933,435	714,193	506,185	208,008
38,337	86,144	301	645,542	1,877	2,520,416	664,656	476,712	187,944
26,819	84,105	198	371,912	1,738	2,205,592	618,808	442,637	176,171
29,207	54,363	233	442,758	1,719	2,138,028	594,929	435,045	159,884
27,376	67,575	201	405,151	1,650	1,970,532	548,453	403,124	145,329
49,832	89,372	147	191,074	1,604	1,816,870	513,156	372,150	141,006
40,223	85,295	279	362,590	1,638	1,872,176	508,795	347,094	161,701
39,788	71,089	288	374,987	1,778	2,098,325	503,281	342,224	161,057
40,968	73,569	257	348,157	1,645	1,936,772	476,826	319,398	157,428
33,676	69,136	305	411,462	1,598	1,870,213	457,295	295,700	161,595
33,906	62,089	395	445,431	1,531	1,746,400	432,408	271,518	160,890
22,326	55,944	216	252,844	1,294	1,575,506	406,976	249,099	157,877
23,296	53,484	298	358,397	1,474	1,955,644	380,514	241,981	138,533
32,581	59,884	462	611,164	1,711	2,360,707	340,644	223,717	116,917
23,366	52,389	453	664,969	1,511	2,144,889	291,376	190,524	101,852
19,109	44,112	251	320,796	1,186	1,660,720	252,586	154,865	97,721
20,345	40,369	352	446,588	1,080	1,519,207	218,099	134,554	83,545
19,881	28,932	284	427,051	846	1,250,308	179,975	96,026	83,949
8,861	19,831	254	384,989	....	1,013,357	127,480	76,584	50,856
7,005	13,716	271	.....	....	.....	94,187	49,838	44,349
7,253	9,979	170	240,765	....	546,465	70,826	31,839	38,987
11,060	11,869	463	663,800	....	427,300	51,946	19,395	32,551

Reserve since Oct. 21, 1907, at 3½ per cent; prior at 4 per cent.

a Reserve calculated at 4½ per cent.

COMPANY, BALTIMORE, MD.

Commenced Business February 4, 1882.

Reorganized December, 1903.

R. W. Griffin, Sec.

102,851	166,163	30,475	1,615,547	34,061	1,809,796	185,797	56,556	129,241
103,266	156,124	25,945	1,473,147	30,559	1,567,893	150,393	45,102	105,291
89,279	133,425	22,345	1,352,730	26,711	1,357,363	125,145	33,981	91,164
73,797	115,570	21,944	1,073,923	23,634	1,073,648	103,317	31,426	71,891

Reserve at 4 and 4½ per cent.

Capital Stock, \$150,000.

FEDERAL LIFE INSURANCE

Isaac Miller Hamilton, Pres.; Charles A. Atkinson, Vice-Pres. and Counsel; Geo. M. Bard, 2d Vice-Asst. Supt. of Agencies; R. M. Wilbur, Sec.; Wm. E. Brimstin, Asst Sec.; John L. Hamilton,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	368,775	68,797	437,572	97,014	.....	117,234	4,626	218,874
1906	307,540	196,836	504,376	83,933	.....	72,322	4,485	160,740
1905	289,480	91,416	380,896	62,075	.....	180,794	4,932	247,801
1904	196,426	678,641	875,067	27,232	.....	103,243	4,089	134,594
1903	95,846	13,458	109,304	12,740	.....	3,897	.....	16,637
1902	90,327	12,440	102,767	10,283	.....	3,442	.....	13,725
1901	82,572	5,689	88,261	1,000	.....	.....	.....	1,000
1900	32,318	2,659	34,977	.....	.....	.....	.....	.....

Incorporated December 2, 1878.

THE FIDELITY MUTUAL LIFE INSUR

L. G. Fouse, Pres. and Actuary; Alexander McKnight, Vice-Pres.; W. Le Mar Talbot, 2d Vice-Pres.; Hodge, Man. Act.; J. B. Franks, Asst. Actuary; F. H. Calkins, Asst. Sol. and Supt. of Claims;

1907	4,351,515	869,262	5,220,777	1,318,424	2,370	300,740	70,777	1,692,311
1906	4,206,235	1,304,863	5,511,118	1,364,506	1,414	179,165	57,895	1,602,980
1905	3,918,149	1,683,564	5,601,713	1,197,532	1,202	143,024	48,499	1,390,257
1904	3,503,975	531,820	4,035,795	1,144,813	1,028	84,694	47,028	1,277,563
1903	3,145,652	321,024	3,466,686	1,043,657	922	56,173	45,321	1,146,073
1902	2,716,288	239,680	2,955,968	1,149,749	772	50,258	31,590	1,232,369
1901	2,457,088	200,182	2,657,270	925,380	200	57,905	40,004	1,023,489
1900	2,168,965	164,197	2,333,162	934,958	.....	65,918	39,392	1,040,268
1899	1,921,910	129,990	2,051,900	881,923	.....	63,163	37,049	982,135
1898	1,781,362	112,889	1,894,251	816,152	.....	179,233	122,597	917,982
1897	1,756,996	99,305	1,856,301	629,203	.....	93,266	.....	722,469
1896	1,511,823	57,728	1,569,551	540,461	.....	58,599	.....	599,060
1895	1,307,432	48,995	1,356,427	434,329	.....	67,988	.....	502,317
1894	1,118,304	38,433	1,156,737	408,725	.....	28,071	.....	436,796
1893	943,497	28,553	972,050	351,656	.....	6,361	.....	358,017
1892	779,669	25,139	804,808	359,166	.....	11,539	.....	370,705
1891	627,205	20,541	647,746	280,050	.....	10,695	.....	290,745
1890	560,956	13,651	574,607	300,307	.....	3,400	.....	303,707
1889	412,016	11,758	423,774	169,967	.....	7,584	.....	177,551
1888	329,858	10,351	340,209	123,950	.....	2,459	.....	126,409
1887	250,523	6,983	257,506	120,933	.....	1,241	.....	122,174
1886	192,136	5,204	197,340	92,700	.....	4,758	.....	97,458
1885	135,101	5,677	140,778	66,850	.....	3,209	.....	70,059
1884	105,938	12,116	118,054	49,500	.....	1,630	.....	51,130
1883	93,905	11,337	105,242	56,710	.....	1,401	.....	58,111
1882	73,770	1,187	74,957	25,400	.....	4,396	.....	29,796
1881	63,802	205	64,007	18,100	.....	3,237	.....	21,337
1880	44,442	36	44,478	12,700	.....	1,049	.....	13,749
1879	13,195	2,019	15,214	100	.....	36	.....	136

† Not separated prior to 1898.

Capital, \$153,000.

FIRST NATIONAL LIFE ASSURANCE

Morton Gregory, Pres.; Milton Dunlap,

Capital \$121,090.

FLORIDA LIFE INSURANCE

M. D. Johnson, Pres.; D. H. McMillan and P. D. Cassidey, Vice-Pres.; Herbert B. Race, Sec.; Actuary; R. H. McGinniss, Med. Director;

1907	69,531	26,421	95,952	4,000	.....	.....	.....	4,000
1906	18,873	5,640	24,513	.....	.....	.....	.....	.....

COMPANY, CHICAGO, ILL. Incorporated Sept. 8, 1899.
Commenced Business May 5, 1900.
Pres.; Wm. L. White, 3d Vice-Pres. and Supt. of Agencies; Seymour H. Levy, 4th Vice-Pres. and
Treas.; E. M. Potter, Ass't Treas.; J. P. Mahoney, Ass't Counsel; F. L. B. Jenney, Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
144,013	362,887	1,334	3,254,170	6,484	12,106,776	922,602	821,706	100,896
191,524	352,264	4,536	9,407,832	7,534	14,201,589	852,630	758,928	93,702
140,367	388,168	1,843	4,032,804	4,717	8,595,403	685,108	591,706	93,396
162,665	297,229	4,517	6,640,446	5,206	8,023,874	667,507	572,609	94,898
79,930	96,567	1,055	2,752,085	2,227	4,590,208	172,214	99,517	72,697
81,472	95,197	1,575	3,563,826	2,134	4,263,613	164,978	71,163	93,815
87,186	88,186	1,341	2,391,573	1,705	3,288,523	148,953	44,226	104,727
44,002	44,002	1,312	2,311,400	1,081	2,182,400	127,754	20,832	106,922

c Reserve at 4 and 3½ per cent.

ANCE COMPANY, PHILADELPHIA, PA. Commenced Business January 1, 1879.
F. X. Quinn, Treas.; J. Russell Sykes, Asst. Treas.; W. S. Campbell, Sec. and Sol.; Charles G.
A. G. Fouse, Comp.; J. H. Byrley, Mgr. of Agencies; W. H. King and John L. Yard, Med. Dirs.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,136,356	2,828,667	7,313	16,874,179	58,939	119,452,264	14,541,673	13,589,278	952,395
1,380,025	2,528,113	9,240	19,677,083	58,992	118,143,518	12,578,857	11,371,449	1,207,408
1,436,420	2,826,677	11,229	22,734,823	58,206	114,888,201	10,060,986	9,014,250	1,046,736
1,297,813	2,575,376	12,727	23,248,514	56,265	109,146,658	7,408,389	6,424,735	983,654
1,136,235	2,282,308	12,172	22,621,904	49,699	100,340,547	5,883,925	5,065,863	818,062
1,001,363	2,233,732	11,189	20,927,705	43,664	90,097,572	4,663,276	4,033,594	629,682
966,888	1,990,377	8,919	19,208,715	39,094	84,306,448	3,930,172	3,318,066	611,206
823,205	1,863,473	9,775	21,175,379	37,793	82,119,185	3,378,839	2,808,394	570,445
735,285	1,717,420	8,059	16,416,434	35,226	77,182,941	2,856,417	2,210,780	645,637
673,088	1,591,070	7,568	16,167,162	33,268	75,045,844	*2,333,462	1,748,197	585,265
776,110	1,498,579	8,524	19,898,208	31,653	72,873,727	1,862,593	682,743	†1,179,850
629,833	1,228,893	9,037	21,705,571	29,005	67,412,956	1,444,367	418,711	1,025,656
563,750	1,066,067	8,086	19,571,919	25,339	59,363,343	1,114,980	242,875	782,105
522,052	958,848	8,044	19,449,750	22,744	53,132,900	806,191	150,884	655,307
411,482	769,499	6,740	16,287,400	19,832	46,385,350	629,704	131,227	498,477
289,639	660,344	6,018	15,903,750	17,510	41,430,950	415,708	100,339	315,369
229,819	520,564	5,331	12,124,800	15,005	33,579,750	352,427	125,427	226,846
187,602	491,309	3,403	7,369,250	12,176	26,955,650	274,360	96,113	178,247
159,218	327,769	3,080	7,007,500	10,611	23,796,450	234,297	88,513	145,784
145,263	271,672	3,586	7,495,500	9,018	20,116,250	157,621	66,886	90,735
97,831	220,005	1,951	4,679,000	6,554	15,438,350	77,387	17,034	60,353
86,419	183,877	2,076	5,498,000	5,514	13,225,550	48,537	7,472	41,065
57,867	127,926	1,477	3,817,000	4,206	9,778,400	42,664	11,947	30,717
51,911	103,041	1,063	2,429,500	3,398	7,460,600	39,976	13,205	26,771
44,055	102,166	829	1,989,500	2,927	6,568,600	41,712	20,661	21,051
37,132	66,928	1,051	2,428,500	3,455	6,001,500	44,469	22,474	21,995
36,544	57,881	1,391	1,788,075	3,555	4,401,550	30,894	12,012	18,882
23,453	37,202	1,462	2,202,200	2,419	3,244,975	20,802	8,756	12,046
11,546	11,682	1,105	1,321,875	1,101	1,318,875	6,206	3,356	2,850

* Deferred net premiums of \$71,241 included in assets, but not included in official reports. † Surplus prior to 1898 included the equation fund. ‡ Change made to paid-for basis. a Reserve 4 pr ct.; new business since 1900 at 3½ pr ct.

SOCIETY OF AMERICA, TACOMA, WASH. Incorporated Sept. 21, 1907.
Commenced Business, Jan. 2, 1908.
Sec.; A. R. Hathaway, Mgr. of Agencies.

COMPANY, JACKSONVILLE, FLA. Commenced Business April 2, 1906.
W. P. Douglas, Asst. Sec.; O. S. Allbritton, Treas.; J. W. Dodge, Counsel; R. M. Anderson,
Dan G. Pleasants, Agency Sec. and Director.

74,327	78,327	1,476	2,671,000	1,474	2,666,000	159,406	33,309	126,097
19,636	19,636	608	970,500	564	895,500	123,317	10,898	112,419

Reserve at 4 per cent.

Capital Stock, \$103,508.

FORT WORTH LIFE INSURANCE

J. Y. Hogsett, Pres.; W. G. Newby, 1st Vice-Pres.; B. P. Bailey, 2d Vice-Pres. and Joe B. Hogsett, Sec.; Jesse

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	38,309	7,724	46,033	1,000	.....	813	2,146	3,959
1906	19,473	28,647	48,120	.....	.....	.....	3,307	3,307

FRANKLIN LIFE INSURANCE

Edgar S. Scott, Pres.; J. O. Humphrey, 1st Vice-Pres.; Geo. B. Stadden, 2d Vice-Pres.; Barnes, Asst. Treas.; O. F. Maxon, M.

1907	1,145,449	166,812	1,312,261	333,545	100	72,655	4,689	410,089
1906	1,182,900	142,824	1,325,724	334,813	.....	49,439	2,778	387,030
1905	1,147,900	112,335	1,260,235	246,126	.....	43,131	3,833	293,090
1904	1,041,340	100,174	1,141,514	295,002	.....	44,873	3,041	343,516
1903	972,697	83,439	1,056,136	261,977	.....	64,683	4,411	331,071
1902	881,326	81,428	962,754	221,152	.....	89,265	3,656	314,073
1901	695,783	* 154,630	850,413	217,215	.....	88,118	4,532	309,865
1900	527,737	* 210,590	738,327	211,050	.....	98,585	3,737	313,372
1899	390,199	* 740,641	1,130,840	168,118	.....	2,927	3,308	174,353
1898	180,966	5,574	186,540	84,000	.....	912	1,414	86,326
1897	157,334	6,022	163,356	85,104	.....	290	456	85,850
1896	134,107	7,678	141,785	71,625	.....	25	.....	71,650
1895	121,001	4,641	125,643	56,000	.....	9	.....	56,009
1894	106,220	4,723	110,943	47,500	.....	27	.....	47,527
1893	97,651	4,047	101,698	44,000	.....	252	.....	44,252
1892	88,490	2,059	90,549	42,000	.....	5	.....	42,005
1891	65,339	924	66,263	21,000	.....	8	.....	21,008
1890	48,937	108	49,046	16,300	.....	39	.....	16,339
1889	27,913	.....	27,913	11,224	.....	.....	.....	11,224
1888	19,241	.....	19,241	8,000	.....	.....	.....	8,000
1887	5,940	.....	5,940	2,403	.....	.....	.....	2,403
1886	1,325	.....	1,325	.....	.....	.....	.....	.....

* Includes reserve liens.

Capital Stock, \$200,000.

GERMANIA LIFE INSURANCE

Cornelius Doremus, Pres.; H. Cillis, Vice-Pres.; Max A. Wesendonck, ad Vice-

1907	4,955,823	1,735,570	6,691,393	1,533,212	1,261,023	499,707	309,844	3,603,786
1906	4,940,571	1,714,649	6,655,220	1,310,573	1,169,117	497,116	310,607	3,287,403
1905	4,696,455	1,579,207	6,275,662	1,337,452	1,230,214	404,522	314,163	3,286,351
1904	4,478,240	1,522,942	6,001,182	1,351,055	1,043,620	383,150	249,160	3,026,985
1903	4,172,165	1,484,231	5,656,396	1,191,130	848,796	333,137	197,559	2,570,622
1902	3,868,704	1,679,876	5,548,580	1,119,743	786,287	327,827	189,724	2,423,581

COMPANY, FORT WORTH, TEX.

Commenced Business, May, 1906.

Gen. Mgr.; Dr. J. W. Irion, Med. Dir.; Dr. Bacon Saunders, Consulting Med. Dir.;
T. Pemberton, Treas.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 35,696 28,205	\$ 39,655 31,512	473 245	\$ 1,015,350 652,460	647 243	\$ 1,523,310 650,460	131,092 120,192	\$ 18,159 3,675	\$ 112,933 116,517

Reserve at 4% per cent.

COMPANY, SPRINGFIELD, ILL.

Incorporated July 23, 1884.

Commenced Business July 23, 1884

Henry Abels, Sec.; William Taylor, Asst. Sec.; B. R. Hieronymus, Treas.; Edgar S.
D., Med. Dir.; L. M. Cathles, Actuary.

306,449	717,438	3,210	5,848,250	21,308	33,574,330	3,962,798	3,339,167	623,631
410,627	797,657	5,071	7,841,146	21,726	33,465,050	3,345,336	2,867,710	477,626
491,814	784,904	5,863	8,889,562	20,922	32,068,660	2,811,177	2,400,819	410,358
418,596	762,112	6,467	9,243,201	19,309	29,523,386	2,287,505	1,951,323	336,182
447,870	778,941	5,991	8,921,932	16,713	26,387,192	1,800,136	1,582,913	307,223
418,011	732,084	5,785	9,258,933	14,682	24,102,794	1,550,787	1,289,886	260,901
338,012	647,877	4,963	8,573,416	12,728	21,549,750	1,256,166	1,038,165	218,001
259,838	573,210	2,883	6,018,165	10,451	18,088,564	1,010,244	802,333	207,911
214,072	388,425	4,580	11,566,939	9,832	15,706,191	812,174	647,311	164,863
72,207	158,623	1,446	2,251,356	7,963	8,088,406	177,790	70,571	107,219
69,957	155,806	2,623	2,962,500	8,039	8,463,250	157,008	.....	.....
59,816	131,466	2,921	3,083,500	7,419	7,643,250	150,508	.....	.....
46,798	102,807	2,097	2,217,100	7,209	7,390,850	142,227	.....	.....
40,219	87,746	2,173	2,292,750	6,746	6,940,750	131,090	.....	.....
29,001	73,253	1,622	1,776,000	5,799	5,863,500	107,894	.....	.....
22,053	64,058	1,614	1,609,000	5,216	5,207,000	68,514	.....	.....
22,067	43,075	2,496	2,429,500	4,353	4,348,000	42,001	.....	.....
20,032	36,370	1,417	1,417,000	2,623	2,621,000	19,075	.....	.....
11,892	23,117	1,059	1,059,000	1,855	1,853,500	6,076	.....	.....
10,417	18,417	715	715,000	1,276	1,274,500	1,280	.....	.....
3,369	5,772	273	273,000	836	834,500	456	.....	.....
1,037	1,037	283	283,000	282	282,000	393	.....	.....

Reserve on business since 1904 at 3 and 3% per cent.; prior at 4 per cent.

COMPANY, NEW YORK CITY, N. Y.

Organized April 10, 1860.

Commenced Business July 16, 1860.

Pres.; Carl Heye, Sec.; J. Fuhrer, Actuary; Jos. Kucher, M. D., Res. Physician.

1,234,340	4,838,126	5,463	11,467,278	66,502 b 2,488	114,589,963 b 325,426	38,983,965	33,921,669 ^c	5,062,296
1,396,071	4,683,484	8,093	14,713,840	67,040 b 2,679	114,189,167 b 350,194	37,479,042	32,507,209	4,971,833
1,370,415	4,656,766	8,550	14,460,698	64,502 b 2,825	109,127,609 b 368,897	35,711,677	30,823,487	4,888,190
1,372,828	4,399,813	8,455	14,485,725	61,279 b 2,993	103,937,343 b 389,924	34,104,782	29,360,065	4,744,717
1,295,625	3,866,247	7,757	13,961,744	57,828 b 3,192	98,117,604 b 413,864	32,476,116	27,969,444	4,506,672
1,124,313	3,547,894	7,207	12,847,752	54,485 b 3,371	91,670,014 b 436,122	30,695,581	26,375,706	4,319,875

b Industrial business.

c Reserve at 4 per cent; new business since 1900 at 3% per cent.

GERMANIA LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1901	3,595,162	1,336,217	4,931,379	1,314,368	794,767	323,049	208,136	2,640,320
1900	3,455,377	1,255,413	4,710,790	1,134,937	799,179	374,928	213,928	2,522,972
1899	3,311,435	1,233,001	4,544,436	1,399,629	734,382	317,938	176,776	2,628,725
1898	3,181,306	1,122,936	4,304,242	992,281	522,526	421,867	157,599	2,094,273
1897	3,101,487	1,078,132	4,179,619	1,075,814	575,785	415,900	149,012	2,216,511
1896	3,006,461	1,023,800	4,030,261	968,810	493,852	397,626	164,971	2,025,259
1895	3,016,129	989,810	4,005,939	1,122,153	553,595	396,242	149,852	2,227,842
1894	2,989,433	920,652	3,910,085	1,061,547	353,904	345,363	116,190	1,877,004
1893	2,868,240	857,104	3,725,344	1,077,604	348,784	288,995	184,784	1,900,167
1892	2,793,552	816,261	3,609,813	983,195	306,905	308,764	201,022	1,799,886
1891	2,627,829	872,077	3,499,906	1,098,980	311,227	235,309	216,567	1,862,083
1890	2,411,850	749,736	3,161,586	897,598	289,003	161,041	220,874	1,568,516
1889	2,256,811	706,189	2,963,000	858,414	282,786	132,115	264,458	1,537,773
1888	1,965,805	611,225	2,577,030	744,625	228,770	128,678	250,837	1,352,910
1887	1,780,774	641,463	2,422,237	710,598	216,014	135,523	240,026	1,302,161
1886	1,749,369	658,778	2,408,147	602,691	222,506	144,248	231,384	1,200,829
1885	1,614,892	561,776	2,176,668	689,825	260,115	145,715	204,871	1,300,526
1884	1,561,561	525,764	2,087,325	632,269	299,649	126,062	203,694	1,261,674
1883	1,491,567	508,702	2,000,269	593,137	246,515	127,875	206,253	1,173,780
1882	1,361,651	484,245	1,845,896	637,055	172,602	126,218	172,898	1,108,773
1881	1,316,516	456,964	1,773,480	533,231	135,398	171,507	169,485	1,009,621
1880	1,235,741	453,203	1,688,944	510,923	127,138	192,077	158,054	988,192
1879	1,177,245	459,196	1,636,441	523,166	118,378	226,508	155,461	1,023,513
1878	1,230,720	480,604	1,711,324	509,236	129,162	286,726	157,597	1,082,721
1877	1,300,627	533,049	1,833,676	569,222	81,568	346,931	169,681	1,167,462
1876	1,395,077	437,093	1,832,170	453,744	31,372	257,924	151,496	894,536
1875	1,502,842	410,137	1,912,979	506,104	28,656	253,479	119,220	907,459
1874	1,561,408	381,532	1,942,940	546,332	5,485	279,084	101,176	932,077
1873	1,607,291	338,806	1,946,097	578,752	5,240	163,040	159,943	906,975
1872	1,525,699	286,225	1,811,924	447,525	5,251	105,209	222,402	823,877
1871	1,431,593	235,222	1,666,815	380,239	7,068	147,569	131,687	665,636
1870	1,434,252	210,640	1,644,892	398,563	2,473	110,244	221,632	732,912
1869	1,293,706	173,972	1,467,678	295,681	425	66,786	130,573	493,475
1868	1,067,750	155,271	1,223,021	209,124	425	32,520	118,344	420,416
1867	943,777	173,053	1,116,830	220,750	425	16,786	.....	237,963
1866	693,428	50,318	743,746	187,500	425	7,672	.....	195,591
1865	409,930	32,592	442,522	96,500	425	4,913	.....	201,838
1864	227,930	22,444	250,374	44,000	175	1,744	.....	45,919
1863	118,186	18,549	137,135	18,500	175	854	.....	19,529
1862	46,691	11,635	58,326	7,000	175	305	.....	7,480
1861	30,064	9,508	39,572	500	.....	726	.....	1,226
1860	9,111	646	9,757	.....	.....	.....	.....	.....

—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	¢ \$	\$
988,457	3,628,777	5,872	10,463,829	51,170 b 3,553	85,392,994 b 459,007	28,790,810	24,957,399	3,833,411
929,426	3,452,398	p 5,619	p 9,696,717	p 49,137 b 3,765	p 81,434,409 b 483,832	27,378,533	23,940,516	3,438,017
949,338	3,578,063	7,071	11,739,584	48,589 b 4,003	80,234,105 b 512,492	26,097,248	23,027,300	3,069,948
837,143	2,931,416	6,908	11,485,172	46,233 b 4,302	76,556,268 b 546,639	25,211,910	22,272,639	2,939,271
819,202	3,035,713	6,773	11,144,789	44,263 b 4,748	73,624,962 b 593,688	23,723,677	21,152,081	2,571,596
751,862	2,777,121	5,835	9,432,457	42,080 b 5,054	70,434,816 b 627,327	22,362,443	20,285,823	2,076,620
709,725	2,937,567	5,650	9,192,415	40,772 b 5,533	69,085,662 b 677,688	21,172,368	19,340,219	1,832,149
800,750	2,677,754	6,495	11,304,992	40,013 b 6,034	68,962,870 b 734,675	20,037,685	18,510,313	1,527,372
780,791	2,680,958	6,621	13,016,063	38,925 b 6,604	68,595,382 b 788,807	18,689,859	17,501,931	1,187,928
777,784	2,577,670	6,444	12,685,479	36,998 b 6,925	65,218,895 b 816,707	17,744,263	16,513,975	1,230,288
659,651	2,521,734	5,249	10,598,262	34,413 b 7,390	60,904,913 b 868,400	16,673,743	15,534,444	1,139,299
581,811	2,150,327	5,178	10,015,716	32,591 b 7,812	57,322,242 b 905,378	15,736,711	14,661,118	1,075,593
568,721	2,106,494	4,825	10,051,548	30,444 b 8,276	53,275,386 b 947,704	14,825,966	13,643,325	1,182,641
480,394	1,833,304	4,588	9,482,758	28,241 b 9,521	48,874,233 b 1,067,070	13,961,200	12,721,209	1,239,991
398,657	1,700,818	3,320	5,447,846	25,922 b 11,495	43,634,805 b 1,274,098	13,073,247	11,821,728	1,251,519
389,044	1,589,873	3,035	5,320,065	24,586 b 16,214	41,817,338 b 1,736,204	12,310,626	11,212,924	1,097,702
393,876	1,694,402	2,870	4,887,842	23,421 b 16,774	39,992,080 b 1,836,609	11,485,386	10,593,782	891,604
393,066	1,654,740	2,501	4,246,737	22,500 b 16,107	38,965,120 b 1,667,817	10,857,819	10,065,763	792,056
384,855	1,558,635	2,231	4,530,825	21,753 b 8,402	38,153,663 b 927,154	10,402,355	9,648,878	753,477
341,882	1,450,655	2,125	4,733,696	21,126 b 5,803	36,895,148 b 638,455	9,893,670	9,210,326	683,344
349,949	1,359,570	2,081	4,784,705	20,587 b 7,511	35,506,650 b 859,942	9,456,242	8,568,726	887,516
344,223	1,332,415	2,324	4,151,662	20,189 b 7,841	33,885,522 b 890,493	9,003,151	8,136,607	866,544
295,070	1,318,583	2,246	3,729,432	19,657 b 239	32,695,995 b 59,025	8,552,877	7,952,739	600,138
307,721	1,390,442	2,051	3,270,448	19,353	32,191,263	8,268,612	7,666,292	572,320
317,526	1,484,988	2,050	3,078,174	19,650	32,817,295	8,021,944	7,483,170	538,774
321,345	1,215,881	2,397	3,653,178	20,266	34,056,313	7,910,109	7,295,382	614,727
325,631	1,233,090	2,822	4,129,601	20,260	34,421,075	7,304,524	6,894,443	410,081
306,941	1,239,018	2,501	3,344,532	19,792	34,090,100	6,640,004	6,324,251	315,753
315,169	1,222,144	2,604	4,078,614	19,739	34,842,813	5,920,675	5,740,225	180,450
312,100	1,092,577	2,623	4,387,077	19,365	34,600,263	5,256,925	4,922,858	334,067
332,187	998,750	2,964	4,885,492	18,507	33,106,472	4,496,808	4,159,877	337,021
301,194	1,034,106	3,407	6,123,136	17,661	32,053,962	3,820,666	3,481,511	339,155
299,558	793,023	3,494	6,368,582	16,312	29,598,416	3,224,465	2,779,309	445,156
278,477	698,890	3,206	6,048,335	14,878	26,565,425	2,459,015	2,179,152	279,863
210,947	448,908	3,781	6,940,769	13,820	24,131,487	1,875,363	1,561,718	313,645
178,491	374,088	5,016	9,003,100	12,170	20,724,788	1,244,663	a 927,983	316,680
144,054	245,892	4,624	7,409,850	8,972	14,675,538	809,230	a 534,679	274,551
95,403	141,322	3,670	4,848,586	5,502	9,000,288	525,864	a 259,664	266,200
72,879	92,408	2,365	3,378,323	3,040	5,020,502	335,342	a 131,878	203,464
20,944	28,424	722	1,318,200	1,010	2,150,779	260,885	e 53,726	207,159
20,867	22,093	281	721,100	389	1,033,379	202,472	e 25,430	177,042
12,944	12,944	.....	.....	169	499,979	194,545	e 10,000	184,545

a Reserve calculated at 4½ per cent.
at 3½ per cent.b Industrial business.
c Reserve not calculated.e Reserve at 4 per cent; new business since 1900.
f Change made to paid-for basis.

Incorporated November 23, 1857.

GERMAN MUTUAL LIFE INSUR

Nicholas Guerdan, Pres.; Wm. C. Uhri, Vice-Pres.; Edwin J. Meyer, Sec.;
of Agencies; Eugene F. Hauck

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	66,648	31,492	98,140	9,015	6,172	6,449	8,252	29,888
1906	60,868	30,078	90,946	48,422	7,166	1,606	8,113	65,307
1905	51,511	29,805	81,316	21,462	5,294	918	6,494	34,168
1904	43,725	30,053	73,778	34,115	7,000	3,152	6,574	50,841
1903	38,764	30,156	68,920	22,842	5,311	101	6,044	34,298
1902	35,694	31,359	67,053	25,105	7,000	2,537	5,909	40,551
1901	30,390	31,645	62,035	34,269	....	1,311	5,081	40,661
1900	28,431	28,224	56,655	27,265	....	1,463	4,990	33,718
1899	24,800	27,986	52,786	16,110	1,444	3,940	3,720	25,214
1898	26,118	27,949	54,067	57,166	266	3,658	8,112	69,202
1897	27,339	29,378	56,717	19,848	2,000	413	5,616	27,877
1896	28,715	29,829	58,544	13,148	....	4,073	5,347	23,168
1895	28,256	25,733	53,989	20,567	5,600	2,145	4,555	33,267
1894	25,649	25,257	50,906	21,116	2,308	2,946	5,489	31,859
1893	19,910	24,912	44,822	13,877	1,000	258	3,469	18,604
1892	11,105	24,082	35,187	25,340	238	1,872	3,626	31,076
1891	8,395	24,365	32,760	24,458	1,500	....	405	26,363
1890	8,441	26,100	34,541	19,661	....	2,063	5,699	27,423
1889	8,914	25,533	34,447	25,355	1,000	305	5,673	32,333
1888	9,107	25,863	34,970	12,834	118	2,500	5,641	21,093
1887	9,099	26,493	35,592	20,620	4,175	1,460	4,611	30,866
1886	9,104	26,785	35,889	23,203	3,850	1,521	3,515	32,089
1885	9,176	26,313	35,489	9,339	3,018	984	3,574	16,915
1884	9,198	27,062	36,260	20,033	2,700	1,930	5,397	30,060
1883	8,867	30,352	39,219	18,619	4,350	1,181	5,800	29,950
1882	9,189	27,854	37,043	17,028	4,327	4,411	8,287	34,053
1881	9,947	28,923	38,870	12,100	6,205	28	449	18,782
1880	9,963	29,948	39,911	14,984	500	296	5,007	21,387
1879	11,598	27,958	39,556	20,547	2,936	1,726	33	25,242
1878	14,678	28,918	43,596	10,747	....	3,958	36	14,741
1877	22,120	28,849	50,969	20,519	300	8,168	136	29,123
1876	29,844	25,223	55,067	11,328	....	5,344	191	16,863
1875	38,367	24,443	62,810	22,266	....	5,668	5,794	33,658
1874	42,713	22,849	65,562	27,033	....	1,438	34	28,593
1873	49,353	20,287	69,640	29,579	....	577	439	30,595
1872	53,499	18,123	71,622	24,141	....	2,221	4,914	31,276
1871	53,194	15,009	68,203	16,523	....	224	593	17,340
1870	51,941	14,252	66,193	12,400	....	747	5,070	18,217
1869*	33,903	7,182	41,085	4,588	....	99	3,849	8,536
1868	51,968	8,406	60,274	11,054	....	1,689	3,311	16,054
1867	39,842	5,334	45,176	9,500	....	2,581	....	12,081
1866	31,761	2,814	34,575	12,500	....	915	....	13,415
1865	17,674	2,699	20,373	5,000	....	667	....	5,667
1864	9,599	1,160	10,759	1,000	....	141	....	1,141
1863	7,233	1,530	8,763	2,500	....	82	....	2,582
1862	6,548	901	7,449	5,500	....	55	....	5,555
1861	5,133	811	5,944	....	....	572	....	572
1860	7,637	917	8,554	6,000	....	304	....	6,304
1859	7,514	634	8,148	....	....	137	....	137
1858	2,799	291	3,090	600	....	....	....	600

* Business of eight months only.

Capital \$500,000.

GREAT AMERICAN LIFE INSUR

Samuel

Capital \$100,000.

GREAT SOUTHERN LIFE INSUR

A. D. Smith, Pres.; J. T. Palmer, Vice-Pres.; J. S. Gillespy

ANCE COMPANY, ST. LOUIS, MO.

Commenced Business April 12, 1858.

John G. Schuler, Asst. Sec.; A. J. Nulsen, Actuary; Julien C. Harvey, Supt.
and W. H. Fuchs, Med. Dirs.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
23,329	53,217	138	276,627	887	1,916,474	611,852	477,784	134,068
21,287	86,594	124	304,662	786	1,723,772	566,498	427,425	139,073
23,415	57,583	88	221,297	702	1,508,837	561,108	415,297	145,811
18,756	69,597	75	202,969	462	1,333,985	536,314	392,348	143,966
16,540	50,838	58	146,392	606	1,216,042	532,140	388,467	143,673
15,500	56,051	78	181,924	573	1,116,669	513,820	378,222	135,598
12,952	53,613	28	63,288	528	993,373	502,772	366,882	135,890
11,832	45,550	42	106,353	527	977,305	497,146	360,875	136,271
7,273	32,487	10	25,137	509	910,388	485,311	353,544	131,767
7,452	76,664	18	33,668	522	914,827	464,599	347,210	117,389
9,213	37,090	14	24,502	543	982,484	487,438	355,942	131,496
10,325	33,493	22	62,290	549	1,008,157	470,094	346,819	123,275
10,073	43,340	70	145,672	553	1,021,307	447,260	335,409	111,851
8,809	40,668	40	120,057	513	944,980	438,610	323,400	106,210
10,238	28,842	85	211,081	500	870,548	427,556	325,283	102,273
6,242	37,318	27	70,070	436	706,254	412,224	315,874	95,350
4,688	31,051	6	18,000	430	671,326	411,118	319,585	91,533
5,622	33,045	10	15,384	445	685,584	409,548	320,419	89,129
5,616	37,949	12	23,608	466	715,142	409,269	299,373	109,896
6,347	27,440	12	23,118	485	740,874	413,116	300,828	112,288
8,253	39,119	10	9,111	495	761,503	409,502	297,985	111,517
6,993	39,082	7	15,024	504	788,718	410,056	303,596	106,460
6,355	23,270	11	36,043	521	808,747	411,304	308,613	102,691
6,293	36,323	5	10,283	527	795,583	398,893	307,288	91,605
8,152	38,102	18	33,985	554	835,054	401,828	309,630	92,198
7,621	41,674	12	15,219	563	838,002	404,434	313,161	91,273
7,686	26,468	13	19,072	580	861,743	407,673	314,068	93,605
7,791	29,178	11	17,029	583	865,375	390,850	315,761	75,089
9,944	35,186	15	24,000	594	875,857	381,782	292,964	88,818
8,799	23,540	25	44,000	607	907,316	376,367	304,351	72,016
7,219	36,342	11	27,000	622	945,812	356,492	302,319	54,173
5,102	21,965	16	26,138	665	1,025,548	345,081	304,003	41,078
5,587	39,245	13	27,485	686	1,075,954	311,785	288,858	22,927
5,901	34,404	20	35,500	708	1,126,481	285,808	269,026	16,782
7,032	37,627	34	59,753	715	1,164,844	254,178	245,783	8,395
9,643	40,919	44	71,263	708	1,179,235	223,565	213,282	10,283
10,801	28,141	73	107,050	710	1,200,644	196,941	180,254	16,687
10,186	28,403	79	145,385	659	1,171,910	159,981	155,193	4,788
6,867	15,403	74	132,437	616	1,139,242	133,292	124,288	9,004
10,817	26,871	127	268,370	565	1,057,243	m 135,316	50,304	85,012
10,117	22,198	158	287,446	481	883,521	m 104,209	50,242	53,967
7,888	21,303	173	339,000	399	724,325	m 81,325	50,337	30,988
5,214	10,881	113	204,075	257	467,275	m 67,964	50,248	17,716
3,726	4,867	31	74,800	159	296,700	m 59,468	51,245	8,223
3,187	5,769	30	53,000	134	235,600	m 54,492	52,162	2,330
3,296	8,851	17	25,800	112	202,100	m 49,992	50,657	-665
3,949	4,521	11	18,700	104	194,500	m 50,822	50,085	737
4,560	10,864	27	57,300	149	283,200	m 50,426	51,112	-686
5,098	5,235	80	164,000	141	267,900	m 51,658	50,035	1,623
3,781	4,381	79	134,500	78	133,900	m 48,748	50,038	-1,290

A Reserve prior to 1890 calculated at 4 1/2 per cent; now at 4 per cent. m Ledger assets only.

ANCE COMPANY, ST. LOUIS, MO.

Incorporated Feb. 12, 1908.

Quinn, Pres.

ANCE COMPANY, BIRMINGHAM, ALA.

Incorporated April 21, 1908.

Sec.; E. F. Enslin, Treas.; J. D. Heacock, Med. Dir.

Commenced Business April 22, 1908.

Capital \$100,000.

GREAT WESTERN LIFE INSUR

J. B. Case, Pres.; A. L. Cooper, Vice-Pres. and Gen. Counsel; L. N. Paquin, 2d Vice-Pres.; J. T. Loan Dept.; Wm. Thompson, Counsel Loan Dept.; Dr. Grant B. Odell and Ernest

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 630,915	\$ 228,721	\$ 859,636	\$ 3,000	\$	\$	\$	\$ 3,000

Capital Stock, \$146,400.

GREENSBORO LIFE INSURANCE

J. W. Fry, Pres.; R. R. King, Vice-Pres.; E. Colwell, Jr., Sec.; I. Smith Homans, Actuary; W. E. Allen,

1907	266,060	16,944	283,004	33,763	.....	3,436	16	37,215
1906	168,931	17,063	185,994	9,500	.....	1,405	.....	10,905
1905	59,631	25,593	85,194	2,500	.....	.....	.....	2,500

Capital Stock, \$100,000.

GUARANTEE LIFE INSURANCE

Jonathan Lane, Pres.; John H. Thompson, Vice-Pres. and Gen. Mgr.; 4th Vice-Pres. and Gen. Counsel; Chas. Boedeker,

1907	139,702	12,808	152,510	5,000	.....	.....	.....	5,000
1906	24,687	27,290	51,977	.....	.....	.....	.....	.....

Incorporated January 3, 1903.

GUARANTY MUTUAL LIFE INSUR

August E. Steffen, Pres.; James T. Casey, Vice-Pres. and Gen. Mgr.; L. J. Dougherty, Sec.;

1907	72,849	6,760	79,609	9,831	....	1,979	137	11,947
1906	49,808	628	50,436	4,974	....	931	....	5,905
1905	35,406	267	35,673	2,625	....	341	....	2,966
1904	24,299	8,717	33,016	3,750	....	....	....	3,750
1903	15,652	15,000	30,652	1,000	....	....	....	1,000

Capital Stock, \$51,000.

GUARDIAN LIFE INSURANCE

John T. Stimmel, Pres.; J. E. Chilberg, Vice-Pres.; R. A. Ballinger,

1907	30,033	1,311	31,344	1,000	....	....	....	1,000
1906	13,240	2,051	15,291	....	....	....	....	....
1905	609	....	609	....	....	....	....	....

ANCE COMPANY, KANSAS CITY, MO.

Incorporated March, 1907.
Commenced business April 19, 1907.

Kendall, 3d Vice-Pres.; E. L. Biersmith, Sec.; Herman F. Lang, Treas.; M. L. Critchfield, Supt.
F. Robinson, Med. Dirs.; John H. Upton, Actuary; S. R. Rhoads, Supt. of Agents.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 588,805	\$ 591,805	8,042	\$ 25,545,900	6,972	\$ 21,538,760	\$ 385,175	\$ 153,088	\$ 232,087

Reserve at 3½ per cent.

COMPANY, GREENSBORO, N. C.

Incorporated May 22, 1905.
Commenced Business July 22, 1905.

Treas.; R. Y. McPherson, Agency Manager; J. T. J. Battle, Med. Dir.; A. B. Kimball, General Counsel.

164,923	202,138	3,143	4,874,107	5,364	8,399,805	311,832	142,257	169,575
157,497	168,402	3,375	5,703,178	3,667	5,948,178	213,870	44,983	168,887
58,114	60,614	1,243	1,981,300	1,093	1,798,300	134,309	5,934	128,375

Reserve at 4 per cent.

COMPANY, HOUSTON, TEX.

Incorporated Nov. 8, 1905.
Commenced business, Sept. 1, 1906.

A. P. Root, 2d Vice-Pres.; Chas. Schreiner, 3d Vice-Pres.; J. F. Walters,
Sec. and Treas.; J. W. Scott, Med. Dir.

139,443	144,443	1,320	4,999,850	1,400	5,388,850	140,331	24,197	116,134
29,108	29,102	191	841,500	187	816,500	122,416	4,900	117,516

Reserve at 4 per cent.

ANCE COMPANY, DAVENPORT, IA.

Commenced Business February 3, 1903.

J. C. Hasler, Treas.; W. L. Allen, M. D., Med. Dir.; C. E. Glynn, M. D., Asst. Med. Dir.

46,145	58,092	11,708	2,551,607	11,970	2,896,051	60,800	52,074	8,726
32,918	36,823	4,578	1,568,759	5,500	1,895,110	39,259	25,085	14,174
28,696	31,662	2,228	1,070,150	2,368	1,259,150	30,562	17,117	13,445
17,888	21,638	922	525,175	106	657,500	21,155	5,400	15,755
11,164	12,164	885	468,250	683	344,500	13,228	4,651	8,577

Reserve at 4 per cent..

COMPANY, SEATTLE, WASH.

Incorporated 1905.
Commenced Business Nov. 22, 1905.

2d Vice-Pres.; Jos. L. Mohundro, Sec.; James C. Ford, Treas.

34,551	35,551	661	1,012,100	862	1,321,100	59,557	8,167	51,390
23,012	23,012	398	546,000	360	505,000	49,836	362	49,474
799	799	14	23,000	14	23,000	52,490	....	52,490

Reserve at 3½ per cent.

Capital Stock, \$500,000.

HARTFORD LIFE INSURANCE

[From 1880 to 1898, inclusive, company confined its operations
George E. Keeney, Pres.; R. G. Keeney, 1st Vice-Pres.; L. E. Gordon, 2d

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907 ^a	678,096	241,031	919,127	176,320	....	47,839	2,854	227,022
1907 ^b	1,443,936	55,505	1,499,440	1,228,176	....	1,872	42,364	1,272,412
1906 ^a	640,289	231,368	871,657	218,389	1,000	33,358	1,301	254,048
1906 ^b	1,558,422	43,346	1,601,768	1,362,272	....	....	54,641	1,416,913
1905 ^a	626,559	224,139	850,698	184,513	....	31,378	1,090	216,981
1905 ^b	1,642,633	42,767	1,685,400	1,564,065	....	....	51,790	1,615,855
1904 ^a	916,027	70,339	986,366	281,063	....	16,005	1,651	298,719
1904 ^b	1,473,526	69,961	1,543,487	1,449,967	....	8,337	48,994	1,507,298
*1903 ^a	1,069,212	64,369	1,133,581	212,107	....	6,532	1,384	220,023
*1903 ^b	1,328,186	71,645	1,399,831	1,366,026	....	7,049	63,988	1,437,063
*1902 ^a	836,947	66,026	902,973	131,393	....	13,384	688	145,460
*1902 ^b	1,605,355	84,291	1,689,646	1,595,614	....	10,729	60,444	1,666,785
*1901 ^a	707,163	90,739	797,902	121,433	....	140,656	303	262,392
*1901 ^b	1,634,078	72,721	1,706,799	1,642,182	....	8,199	67,884	1,718,265
*1900 ^a	568,824	73,944	642,768	82,680	....	3,135	9,424	95,239
*1900 ^b	1,631,636	69,801	1,701,437	1,569,927	....	6,549	50,054	1,626,530
1899 ^a	356,266	52,887	409,153	24,240	....	752	11,618	36,610
1899 ^b	1,694,013	73,745	1,767,758	1,500,477	....	....	78,558	1,579,035
1898 ^a	1,645	31,509	33,154	16,076	....	20,451	12,820	49,347
1898 ^b	2,045,016	75,290	2,120,306	1,378,217	....	9,155	86,713	1,474,085
1897 ^a	3,384	95,119	98,503	11,676	....	7,028	13,162	31,866
1897 ^b	1,883,177	70,145	1,953,322	1,472,750	....	7,765	76,626	1,557,141
1896 ^a	1,941	106,682	108,623	1,635	....	1,082	12,293	15,010
1896 ^b	1,835,733	58,705	1,894,438	1,351,877	....	8,108	91,157	1,450,842
1895 ^a	2,496	22,839	25,335	16,375	....	14,763	12,819	43,957
1895 ^b	1,794,480	57,456	1,851,936	1,270,774	....	7,781	104,047	1,382,602
1894 ^a	4,246	26,264	30,510	17,980	....	13,548	14,077	45,605
1894 ^b	1,637,201	53,168	1,690,369	1,142,271	....	10,942	51,199	1,204,412
1893 ^a	3,157	26,476	29,633	18,838	....	8,868	20,292	47,998
1893 ^b	1,506,061	49,867	1,555,928	1,147,775	....	12,165	42,742	1,202,682
1892 ^a	4,598	29,323	33,921	21,733	....	6,882	19,229	47,904
1892 ^b	1,600,885	46,283	1,647,168	1,091,915	....	15,747	29,402	1,137,064
1891 ^a	4,822	27,723	32,545	12,349	2,192	12,112	21,387	48,040
1891 ^b	1,413,671	17,239	1,430,910	959,622	....	17,518	24,840	1,001,980
1890 ^a	6,258	28,681	34,929	13,602	480	20,347	22,970	57,399
1890 ^b	1,306,302	21,856	1,328,158	823,086	....	19,848	17,329	860,263
1889 ^a	7,877	33,916	41,793	6,682	1,000	57,117	24,243	89,042
1889 ^b	1,100,171	26,320	1,126,491	728,269	....	....	16,215	744,484
1888 ^a	10,806	40,125	50,931	17,729	1,133	60,502	25,872	105,236
1888 ^b	983,449	12,702	996,151	648,597	....	....	14,669	663,266
1887 ^a	15,790	34,229	50,019	24,807	267	25,208	22,616	72,898
1887 ^b	915,836	12,844	928,680	563,111	....	....	11,976	575,087
1886 ^a	18,811	35,228	54,039	11,111	1,200	40,047	26,695	79,053
1886 ^b	834,570	11,023	845,593	535,140	....	488	12,676	548,304
1885 ^a	22,339	39,177	61,516	39,182	6,350	10,547	17,612	73,691
1885 ^b	700,085	12,937	713,022	487,665	....	5,016	....	492,681
1884 ^a	22,258	64,998	93,256	24,408	7,397	11,542	15,729	59,076
1884 ^b	522,796	7,120	529,916	273,016	....	....	....	273,016
1883 ^a	29,252	52,704	81,956	54,143	1,667	24,930	14,007	94,747
1883 ^b	463,073	....	463,073	252,080	....	....	....	252,080
1882 ^a	42,248	49,554	91,802	17,541	2,955	39,108	11,193	70,797
1882 ^b	336,318	....	336,318	173,440	....	....	....	173,440
1881 ^a	49,581	56,353	105,934	41,177	7,992	40,096	11,222	100,487
1881 ^b	256,642	....	256,642	117,540	....	....	....	117,540
1880 ^a	51,742	79,400	131,142	28,051	12,982	22,598	11,595	75,156
1880 ^b	69,786	....	69,786	19,375	....	....	....	19,375
1879	67,189	68,431	135,620	30,694	7,285	8,381	9,019	55,379
1878	72,383	56,006	128,389	11,386	5,590	11,257	7,729	35,962
1877	84,247	59,711	143,958	42,074	....	16,453	6,527	65,054

* Industrial business written 1900, 17,595 policies for \$3,094,855; in force 20,323 for \$1,758,226; 1901, written 14,739 for \$1,992,731; in force 10,935 for \$1,562,743; 1902, written 20,206 for \$2,596,114; in force 16,714 for \$2,197,342; 1903, written 18,991 for \$2,949,545; in force 20,004 for \$2,873,146; department discontinued in February, 1904.
a Ordinary business. b Safety fund business.

COMPANY, HARTFORD, CONN.

Incorporated May, 1866.

Commenced Business April 7, 1867.

to safety fund branch. In 1899 it resumed old-line plan.]

Vice-Pres.; T. J. Lawrence, Sec.; Dr. Mark S. Bradley, Medical Director.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$ †	\$
372,190	599,212	2,474	4,167,587	14,227	19,998,640	4,092,186	3,096,237	995,949
164,348	1,436,760	55	134,500	18,600	36,348,550			
358,177	612,225	2,330	3,840,145	13,566	18,778,635			
162,259	1,579,172	70	171,000	19,539	38,272,050	3,807,716	2,812,284	995,432
364,724	581,705	2,543	3,708,280	13,777	18,931,951			
165,163	1,781,018	13	31,000	20,765	40,873,550	3,577,929	2,600,568	977,361
510,825	809,544	4,470	6,641,054	15,970	23,849,353			
11,864	1,519,162	55	151,500	22,156	43,887,050	3,562,371	2,630,394	931,977
706,569	926,592	6,626	11,509,130	16,001	24,551,474			
19,320	1,456,383	60	120,500	23,840	47,483,059	3,314,685	2,417,386	897,299
589,053	734,518	6,636	9,633,927	13,827	19,408,249			
19,197	1,685,984	87	320,000	25,248	50,363,550	3,194,734	2,267,364	927,370
572,200	834,592	6,525	9,140,321	11,449	16,114,930			
18,512	1,736,777	87	225,000	29,096	58,072,550	3,146,329	2,246,173	900,156
820,024	915,263	7,874	11,736,251	9,350	14,219,553			
16,631	1,643,161	12	28,500	31,853	63,964,550	3,125,568	2,245,381	880,187
268,990	305,600	2,973	5,223,198	3,027	5,156,405			
57,814	1,636,849	655	1,059,900	36,856	74,292,025	2,973,508	2,089,373	884,135
41,591	90,938	....	147	201	406,130			
280,367	1,754,452	4,071	7,438,625	42,173	85,367,875	2,790,629	1,984,286	806,343
9,034	40,900	....	181	314	452,915			
435,269	1,992,410	5,470	9,149,400	44,118	90,067,600	540,385	261,549	278,836
						1,898,720	1,606,756	291,961
46,037	61,047	....	197	332	478,105	538,911	269,103	269,808
429,211	1,880,053	5,841	10,843,200	43,632	91,104,095	1,600,242	1,298,819	301,423
2,505	46,462	....	142	344	495,164			
436,813	1,719,415	6,999	11,550,400	42,638	89,486,700	485,198	277,431	207,707
4,703	50,368	....	159	376	539,183	1,583,382	1,288,393	294,989
341,373	1,545,785	7,004	12,114,000	40,749	87,336,500	459,922	296,091	163,831
9,530	57,528	....	185	412	583,467	1,432,855	1,242,753	190,102
314,327	1,517,009	6,173	12,605,000	39,325	87,492,000	474,887	314,324	160,563
9,048	56,952	....	1,138	453	634,253	1,286,700	1,152,997	133,703
331,957	1,469,021	6,717	12,970,000	38,390	86,255,000	507,290	326,269	181,021
						1,276,005	1,151,704	124,301
13,671	61,711	....	224	497	677,689	530,416	337,004	193,412
317,947	1,319,927	7,571	15,215,000	36,324	83,105,500	1,102,940	991,003	111,937
8,430	65,829	....	218	552	731,692	563,027	354,004	209,023
315,237	1,175,500	8,401	16,198,000	33,687	78,036,000	982,737	898,628	84,109
6,456	95,498	....	204	631	808,663	587,850	379,789	208,061
299,862	1,044,346	8,324	16,010,000	29,775	70,784,000	843,703	777,914	65,789
12,946	118,182	2	7,225	704	970,910	691,804	431,876	259,928
227,505	890,771	4,872	10,935,000	24,357	61,669,000	761,246	703,157	58,089
12,926	85,224	6	10,436	946	1,188,599			
214,370	789,457	4,378	10,326,500	21,985	56,976,500	756,473	503,073	253,400
						660,501	591,975	68,526
16,673	95,726	4	5,511	1,041	1,308,920	795,344	531,978	263,366
194,891	743,195	4,444	11,574,000	20,190	53,569,000	521,022	.....	.....
15,450	89,141	11	14,878	1,170	1,455,872	840,601		
198,891	691,572	6,005	16,673,090	18,835	50,615,000	418,624	568,061	272,540
33,042	92,118	14	19,661	1,267	1,587,787	864,581		
166,859	439,875	3,974	10,641,500	15,060	40,428,000	395,085	585,569	279,012
117,159	463,986	20	31,781	1,360	1,722,691			
108,223	352,460	12,475	12,464,500	34,452	34,407,000	1,182,289	887,050	295,239
		72	97,055	1,504	1,932,450			
		....	.....	27,923	27,869,000	1,114,304	804,847	309,458
115,291	333,318	63	105,439	1,737	2,258,943	1,056,019	745,971	310,048
66,026	160,557	144	239,404	2,058	2,688,205			
57,021	112,400	283	314,720	2,235	2,868,531	1,027,914	716,341	311,573
53,297	89,259	235	327,722	2,232	2,986,273	989,816	683,216	306,600
46,139	111,193	466	663,986	2,328	3,272,457	979,494	671,560	307,934
						975,355	655,328	320,027

† Reserve at 4 per cent; on new business since 1901 at 3½ per cent.

HARTFORD

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1876	94,644	57,522	152,166	27,812	....	17,364	5,899	51,075
1875	106,525	61,777	168,302	29,132	....	2,552	5,420	37,104
1874	137,459	51,432	188,891	15,582	....	13,436	5,693	34,711
1873	240,312	46,778	287,090	45,223	....	17,626	6,550	69,399
1872	221,251	42,735	263,986	27,538	....	16,984	5,518	50,040
1871	205,722	32,168	237,890	43,169	....	2,251	5,241	50,661
1870	179,188	27,318	206,506	9,000	....	1,013	2,778	12,791
1869	121,579	23,133	144,712	12,000	....	4,277	716	16,993
1868	86,186	25,886	112,072	2,500	....	620	.....	3,120
1867	64,465	16,975	81,440	2,191	....	.....	.....	2,191

c Accident claims.

Capital Stock, \$100,000.

HOME LIFE INSURANCE COMPANY OF

John Langham, Jr., Pres.; F. Pierce Buckley, Vice-Pres.; Joseph L. Durkin, Med. Director; Smith Cooper, Asst. Med. Director;

1907	41,212	4,736	45,948	14,607	....	....	....	14,607
1906	41,110	3,500	44,610	14,703	....	....	....	14,703
1905	39,375	2,650	42,025	10,995	....	....	....	10,995
1904	39,285	.....	39,285	14,689	....	....	....	14,689
1903	49,043	2,410	51,453	14,954	....	....	....	14,954
1902	48,487	860	49,347	15,867	....	....	....	15,867
1901	27,770	.....	27,770	8,633	....	....	....	8,633
1900	18,523	19,404	37,927	6,063	....	....	....	6,063

Capital Stock, \$125,000.

HOME LIFE INSURANCE

Geo. E. Ide, Pres.; Wm. A. Marshall, Vice-Pres. and Actuary; Anton A. Raven, Vice-Pres.; Asst. Sec.; Frederick C. Hilliard, Cashier; F. W. Chapin, Med. Dir.; Julius

1907	3,352,579	992,265	4,344,844	1,089,338	340,207	378,341	301,672	2,109,558
1906	3,516,866	907,120	4,423,986	911,253	345,227	293,514	317,714	1,867,708
1905	3,211,142	829,261	4,040,403	781,375	430,520	243,162	270,277	1,725,334
1904	3,015,893	706,787	3,722,680	827,436	331,435	194,143	248,951	1,601,065
1903	2,747,783	687,746	3,435,529	800,786	304,880	151,932	230,750	1,548,348
1902	2,537,271	680,096	3,217,367	718,136	255,114	152,698	211,735	1,337,683
1901	2,311,562	738,611	3,050,173	740,965	208,832	139,644	194,169	1,283,610
1900	2,035,815	552,489	2,588,304	517,734	165,193	136,411	177,800	997,138
1899	1,889,190	482,941	2,372,131	603,482	158,111	112,091	164,714	1,038,398
1898	1,731,725	480,341	2,212,066	630,266	152,047	189,603	154,932	1,126,848
1897	1,647,661	459,638	2,107,299	569,365	125,822	161,701	157,388	1,014,276
1896	1,628,661	425,880	2,054,541	651,596	137,652	179,668	173,036	1,141,952
1895	1,617,005	382,168	1,999,173	487,124	107,057	168,406	174,194	936,781
1894	1,494,588	394,255	1,888,843	548,405	100,178	183,085	191,874	1,023,542
1893	1,535,056	334,283	1,869,339	381,304	123,929	147,677	180,670	833,580
1892	1,310,105	445,099	1,755,204	586,765	127,712	109,724	166,138	990,339
1891	1,206,215	423,231	1,629,446	418,532	91,938	127,649	158,500	795,619
1890	1,001,621	346,519	1,348,140	368,188	64,188	85,066	140,368	657,810
1889	930,301	294,615	1,224,916	336,141	63,580	91,273	137,903	628,897
1888	816,847	282,339	1,099,186	339,480	66,314	89,240	118,225	613,159
1887	756,817	296,811	1,053,628	288,447	81,364	74,437	115,120	559,368
1886	680,841	384,896	1,065,737	336,059	79,513	71,884	116,097	605,553
1885	600,238	236,019	836,257	227,388	110,747	58,967	114,936	512,038

LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
63,535	114,610	473	754,779	2,382	3,502,683	948,978	623,089	325,889
50,338	87,442	450	636,196	2,737	4,321,429	910,758	598,524	312,234
41,437	76,148	299	771,981	2,623	4,439,866	848,389	566,026	282,363
138,814	208,213	954	1,762,547	3,014	5,273,518	735,727	530,423	205,304
145,048	195,088	1,213	2,099,105	3,403	6,098,371	749,862	494,047	255,815
116,826	167,487	1,262	2,675,148	3,225	6,034,310	736,100	408,854	327,246
85,359	98,150	1,468	3,035,782	2,758	5,407,745	626,277	297,031	329,246
59,814	76,807	949	2,143,861	1,798	4,095,928	503,846	183,151	320,695
61,736	64,856	928	2,078,500	1,103	2,510,700	343,304	80,098	263,206
65,726	67,915	269	726,200	269	726,200	349,225	50,730	298,495

AMERICA, WILMINGTON, DEL. † *

Incorporated April 18, 1899.

Commenced Business May 1, 1899.

Sec.; Edw. P. Madden, Treas.; Chas. J. Sharkey, Solicitor; E. Bryan Kyle,
Guy de la Rigadeiure, Manager of Agents.

19,875	34,482	2,614	200,206	9,944	950,579	147,566	46,023	101,543
19,502	34,206	2,541	196,444	9,928	1,067,574	166,160	46,651	120,103
20,546	31,541	3,719	314,842	9,811	1,059,853	155,755	50,745	105,080
24,142	38,831	3,587	350,160	9,804	1,073,517	136,743	30,515	106,228
21,080	36,034	2,847	284,400	12,048	1,691,809	129,699	25,768	103,931
16,665	32,532	9,698	1,104,223	12,842	1,448,663	158,006	22,265	135,741
15,613	24,246	12,668	1,417,440	12,132	1,450,393	118,569	11,642	106,927
30,337	36,400	9,476	1,551,079	5,146	920,980	16,182	3,083	13,099

† Industrial business.

* Executive office, Philadelphia, Pa.

Reserve at 3½ per cent.

COMPANY, NEW YORK.

Incorporated April 30, 1860.

Commenced Business May 1, 1860.

Ellis W. Gladwin, Vice-Pres. and Sec.; Lemuel H. Arnold, Counsel; Henry E. Ide,
C. Bierwirth, Asst. Med. Dir.; G. Wellwood Murray, Supt. of Agencies.

753,299	2,862,857	3,667	8,168,729	47,091	86,193,297	20,004,853	19,235,418	769,435
1,121,733	2,980,441	7,670	14,678,792	47,661	86,113,559	19,009,551	17,925,902	1,083,649
944,106	2,669,440	7,272	12,698,429	44,615	79,775,340	17,886,595	16,682,195	1,204,400
915,452	2,517,417	7,218	12,799,381	41,541	74,892,289	16,606,229	15,472,125	1,134,104
881,305	2,429,653	6,983	12,335,472	38,105	69,410,582	15,102,841	13,976,071	1,126,770
846,078	2,183,751	77,896	14,000,505	234,619	263,313,144	14,432,217	13,108,809	1,223,408
734,263	2,017,873	7,030	12,243,695	32,422	59,646,669	13,370,863	12,060,731	1,310,132
723,116	1,720,254	6,462	10,935,396	29,203	54,069,851	12,342,247	11,059,659	1,282,588
602,489	1,646,887	5,398	9,783,802	26,262	49,258,697	11,348,859	10,145,581	1,203,278
545,397	1,672,245	5,045	8,819,742	24,275	45,574,381	10,559,151	9,406,183	1,157,968
543,708	1,557,984	4,471	8,614,247	22,541	43,443,047	9,970,717	8,862,312	1,108,405
564,011	1,705,963	4,066	8,222,023	21,646	41,971,980	9,384,857	8,349,112	1,035,745
640,708	1,577,489	5,623	12,311,314	21,604	42,247,014	8,981,863	7,956,665	1,025,198
582,168	1,605,710	5,023	10,287,850	19,944	38,807,735	8,570,839	7,385,518	1,185,321
647,387	1,480,967	6,258	13,245,619	19,717	39,220,329	8,246,604	7,071,614	1,174,990
451,315	1,441,654	5,170	12,784,402	18,390	38,008,378	8,046,881	6,556,452	1,490,422
351,743	1,148,362	4,156	8,688,830	16,198	32,161,776	7,593,930	6,086,266	1,507,664
300,403	958,213	3,393	7,391,312	14,532	29,027,638	7,208,949	5,713,717	1,495,232
279,217	908,114	3,180	6,764,102	13,122	25,879,171	6,694,305	5,304,072	1,390,233
239,997	853,156	2,129	4,942,999	11,513	22,748,299	6,355,799	4,979,975	1,375,824
238,118	797,486	2,266	5,211,041	11,073	21,756,596	6,110,909	4,765,170	1,345,739
207,739	811,292	1,942	4,164,797	10,185	19,450,061	5,855,842	4,471,899	1,383,943
185,410	697,448	1,441	2,791,571	9,447	17,819,416	5,646,478	4,393,586	1,342,952

c Reserve at 4 per cent; on some policies at 3 per cent; new business since 1900 at 3½ per cent.

p Change made to paid-for basis.

HOME LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1884	563,353	257,454	820,807	240,051	100,099	65,830	111,341	517,321
1883	546,475	260,506	806,981	205,921	95,333	56,891	112,070	470,215
1882	498,835	257,239	756,074	193,111	88,112	48,011	106,562	435,796
1881	454,728	259,804	714,532	188,739	117,827	44,043	96,048	446,657
1880	440,042	234,739	674,781	203,508	151,195	52,760	99,677	507,140
1879	465,106	283,811	748,917	188,773	157,844	109,236	106,130	561,983
1878	492,355	294,513	786,868	203,390	128,367	154,317	110,077	596,151
1877	570,201	268,961	839,162	227,800	51,617	248,984	120,004	648,405
1876	634,003	274,761	908,764	219,596	42,117	121,463	147,752	531,928
1875	741,666	278,241	1,019,907	229,845	6,930	116,121	158,637	511,533
1874	781,127	249,452	1,030,579	216,871	11,436	110,141	163,874	502,322
1873	835,685	225,437	1,061,122	238,270	2,257	77,979	176,185	494,691
1872	840,362	198,905	1,038,267	245,500	2,136	82,800	205,138	535,574
1871	838,832	163,491	1,002,323	135,214	8,833	130,553	199,175	473,775
1870	857,289	154,553	1,011,842	192,500	2,047	108,367	192,271	495,185
1869	884,403	131,250	1,015,653	190,000	2,047	79,516	198,158	469,721
1868	842,868	110,210	953,078	145,300	1,643	84,600	166,267	397,840
1867	812,879	92,017	904,896	154,050	1,506	47,615	117,538	320,709
1866	671,700	74,734	746,434	133,500	859	37,177	86,260	257,796
1865	435,825	57,195	493,020	62,000	663	1,677	44,846	109,186
1864	350,275	43,435	393,708	73,500	412	13,655	17,187	104,754
1863	233,511	26,098	259,609	44,000	....	13,062	9,113	66,175
1862	119,541	17,695	137,236	8,500	....	10,018	3,212	21,730
1861	76,433	11,767	88,200	6,000	....	3,535	....	9,535
1860	33,647	5,898	39,545	3,000	....	366	....	3,366

Capital Stock, \$100,000.

ILLINOIS LIFE INSURANCE COM

James W. Stevens, Pres.; Raymond W. Stevens, Vice-Pres.; Harry W. Stone, Treas.; Henry W. Price, Counsel;

1907	1,426,510	335,369	1,761,879	486,616	23,207	252,287	34,660	796,770
1906	1,414,787	325,358	1,740,145	419,814	21,175	414,656	40,980	866,625
1905	1,354,825	555,391	1,910,216	489,566	27,005	232,737	37,523	786,831
1904	1,300,790	303,559	1,604,349	447,000	32,826	311,984	38,022	829,832
1903	1,158,275	226,040	1,384,315	367,431	21,680	331,697	32,289	763,097
1902	935,190	2,954,578	3,889,768	187,329	20,136	150,587	11,625	369,677
1901	416,195	461,704	877,899	110,475	....	3,615	75	114,165
1900	216,593	114,966	331,559	87,177	....	171	....	87,348
1899	41,508	40,234	81,742	8,575	....	229	....	8,804

Capital, \$15,000.

IMMEDIATE BENEFIT LIFE

M. Rothschild, Pres.; S. Rothschild, Vice-Pres.;

1907	114,628	4,347	118,975	28,528	....	....	334	28,862
1906	103,443	3,033	106,476	24,855	....	....	....	24,855
1905	88,603	2,912	91,515	20,777	....	26	....	20,803
1904	71,431	7,439	78,870	18,086	....	....	....	18,086
1903	58,857	3,018	61,875	16,245	....	12	....	16,257
1902	54,996	4,885	59,881	13,397	....	874	....	14,253
1901	44,760	4,233	48,993	14,314	....	713	....	15,027
1900	43,763	1,795	45,558	14,004	....	1,093	....	15,097
1899	43,693	1,783	45,476	11,241	....	427	....	11,668
1898	62,483	4,408	66,891	19,998	....	423	....	20,421
1897	38,282	6,365	44,647	11,073	....	213	....	11,286

Capital \$200,000.

INDEPENDENT LIFE INSURANCE COMP

Paul Roberts, Pres.; Geo. S. Parkes, R. H. McClelland, J. B. Ramsey, Vice-Pres'ts;

—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
172,522	689,843	1,109	2,253,514	8,068	16,957,595	5,457,587	4,141,616	1,315,971
182,609	652,824	1,618	3,065,544	8,893	16,874,646	5,403,543	4,038,214	1,365,329
161,599	597,595	1,345	2,385,235	8,273	15,696,414	5,185,685	3,888,035	1,297,650
150,553	597,210	1,230	2,216,627	7,862	14,905,079	5,037,322	3,703,100	1,274,222
137,550	644,690	807	1,504,435	7,467	14,348,067	4,921,137	3,699,964	1,221,173
133,599	695,582	721	1,231,234	7,424	14,308,463	4,829,057	3,728,149	1,100,908
129,947	726,098	674	1,030,263	7,858	15,308,663	4,803,770	3,814,646	989,124
134,933	788,368	797	1,408,533	8,425	16,800,407	4,778,164	3,883,322	894,842
139,257	671,185	930	1,687,767	9,946	19,902,744	4,730,123	4,076,117	654,006
140,841	652,374	745	1,495,329	10,234	20,522,578	4,745,117	3,933,507	541,610
152,623	654,945	1,089	1,954,609	10,409	20,932,412	4,113,905	3,700,701	413,204
157,894	652,585	1,308	2,532,842	10,740	21,769,083	3,729,679	3,420,266	309,473
167,257	702,831	1,330	2,427,130	10,575	21,466,111	3,346,153	3,051,266	204,947
176,356	660,131	1,269	2,198,900	10,516	21,427,059	3,002,162	2,714,507	287,655
194,649	689,834	1,939	3,574,865	11,154	22,992,409	2,670,005	2,486,234	183,771
200,365	670,086	2,126	4,339,969	11,009	23,137,081	2,388,032	2,183,334	204,698
193,899	591,739	2,103	4,263,927	10,311	21,790,311	2,010,644	1,814,530	196,114
177,081	497,790	2,522	5,522,900	9,742	20,822,076	1,643,029	1,413,481	229,548
161,586	419,382	2,867	6,515,902	8,275	17,635,226	1,231,679	1,052,927	278,752
102,699	211,885	2,069	4,335,950	6,359	13,086,650	890,029	634,335	255,674
88,796	193,550	2,286	4,402,184	5,046	10,212,600	627,910	400,763	227,147
57,593	123,768	2,181	4,247,550	3,423	7,165,450	418,329	248,748	169,581
40,743	62,473	778	1,701,500	1,640	3,825,900	277,305	94,713	182,592
36,099	45,634	902	2,083,300	1,114	2,696,100	199,478	56,515	142,963
13,349	16,715	447	1,101,650	427	1,055,650	157,878	29,530	128,348

* Reserve calculated at 4½ per cent.

PANY, CHICAGO, ILL.

Incorporated July 7, 1899.

Commenced Business Oct. 2, 1899.

Oswald J. Arnold, Sec.; Bert J. Stookey, Asst. Sec.; Walter Z. Brown, Auditor;
Edgar R. Hawley, M. D., Med. Dir.

							*	
607,473	1,404,243	5,156	10,156,980	27,060	44,449,343	6,474,002	6,195,461	278,541
589,156	1,485,781	4,918	10,540,462	25,964	43,364,856	6,000,218	5,792,713	207,593
608,819	1,395,650	6,065	12,727,061	25,190	43,267,410	5,571,973	5,373,563	197,410
596,915	1,426,747	6,285	10,441,265	24,142	38,796,796	5,231,222	5,006,961	224,321
493,092	1,256,189	10,059	15,552,354	22,752	36,526,136	5,015,659	4,767,538	248,121
333,820	703,497	14,371	22,699,063	17,968	30,143,976	4,136,658	3,964,183	172,475
297,601	411,766	4,779	10,377,396	7,332	15,215,396	735,587	668,936	126,651
128,268	215,616	1,963	4,269,500	5,174	10,161,500	303,062	183,454	119,608
30,368	39,172	223	453,500	4,614	8,401,000	181,855	68,645	113,210

* Reserve at 4 per cent; on new business since 1902 at 3 per cent.

INSURANCE CO., BALTIMORE, MD.†

Incorporated January 12, 1897.

Commenced Business March 1, 1897.

Charles F. Diehl, Sec.; M. H. Iseman, Treas.

							c	
66,407	95,269	14,543	1,350,405	25,037	2,281,583	109,011	85,491	23,520
60,103	85,048	14,125	1,303,287	21,746	1,950,810	86,012	59,698	26,314
58,488	79,291	14,929	1,270,270	18,928	1,592,625	65,879	41,369	24,510
50,678	68,764	13,389	1,233,420	15,002	1,210,675	54,479	26,926	27,553
35,779	52,036	7,392	391,268	10,703	705,128	44,343	12,219	26,124
42,138	56,391	6,107	470,818	7,649	545,632	33,901	12,069	21,832
32,882	47,909	7,115	441,309	7,201	406,849	25,630	8,332	17,298
27,909	43,006	3,075	139,535	5,131	228,512	24,527	6,910	17,617
34,494	46,162	15,895	1,102,618	4,481	195,802	22,420	6,130	16,290
43,275	63,696	18,494	1,488,774	13,651	1,006,704	21,838	9,953	11,885
31,690	42,976	18,505	1,520,337	11,843	845,954	16,910	6,493	10,417

c Reserve at 4½ per cent; 3 per cent on new business since 1901. † Industrial business.

ANY OF AMERICA, NASHVILLE, TENN.

Incorporated June, 1907.

Commenced Business March, 1908.

H. L. Sperry, Sec. and Treas.; M. C. McGannon, Med. Dir.; John R. Aust, Counsel,

Capital \$143,780.

INDIANA NATIONAL LIFE INSURANCE

M. D. Butler, Pres.; J. E. Killen, 1st Vice-Pres.; U. Z. Wiley, and Vice-Pres. and Gen'l Mgr.;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 100,469	\$ 117,617	\$ 218,086	\$ 4,000	\$	\$ 4,364	\$ 3,056	\$ 11,420

Incorporated July 10, 1905.

INDIANAPOLIS LIFE INSURANCE

A. Goslee, Pres.; Frank P. Manly, Vice-Pres. and Gen. Mgr.; Joseph R. Raub,

1907	73,064	1,613	74,677	1,000	....	....	3,173	4,173
1906	26,653	9,856	36,509	....	....	....	783	783
1905	6,187	27,000	33,187	....	....	....	....	....

Capital \$125,000.

INTERMEDIATE LIFE ASSURANCE

Fred. W. Reitz, Pres.; W. A. Legeman, Vice-Pres.; Fred.

1907	123,096	195,244	318,340	20,974	.....	28,658	562	50,194
1906	126,766	1,787	128,553	6,000	.....	28,141	521	34,663
1905	128,889	58,067	186,956	2,000	.....	5,700	20	7,720
1904	7,586	.....	7,586	.....	.....	.....	.....	.....

Capital \$100,000.

INTER-SOUTHERN LIFE INSUR

John H. Leathers, Pres.; Ben T. Head, 1st Vice-Pres.; J. A. Donaldson, 2d Vice-Pres.;
Treas.; John G. Cecil, M. D., Med. Director; O. W.

1907	24,815	88,571	113,386					
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Incorporated June 19, 1897.

Reincorporated 1899.

INTER-STATE LIFE ASSURANCE COM

William Fortune, Pres.; O. S. Runnels, 1st Vice-Pres.; George Brown, 2d Vice-Medical Director; H. R. Stauffer, M. D.,

1907	307,064	48,650	355,714	61,995	....	163,578	....	225,573
1906	404,327	43,120	447,447	94,800	....	288,803	....	383,603
1905	891,837	40,972	932,809	52,467	....	285,367	....	337,834
1904	677,596	28,962	706,558	40,967	....	197,061	....	238,028
1903	547,764	27,378	575,142	14,162	....	77,463	....	91,625
1902	231,632	18,860	250,492	14,500	....	27,764	....	42,264
1901	157,483	36,144	193,627	25,793	....	25,234	....	51,027
1900	101,279	29,656	130,935	1,024	....	23,043	....	24,067
1899	78,687	43,903	122,590	6,000	....	313	....	6,313

Capital, \$100,000.

IOWA LIFE INSURANCE COM

F. F. McElhinney, Pres.; C. W. Mullan, Vice-Pres.; F. A. Ferguson, Sec.;

COMPANY, INDIANAPOLIS, IND.

Incorporated June 28, 1906.

Commenced Business January 1, 1907.

Hiram Peter, 3d Vice-Pres.; F.W. Killen, Sec.; A. B. Evans, Treas.; Dr. S. P. Woodward, Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 124,231	\$ 135,651	2,472	\$ 5,110,500	1,979	\$ 4,061,500	\$ 246,833	\$ 120,524	\$ 126,309

Reserve at 3 per cent.

COMPANY, INDIANAPOLIS, IND.

Commenced Business, Nov. 15, 1905.

Sec.; Frank A. Morrison, M. D., Med. Dir.; Edward B. Raub, Counsel.

54,455	58,628	1,081	1,535,331	1,470	2,158,316	56,603	46,042	10,561
26,979	27,762	657	1,066,967	834	1,281,909	40,294	15,203	25,091
6,965	6,965	260	325,000	260	325,000	27,373	1,942	25,431

Reserve at 4 per cent.

COMPANY, EVANSVILLE, IND.

Incorporated Oct. 12, 1904.

Commenced Business Nov. 1, 1904.

Baker, Sec. and Treas.; Dr. D. C. Ramsey, Med. Director.

89,816	140,010	962	2,352,750	1,806	3,869,500	311,924	226,726	85,198
54,457	89,120	812	1,529,250	1,181	2,170,750	250,313	208,838	41,475
35,327	43,047	584	982,000	615	1,051,000	209,986	158,779	51,207
669	669	100	169,000	100	169,000	62,992	55,828	7,164

Reserve at 3½ per cent.

ANCE COMPANY, LOUISVILLE, KY.

Incorporated June 2, 1906.

Commenced Business, April, 1907.

Geo. C. Atkinson, 3d Vice-Pres.; H. K. Cole, Sec. and Treas.; H. L. Langley, Asst. Sec.-
Rash, Jr., Asst. Med. Director; Berton B. Bales, Gen'l Mgr.

77,407	77,407	592	1,853,500	499	1,650,500	125,624	10,143	115,481
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PANY, INDIANAPOLIS, IND.

Commenced Business June 10, 1897.

Pres.; F. B. Davenport, Sec.; August M. Kuhn, Treas.; E. F. Hodges, M.D.,
Medical Inspector; A. C. Ayres, Gen. Counsel.

96,379	321,952	377	963,359	2,901	7,180,772	1,267,897	1,133,327	134,570
177,912	561,515	605	2,139,982	3,450	9,814,359	1,268,781	1,148,897	119,884
485,903	823,737	2,476	10,776,384	4,871	17,643,704	1,383,260	1,175,160	208,100
229,753	467,781	1,844	5,697,101	3,505	10,398,497	1,216,760	960,536	256,224
184,868	276,493	2,072	5,276,622	2,827	7,760,336	841,833	639,850	201,983
92,599	134,863	815	2,306,600	1,830	5,300,552	470,508	312,244	158,264
62,723	113,750	846	2,260,827	1,484	4,044,475	239,172	176,867	62,305
53,954	78,021	606	1,653,993	973	2,572,932	190,699	145,891	44,808
26,872	33,185	.....	624,373	649	1,477,299	137,785	102,076	35,706

‡ Reserve on new business since 1903 at 3½ per cent.; prior at 4 per cent.

PANY, WATERLOO, IA.

Incorporated Feb. 18, 1908.

Commenced Business Feb. 18, 1908.

and Gen. Mgr.; E. D. Clithero, Supt. of Agents; F. W. Powers, Med. Dir.

Capital, \$250,000.

JEFFERSON STANDARD LIFE

Joseph G. Brown, President; P. D. Gold, Jr., Vice-Pres.; A. S. Rascoe, Vice-Pres and
Albert Anderson, Medical Director;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
\$ 1907	\$ 25,492	\$ 259,309	\$ 284,801	\$	\$	\$	\$	\$

Incorporated April 21, 1862.

JOHN HANCOCK MUTUAL LIFE INSUR

S. H. Rhodes, Pres.; Roland O. Lamb, Vice-Pres.; Arnold A. Rand, ad Vice-Pres. and Genl.
Jas. M. Gleason, Treas.; Fred E. Nason, Asst. Secy.; Frank R. Robinson,
Kellogg, M. D., Asst. Med. Dir.; Robt. K. Eaton, Supt. of Agencies;
Auditor; V. A. Field, Asst. Auditor; J. L. Wake

1907	17,410,728	2,097,103	19,507,831	5,122,998	129,040	698,348	1,364,197	7,314,583
1906	16,375,639	1,831,027	18,206,666	4,471,016	150,359	623,078	1,145,382	6,389,835
1905	15,031,142	1,520,556	16,551,698	4,235,428	87,146	553,864	899,236	5,775,674
1904	13,622,349	1,319,308	14,941,657	3,971,330	115,074	461,165	797,400	5,344,969
1903	12,389,529	1,183,205	13,572,734	3,642,681	64,153	369,170	688,248	4,764,252
1902	10,914,984	1,078,209	11,993,193	3,078,268	50,671	358,431	542,007	4,029,377
1901	9,395,301	816,954	10,212,255	2,819,624	60,794	287,941	456,511	3,624,870
1900	8,252,341	734,395	8,986,736	2,554,905	59,829	222,556	386,224	3,223,514
1899	7,209,290	633,853	7,843,143	2,193,573	19,969	211,294	307,799	2,732,635
1898	6,512,804	530,355	7,043,159	1,874,015	39,944	209,604	277,576	2,401,139
1897	5,773,144	467,138	6,240,282	1,684,027	55,023	197,204	237,291	2,173,545
1896	5,217,207	409,818	5,627,025	1,643,708	19,997	156,633	255,341	2,075,679
1895	4,638,040	364,699	5,002,739	1,426,046	30,409	139,081	222,234	1,817,770
1894	3,862,056	328,019	4,190,075	1,213,607	57,471	138,968	89,684	1,499,730
1893	3,444,313	302,870	3,747,183	1,116,124	41,115	86,151	76,437	1,319,827
1892	2,914,498	230,115	3,144,613	1,005,507	38,509	57,981	66,608	1,168,605
1891	2,387,701	184,667	2,572,368	932,488	43,643	52,612	75,166	1,103,909
1890	2,002,644	177,378	2,180,022	711,688	88,227	37,668	64,239	901,822
1889	1,616,585	122,958	1,799,543	596,510	122,425	35,224	62,671	822,890
1888	1,317,374	162,789	1,480,163	473,843	86,994	33,131	56,889	650,857
1887	1,031,845	166,134	1,197,979	357,002	40,074	23,735	54,561	475,372
1886	815,750	168,817	984,567	306,938	66,293	24,122	51,722	449,135
1885	647,143	159,175	806,318	221,266	84,828	37,558	45,594	389,246
1884	547,058	137,008	684,066	206,460	100,172	37,424	44,659	388,775
1883	472,242	135,597	607,839	175,438	68,692	34,008	42,008	320,146

INSURANCE COMPANY, RALEIGH, N. C.

Incorporated, June, 1907.
Commenced Business, Aug. 1907.Gen. Mgr.; C. W. Gold, Secretary and Supt. Agencies; Charles J. Parker, Treasurer;
P. B. Womack, Gen'l Counsel.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 30,224	\$ 30,224	717	\$ 1,056,700	717	\$ 1,056,700	\$ 504,576	\$ 14,285	\$ 490,291

Reserve at 3½ per cent.

ANCE COMPANY, BOSTON, MASS.

Commenced Business December 27, 1862.

Counsel; Edwin B. Holmes, 3d Vice-Pres.; Wm. O. Blaney, 4th Vice-Pres.; Walton L. Crocker, Sec.;
Asst. Treas.; Wm. S. Smith, Actuary; Frank Wells, M. D., Med. Dir.; Edward B.
Elbert H. Brock, Asst. Supt. of Agencies; A. H. Higgins,
field and Francis B. Patten, Associate Counsel.

5,721,167	13,035,750	€309,995 20,103	€49,168,067 32,539,839	€169,2395 111,337	€273,116,166 183,825,088	48,085,758	43,164,747	4,921,011
6,098,136	12,487,971	€366,601 24,021	€58,890,665 35,396,222	€164,5923 101,335	€263,147,965 167,069,389	42,732,849	38,211,947	4,520,902
5,723,674	11,499,348	€350,424 31,324	€54,720,721 43,923,382	€1548,599 89,004	€245,567,818 149,847,088	36,974,906	33,005,154	3,969,752
5,299,278	10,644,247	€364,869 22,053	€61,840,600 34,313,878	€1474,399 99,795	€233,069,767 123,103,396	31,751,376	28,257,058	3,494,318
4,827,077	9,591,329	€347,027 16,105	€57,444,640 26,571,034	€1395,779 55,933	€216,375,960 103,298,426	27,153,490	24,141,487	3,012,003
4,519,711	8,549,088	€363,870 12,839	€68,137,409 24,527,510	€1312,630 45,321	€200,294,696 88,063,422	23,176,440	20,430,446	2,745,994
3,939,853	7,564,723	€330,839 9,946	€57,928,751 20,012,082	€1223,500 30,679	€177,597,439 72,620,850	19,661,515	17,403,153	2,258,362
3,556,958	6,780,672	€327,423 8,478	€52,060,760 17,894,351	€1152,444 30,327	€159,893,856 61,138,680	16,864,881	15,017,003	1,847,878
3,157,342	5,889,977	€323,955 8,206	€44,358,633 16,759,343	€1069,197 25,415	€141,609,004 50,963,594	14,483,430	12,925,310	1,558,120
2,813,100	5,214,239	€274,509 6,920	€37,939,626 14,797,319	€956,382 20,755	€124,923,200 42,215,144	12,483,738	11,169,324	1,314,414
2,532,957	4,706,502	€269,522 4,993	€35,959,176 11,617,089	€899,418 16,950	€115,750,709 34,862,680	10,489,631	9,584,394	905,237
2,445,514	4,521,193	€281,486 4,380	€36,871,080 9,337,355	€835,351 14,684	€105,640,047 29,455,225	8,824,712	8,164,320	660,392
2,239,594	4,057,364	€338,002 4,825	€41,905,652 10,254,788	€771,972 12,766	€95,640,574 25,314,897	7,664,909	7,039,409	625,500
1,818,858	3,318,588	€281,283 3,297	€33,146,067 6,987,103	€681,802 9,917	€82,876,338 19,272,842	6,673,255	6,108,602	564,653
1,749,857	3,069,684	€278,114 2,748	€34,571,979 5,946,458	€607,150 8,295	€73,043,678 15,918,049	5,794,961	5,312,710	482,251
1,315,993	2,484,598	€232,684 1,661	€29,326,680 3,433,090	€556,435 6,867	€65,428,121 12,710,425	5,061,651	4,638,467	423,084
1,075,561	2,179,470	€221,846 1,028	€25,374,745 1,918,266	€476,612 5,896	€54,516,514 10,592,220	4,381,591	4,042,891	338,700
878,211	1,780,033	€202,804 817	€23,083,151 1,507,766	€402,147 5,575	€45,772,709 10,059,866	3,967,910	3,628,424	339,486
713,056	1,535,946	€160,621 687	€18,239,650 1,469,516	€320,264 5,367	€36,365,419 9,514,238	3,548,080	3,265,017	283,063
592,687	1,243,544	€136,702 636	€15,953,123 1,349,008	€256,574 5,437	€29,943,052 9,368,044	3,317,224	3,044,414	272,810
536,562	1,011,934	€114,730 558	€13,334,322 1,151,847	€203,467 5,435	€23,802,502 9,133,702	3,070,649	2,831,361	239,288
403,570	852,705	€86,393 803	€10,748,159 1,163,667	€148,850 5,449	€17,805,910 8,978,510	2,875,581	2,616,410	259,171
315,194	704,440	€60,149 748	€7,055,933 1,243,967	€107,872 5,304	€12,600,935 8,865,436	2,747,497	2,494,932	252,565
261,145	649,920	€43,424 653	€4,752,613 906,392	€80,629 5,296	€8,940,275 8,928,099	2,624,923	2,410,487	214,436
221,385	541,531	€38,999 633	€4,085,489 944,445	€63,625 5,276	€6,730,902 9,051,897	2,579,449	2,383,043	196,406

‡ Reserve at 4 per cent; new business since 1900 at 3½ per cent. # Industrial business. # Change made to paid-for basis.

JOHN HANCOCK

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1882	415,537	145,358	560,895	194,053	83,192	27,752	43,951	348,948
1881	346,887	169,939	516,826	161,606	84,857	82,851	53,123	382,437
1880	336,198	162,658	498,856	172,570	95,098	59,115	56,844	383,627
1879	294,043	159,958	454,001	162,141	133,055	63,601	60,033	418,830
1878	323,170	193,017	516,187	156,723	119,178	76,709	57,611	410,221
1877	353,619	161,499	515,118	149,524	100,962	77,751	51,034	379,271
1876	403,488	177,118	580,606	132,367	87,987	135,306	34,347	390,007
1875	584,126	161,029	745,155	210,446	10,707	281,687	427	503,267
1874	666,798	171,913	838,711	199,546	6,802	327,073	28,010	561,431
1873	662,516	148,373	810,889	247,258	2,529	72,795	101,432	424,014
1872	726,127	122,274	848,401	205,565	3,257	75,698	108,979	393,499
1871	738,140	112,332	850,472	183,931	2,982	70,280	107,449	364,642
1870	745,487	84,734	830,221	127,100	3,610	53,168	111,358	295,236
1869	694,839	78,361	773,200	140,400	3,809	55,488	108,181	307,878
1868	561,546	83,012	644,558	92,427	2,476	19,815	68,857	183,575
1867	461,392	53,354	514,746	60,212	1,786	22,984	9,158	94,140
1866	223,835	35,878	259,713	39,500	1,690	28,721	82	69,992
1865	143,161	23,486	166,647	8,000	1,566	.....	.....	9,566
1864	101,613	24,236	125,849	1,000	600	859	.....	2,459
1863	12,597	9,356	21,953	.....	.....	.....	.....	.....

Organized 1895.
Capital Stock, \$100,000.

KANSAS CITY LIFE INSURANCE

J. B. Reynolds, Pres.; J. J. Swafford, Vice-Pres.; Fred. W.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	572,503	37,412	609,915	67,291	.....	69,471	5,743	142,505
1906	450,169	252,985	703,154	54,512	.....	43,982	3,005	101,499
1905	257,540	12,376	269,916	6,548	.....	11,477	1,330	19,355
1904	157,899	14,527	172,426	20,265	.....	12,457	266	32,988
1903	112,134	17,147	129,281	8,695	.....	9,483	.....	18,178

Capital Stock, \$100,000.

KEYSTONE LIFE INSURANCE

L. P. Delahoussaye, Pres.; Adam Wagatha, 1st Vice-Pres.; Jacob Nienaber, 2d Vice-Pres.;
Maloney, Attorney; John J. McCloskey,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	.....	.....	.....	.....	.....	.....	.....	.....
1906	4,446	112	4,558	52	.....	.....	.....	52

Incorporated Dec 26, 1905.

LA FAYETTE LIFE INSURANCE

Harry E. Glick, Pres.; Abner E. Werkhoff, Vice-Pres.; Warren W. Lane,
M. M. Lairy, Med. Dir.; D. W. Simms,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	210,702	2,751	213,453	17,000	.....	.....	11,918	28,918
1906	198,748	1,066	199,814	12,500	.....	1,527	1,665	15,692
1905	39,816	.....	39,816	.....	.....	.....	.....	.....

MUTUAL LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$ †	\$
187,681	536,629	€ 35,468	€3,718,902	€ 48,568	€5,096,488	2,513,543	2,352,555	160,988
		618	1,110,245	5,383	9,446,288			
180,042	562,479	€ 27,880	€2,931,860	€ 36,012	€3,787,230	2,511,605	2,350,949	160,656
		810	1,090,858	5,619	9,906,763			
214,345	597,972	€ 53,740	€5,483,431	€ 30,702	€3,139,018	2,571,098	2,403,278	167,820
		899	1,438,539	6,039	10,978,584			
122,230	541,060	€ 12,509	€1,275,918	€ 9,327	€ 951,000	2,662,121	2,439,562	222,559
		1,159	2,273,001	6,365	11,922,714			
128,152	538,373	1,544	3,022,425	6,762	12,904,660	2,748,668	2,517,263	231,405
133,107	512,378	1,232	2,607,947	7,390	14,295,279	2,806,462	2,561,773	244,689
110,987	500,994	958	1,826,810	7,338	13,914,179	2,794,844	2,555,199	239,645
112,829	616,096	844	1,241,628	7,655	14,374,280	2,730,891	2,576,453	154,438
132,169	693,600	726	1,282,441	6,891	14,549,614	2,642,828	2,623,666	19,222
171,305	595,319	1,129	2,349,144	7,761	17,032,262	2,545,357	2,501,550	43,807
207,066	600,565	1,879	4,029,047	8,413	19,205,764	2,449,907	2,277,924	171,982
106,811	561,453	1,689	3,525,165	8,492	19,486,252	2,162,715	1,958,105	204,610
182,380	477,616	2,306	5,097,824	8,525	19,943,245	1,920,768	1,689,674	231,094
167,699	475,577	2,204	5,086,711	6,856	16,501,254	1,587,380	1,340,377	247,003
128,130	311,705	1,658	4,209,911	5,189	12,802,912	1,214,762	963,098	251,664
100,451	194,591	1,875	4,395,508	4,202	10,138,158	884,708	627,454	257,254
57,340	127,332	1,233	2,973,500	2,404	5,836,950	496,105	299,320	196,785
24,573	34,139	770	1,818,000	1,388	3,378,300	318,650	184,886	133,764
23,499	25,958	640	1,454,491	733	1,638,266	207,515	70,464	137,051
6,695	6,695	178	344,100	174	332,100	115,258	8,966	106,292

† Reserve at 4 per cent; new business since 1900 at 3½ per cent.

€ Industrial business.

COMPANY, KANSAS CITY, MO.

Reincorporated 1903.

Commenced Business June 1, 1895.

Fleming, Sec.; W. W. Anderson, Treas.; Ambrose Talbot, M. D., Med. Dir.

254,680	397,185	3,070	6,536,784	8,852	15,017,306	909,507	762,631	146,876
242,955	344,454	6,097	8,877,691	8,267	12,012,816	680,842	551,776	129,066
145,687	165,042	1,944	2,747,408	3,548	5,034,777	357,637	230,178	127,459
102,656	135,644	1,333	2,050,119	2,339	3,356,019	257,144	144,985	112,159
80,331	101,986	1,008	1,220,550	1,819	2,155,100	212,500	97,942	114,558

Reserve at 4 per cent.

COMPANY, NEW ORLEANS, LA.

Incorporated April 25, 1906.

Commenced Business July 31, 1906.

John F. Kumpfert, Sec. and Treas.; John T. Crebbin, M. D., Med. Dir.; Robt. J. Aast. Attorney; H. I. Carlys, Supt. of Agencies.

.....								
22,481	22,533	22,699 186	202,103 153,900	2,268 165	253,198 139,878	46,481	4,727	41,754

δ Industrial business. Reserve at 4 per cent.

COMPANY, LA FAYETTE, IND.

Commenced Business Dec. 26, 1905.

Sec.; Geo. A. Jamison, Treas.; John Farnum Wellington, Supt. of Agencies;
Gen. Solicitor; C. H. Beckett, Actuary.

85,907	114,825	755	1,928,000	2,474	6,667,750	159,674	134,527	25,147
160,916	176,608	2,171	5,777,750	2,268	6,186,000	65,448	56,399	9,049
.....	.....	357	1,076,000	357	1,076,000	34,793	20,980	13,813

Reserve at 3½ per cent.

Capital Stock, \$56,650.

LAMAR LIFE INSURANCE

W. Q. Cole, Pres.; A. C. Jones, H. S. Weston and J. H. Bishop, Vice-Pres'ts.; H. M. Quin,
V. O. Robertson, Counsel; J. F. Hunter, M. D., S. H.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	39,772	11,724	51,496	7,000	.....	.....	.....	7,000
1906	17,312	51,533	68,845	.....	.....	.....	.....	.....

Incorporated 1901.

LIBERAL LIFE INSURANCE

John H. Terhune, Pres.; Robert P. Grimes, Vice-Pres.; C. K. McCullough, Sec. and Treas.;

Year	Premiums	Interest and Other Income	Total Income	Death Claims Paid	Matured Endow- ments and Annuities	Surren- dered Policies	Dividends to Policy- holders	Total to Policy- holders
1907	64,074	6,345	70,419	11,800	.....	421	4,512	16,733
1906	82,347	7,768	90,115	16,000	.....	29,156	4,391	49,547
1905	89,346	5,980	95,326	2,000	.....	24,089	3,701	29,790
1904	74,038	1,834	75,872	10,700	.....	154	2,354	13,208
1903	44,689	1,018	45,707	1,000	.....	773	.....	1,773
1902	44,210	8,102	52,312	11,000	.....	.....	.....	11,000

Capital \$100,000.

LIBERTY LIFE INSURANCE

William H. Lynn, Pres.; George Moore Smith, 1st Vice-Pres.; Albert C. Case
Herman Leroy, Gen. Mgr.; Charles Badgely, Treas.; Dr

Year	Premiums	Interest and Other Income	Total Income	Death Claims Paid	Matured Endow- ments and Annuities	Surren- dered Policies	Dividends to Policy- holders	Total to Policy- holders
1907	3,039	79,480	82,519	.....	.....	.....	.....	.....

Capital Stock, \$200,000.

LIFE ASSOCIATION OF

Henry P. Townsley, Pres.; Samuel H. Buck, Vice-Pres.; John W. Vincent, Treas. and Sec.;
Geo. G. Van Schaick, Med. Dir.; Geo. B. Brettell, Actuary;

Year	Premiums	Interest and Other Income	Total Income	Death Claims Paid	Matured Endow- ments and Annuities	Surren- dered Policies	Dividends to Policy- holders	Total to Policy- holders
1907	108,659	34,476	143,135	31,947	.....	14,991	812	47,750
1906	126,126	20,871	146,997	16,505	.....	26,884	1,381	44,770
1905	173,082	72,325	245,407	41,950	.....	9,063	250	51,263
1904	185,519	14,293	199,812	12,250	.....	1,074	160	13,484
1903	51,633	158,401	210,034	3,000	.....	.....	.....	3,000

Capital Stock, \$200,000.

LIFE INSURANCE COMPANY OF

John G. Walker, Pres.; T. W. Pemberton, Vice-President; W. L. T. Rogerson, Sec.;
John S. Davenport, Actuary; A. S. Hurt,

Year	Premiums	Interest and Other Income	Total Income	Death Claims Paid	Matured Endow- ments and Annuities	Surren- dered Policies	Dividends to Policy- holders	Total to Policy- holders
1907	2,320,494	159,384	2,479,878	701,529	\$ 1,202	39,618	27,737	770,086
1906	2,097,149	120,183	2,217,332	618,592	2,353	24,675	44,579	690,199
1905	1,869,128	97,032	1,966,160	552,501	6,550	18,105	21,489	598,645
1904	1,680,411	83,848	1,764,259	512,105	1,437	22,650	15,035	551,227
1903	1,509,463	60,066	1,569,529	434,204	23,893	17,561	11,205	486,863
1902	1,338,518	49,730	1,388,248	392,997	1,803	60,699	9,028	464,527
1901	1,151,213	44,106	1,195,319	373,420	15,838	77,841	19,766	486,865
1900	1,087,272	51,795	1,139,067	370,429	8,977	74,711	19,824	473,941
1899	937,901	47,325	985,226	308,259	10,756	63,911	20,119	403,045

* Including weekly indemnity claims.

COMPANY, JACKSON, MISS.

Incorporated April 5, 1906.

Commenced Business, April 14, 1906.

Sec. and Treas.; C. W. Welty, Cashier and Asst. Sec.; W. W. Hines, Supt. of Agents; McLean, M. D., and O. M. Turner, M. D., Med. Dir.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 51,477 21,775	\$ 58,477 21,775	786 359	\$ 1,200,000 552,000	1,063 359	\$ 1,638,500 552,000	\$ 105,561 96,908	\$ 22,024	\$ 83,537 96,908

Reserve at 3 per cent.

COMPANY, ANDERSON, IND.

Commenced Business 1901.*

M. V. Hunt, Med. Dir.; Wm. A. Kittinger, Gen. Attorney; W. S. Ellis, Gen. Counsel.

35,448	52,181	292	629,100	910	2,161,764	146,995	102,245	44,750
33,811	83,358	572	578,314	861	2,012,014	125,395	81,938	43,457
26,785	56,575	418	778,900	848	2,065,150	151,508	105,302	46,206
27,629	40,837	232	479,250	635	1,718,250	96,497	80,185	16,312
28,528	32,201	338	725,000	637	1,769,000	45,023	37,012	8,011
26,927	37,927	349	853,500	517	1,636,000	30,355	18,673	11,682

* Reincorporated in 1902.

Reserve at 4 per cent.

COMPANY OF NEW YORK.

Incorporated 1906.

Commenced Business Dec. 1, 1907.

2d Vice-Pres.; Thomas J. O'Donohue, 3d Vice-Pres.; David D. Allerton, Sec.; Wm. B. Clark, Med. Dir., Wm. Ives Washburn, Gen. Counsel.

3,288	3,288	58	138,500	58	138,500	154,231	1,167	153,064
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Reserve at 3½ per cent.

AMERICA, NEW YORK, N. Y.

Incorporated Aug. 7, 1903.

Commenced Business Aug. 7, 1903.

Eugene Van Schaick, Vice-Pres. and Gen. Counsel; Wm. J. Blackburn, Cashier and Asst. Sec.; User Marcus, Gen. Mgr.; George H. Pierce, Asst. Med. Dir.

82,411	130,161	311	742,200	1,162	3,034,116	461,192	202,669	258,523
83,095	127,865	381	865,020	1,179	3,374,147	479,305	164,776	284,520
124,884	176,147	563	1,947,130	1,401	4,747,682	461,642	151,707	309,935
190,340	203,830	1,083	4,618,302	1,794	7,048,052	396,238	124,815	271,423
25,422	28,422	1,363	4,995,500	1,292	4,698,000	377,735	76,818	300,917

Reserve at 3½ per cent.

† Change made to paid-for basis.

VIRGINIA, RICHMOND, VA.

Incorporated March 21, 1871.

Commenced Business April, 1871.

Edward D. Harris, Asst Sec.; Reginald Gilham, Treas.; H. Cabell Tabb, Medical Director; Auditor; John A. Coke and John Pickrell, Counsel.

1,071,923	1,842,009	b147,714 2,202	b 16,852,507 1,732,163	b471,209 9,891	b 52,895,697 7,596,404	3,555,752	d 3,030,308	525,464
1,013,361	1,703,560	b155,048 p 2,105	b 16,422,162 p 1,821,186	b434,303 p 9,248	b 47,412,717 p 7,094,803	2,938,289	2,436,596	501,693
942,272	1,540,917	b131,873 2,942	b 13,357,331 2,408,089	b395,258 9,150	b 42,268,022 6,753,254	2,391,478	1,956,121	435,357
851,470	1,402,697	b118,178 2,677	b 11,788,596 2,002,400	b358,541 8,332	b 37,710,901 5,924,035	1,946,130	1,564,009	382,121
847,482	1,334,344	b117,159 3,451	b 11,906,867 2,321,778	b331,452 7,454	b 34,503,483 5,213,948	1,565,414	1,235,541	329,873
722,367	1,186,894	b124,357 2,853	b 12,437,338 1,844,368	b302,839 5,828	b 30,303,815 4,112,516	1,271,381	1,019,627	251,754
619,479	1,106,344	b107,083 1,468	b 10,785,037 982,058	b266,685 3,881	b 26,906,073 2,939,377	1,060,331	824,804	235,527
625,058	1,098,999	b93,277 684	b 9,102,616 454,235	b237,283 2,958	b23,239,841 2,330,158	1,013,030	777,299	234,731
533,317	936,362	b121,330 758	b 8,968,321 497,003	b219,679 2,885	b20,246,656 2,309,815	990,669	759,221	231,439

d Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.

† Change made to paid-for basis.

b Industrial policies.

LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1898	852,028	49,278	901,306	252,025	21,011	102,322	18,658	394,016
1897	752,215	33,620	785,835	214,273	3,415	196,942	47,358	461,988
1896	712,932	58,840	771,772	222,987	....	65,640	28,575	317,202
1895	591,381	33,755	625,136	162,663	5,000	67,333	26,953	261,949
1894	551,794	48,569	600,363	160,003	1,000	85,605	23,990	270,598
1893	546,151	40,938	587,089	154,529	2,500	60,122	17,242	234,393
1892	475,520	32,332	507,852	120,496	....	27,054	12,467	160,017
1891	395,191	21,216	416,407	102,742	....	9,849	5,552	118,143
1890	234,547	71,180	305,727	88,795	2,800	6,403	2,867	100,865
1889	151,571	84,446	236,017	61,697	1,000	3,014	2,262	67,973
1888	127,049	103,948	230,997	39,291	....	21,918	1,759	62,968
1887	99,556	105,408	204,964	60,589	200	24,169	1,972	86,930
1886	131,243	45,006	176,249	53,618	....	21,655	2,778	78,051
1885	69,360	35,483	104,843	39,641	....	18,698	3,144	61,493
1884	70,362	39,906	110,268	32,865	....	8,354	5,944	47,163
1883	71,947	53,229	125,176	36,189	1,000	22,364	3,647	63,200
1882	70,095	149,303	219,398	41,457	1,089	18,506	4,436	65,488
1881	48,702	28,646	77,348	18,263	13,089	9,780	4,083	45,215
1880	53,724	26,577	80,301	13,021	....	14,291	4,444	31,756
1879	52,904	20,626	73,530	38,108	....	8,544	4,796	48,448

Capital Stock, \$150,000.

LINCOLN NATIONAL LIFE INSUR

Samuel M. Foster, Pres.; Simon J. Straus, Vice-Pres.; B. Paul Mossman, and Supt. Agencies; Howell C. Rockhill.

1907	71,056	44,844	115,900	6,000	.....	.....	50	6,050
1906	63,698	3,354	67,052	.....	.....	.....	.....	.....
1905	18,022	540	18,562	.....	.....	.....	.....	.....

Capital Stock, \$240,000.

LOUISIANA NATIONAL LIFE ASSUR

Louis P. Rice, Pres.; Henry Kahn, Sec.; Albert Baldwin, Jr., Treas.; L. Sexton, M. D.,

1907	39,508	11,206	50,714	1,000	.....	.....	.....	1,000
1906	17,261	70,952	88,213	.....	.....	.....	.....	.....

Capital \$100,000.

MAJESTIC LIFE ASSURANCE

Richard D. Hughes, Pres.; Michael M. Mahoney, Vice-Pres. and Sec.; Wm. S. Tomlin, M. D., Med. Dir.;

1907	20,787	40,012	60,799	144			795	939
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PANY OF VIRGINIA—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
473,866	867,882	b131,211	b12,318,555	b194,951	b18,373,119	985,923	816,232	169,691
		739	487,957	2,854	2,322,805			
404,745	866,733	b108,493	b9,212,261	b165,660	b15,264,250	952,430	787,598	164,832
		489	397,711	2,788	2,337,565			
392,378	709,580	b124,063	b10,613,052	b149,672	b13,778,199	1,041,505	881,407	160,098
		594	348,366	2,673	2,432,466			
317,525	579,474	b95,413	b9,256,579	b116,814	b11,053,039	979,576	822,844	156,732
		430	311,185	2,742	2,636,417			
315,037	585,635	b84,925	b8,140,705	b99,628	b9,647,707	920,767	760,233	160,534
		844	682,422	2,889	2,983,237			
282,310	516,703	b75,978	b6,998,569	b75,190	b6,643,061	880,811	717,102	163,709
		687	561,121	2,933	3,170,434			
223,845	383,862	b71,154	b6,272,217	b69,527	b6,230,224	819,090	662,067	156,963
		880	782,206	3,186	3,602,103			
186,261	304,404	b57,250	b4,940,820	b51,491	b4,520,424	678,744	542,474	136,270
		1,434	1,183,322	3,013	3,777,505			
135,356	236,221	b37,015	b3,000,115	b32,927	b3,589,720	516,017	380,574	135,443
		415	504,678	1,570	2,669,125			
114,710	182,683	b26,986	b3,314,876	b21,271	b2,536,280	474,225	352,868	121,357
		388	465,736	1,687	3,088,346			
130,971	193,939	b27,013	b2,619,276	b15,193	b1,076,377	475,468	348,091	127,377
		400	500,000	1,635	2,988,346			
110,944	197,874	c13,561	c3,119,276	c14,658	c3,937,297	438,408	306,468	131,940
49,724	127,775	831	1,647,541	2,695	3,324,538	439,450	314,108	125,342
17,796	79,279	402	251,390	2,350	2,235,684	514,306	299,858	214,448
18,942	66,105	575	311,704	2,454	2,349,442	516,425	281,715	234,710
19,945	83,045	1,175	387,221	2,530	2,315,161	501,278	267,017	234,261
17,338	82,826	713	783,566	2,535	2,432,676	516,389	286,787	229,602
21,752	66,967	740	875,320	1,693	1,624,393	416,132	181,432	234,700
19,800	51,556	810	225,765	1,344	1,670,705	423,502	173,441	250,061
19,610	68,058	98	140,000	905	1,750,000	442,104	160,057	282,047

b Industrial policies. c Includes industrial policies. d Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent. P Change made to paid-for basis. A Reserve calculated at 4½ per cent.

ANCE COMPANY, FT. WAYNE, IND. Incorporated June 12, 1905.
Commenced Business Sept. 15, 1905.
Vice-Pres.; Arthur F. Hall, Sec. and Mgr.; Theo. F. Ruhland, Asst. Sec.
Treas.; C. H. English, Med. Dir.

45,180	51,230	418	646,050	1,171	2,149,550	231,213	57,534	173,679
58,128	58,128	658	1,317,500	894	1,810,000	162,621	20,006	142,615
14,389	14,389	345	554,000	316	532,000	116,097	2,770	113,327

Reserve at 3½ per cent.

ANCE SOCIETY, NEW ORLEANS, LA. Incorporated Dec. 28 1905.
Commenced Business Apr. 19, 1906.
Med. Dir.; Milton A. Schlenker, Asst. Med. Dir.; F. A. Williams, Actuary and Asst. Sec.

45,956	46,956	344	793,950	447	1,119,450	309,157	14,243	294,914
24,386	24,386	131	393,000	131	393,000	297,546	2,293	295,253

Reserve at 3½ per cent.

COMPANY, INDIANAPOLIS, IND. Incorporated 1907.
Commenced Business, Oct. 1, 1907.
John S. Maholm, 2d Vice-Pres.; Minor A. Odenthal, Treas. and Asst. Sec.;
Jas. A. Kepperley, Counsel.

18,685	19,624	2,049	2,068,497	1,880	1,916,752	106,653	17,382	89,271
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Reserve at 3½ per cent.

Capital Stock, \$100,000.

MANHATTAN LIFE INSUR

H. B. Stokes, Pres.; W. B. Lane, Vice-Pres.; J. H. Giffin, 2d Vice-Pres.; M. W. Z. T. Emery, M. D., Medical Director; Thomas

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,299,472	1,031,424	3,330,896	1,287,353	197,106	313,014	57,018	1,854,491
1906	2,634,032	1,031,030	3,665,062	1,106,066	159,453	323,264	91,417	1,680,200
1905	2,726,956	979,371	3,706,327	1,105,491	166,743	346,959	105,666	1,724,859
1904	2,559,062	998,855	3,557,917	1,159,829	207,364	352,439	124,927	1,844,559
1903	2,459,224	862,283	3,321,507	1,198,141	249,828	263,944	76,983	1,788,897
1902	2,254,266	872,253	3,126,519	1,157,996	296,779	236,538	51,384	1,742,697
1901	2,082,143	861,683	2,943,826	1,169,527	142,217	261,415	56,253	1,629,412
1900	1,961,691	832,910	2,794,601	1,116,551	137,114	255,107	52,163	1,560,935
1899	1,952,975	754,463	2,707,438	1,117,644	133,669	334,780	65,029	1,651,122
1898	1,846,720	708,250	2,554,970	1,087,382	151,108	292,470	46,377	1,577,337
1897	1,880,692	764,871	2,645,563	999,169	233,762	291,541	33,446	1,557,918
1896	1,972,161	740,250	2,712,411	1,170,353	115,265	401,009	75,991	1,762,779
1895	2,083,792	631,822	2,715,614	1,160,205	110,826	251,265	101,900	1,624,175
1894	2,056,336	666,867	2,723,203	1,351,175	83,178	289,339	107,924	1,831,616
1893	2,113,910	662,743	2,776,653	1,146,976	114,231	360,708	115,115	1,737,030
1892	2,101,276	630,487	2,731,763	1,198,518	62,100	290,237	118,086	1,668,941
1891	2,080,262	607,179	2,687,441	1,036,687	41,488	397,680	114,615	1,590,470
1890	1,989,628	717,602	2,707,230	877,365	69,664	287,589	123,730	1,358,348
1889	1,762,958	487,100	2,250,058	965,365	69,291	231,507	175,425	1,441,588
1888	1,454,830	519,134	1,973,964	917,989	62,742	297,527	128,182	1,406,446
1887	1,264,366	573,789	1,838,155	780,720	93,065	184,538	224,191	1,282,514
1886	1,141,836	530,214	1,672,050	715,235	85,861	164,583	221,888	1,187,567
1885	1,038,633	551,351	1,589,984	711,178	79,649	155,551	231,350	1,177,728
1884	1,035,624	549,401	1,585,025	606,047	54,239	128,909	234,520	1,077,715
1883	1,008,421	627,628	1,636,049	687,171	135,841	137,866	196,123	1,157,001
1882	1,013,921	620,811	1,634,732	533,453	135,653	170,403	184,363	1,023,872
1881	1,002,796	579,446	1,582,242	573,465	173,194	153,589	193,456	1,093,704
1880	1,032,722	591,195	1,623,917	730,222	144,641	180,756	203,347	1,260,966
1879	993,672	554,596	1,548,268	683,037	134,644	185,364	250,557	1,253,602
1878	1,069,308	576,638	1,645,946	605,329	95,604	259,024	272,265	1,232,222
1877	1,169,390	611,515	1,780,905	615,539	63,479	338,699	290,439	1,308,155
1876	1,285,331	557,864	1,843,195	687,122	87,290	232,639	291,062	1,298,113
1875	1,426,103	596,812	2,022,915	726,074	64,377	189,578	310,355	1,290,384
1874	1,531,264	584,498	2,115,762	558,172	36,062	145,438	316,753	1,056,425
1873	1,596,318	531,753	2,128,071	675,017	4,170	161,443	332,609	1,173,259
1872	1,635,674	516,180	2,151,854	569,266	3,745	143,835	364,141	1,080,987
1871	1,667,097	415,734	2,112,831	468,218	8,388	163,225	387,485	1,027,316
1870	1,666,183	392,379	2,058,562	526,807	3,207	210,499	344,055	1,084,568
1869	1,786,721	366,738	2,153,459	447,781	.....	174,125	245,356	867,262
1868	1,793,110	308,227	2,101,337	481,835	.....	139,410	211,769	833,014
1867	1,103,196	242,269	1,345,464	397,082	.....	121,667	177,820	666,569
1866	991,118	190,017	1,181,135	313,802	.....	65,459	101,035	480,296
1865	1,024,117	136,801	1,160,918	203,935	1,210	46,953	8,078	260,176
1864	760,329	113,895	874,224	193,521	891	40,860	63,322	298,594
1863	579,325	93,196	672,521	152,743	911	53,726	183,818	391,198
1862	409,958	88,567	498,525	144,616	766	63,160	9,628	218,170
1861	387,533	63,172	450,705	130,277	1,130	70,051	53,417	260,875
1860	330,994	52,406	383,400	99,421	918	17,674	119,620	237,633
1859	238,708	47,394	286,102	87,131	.....	46,762	647	134,540
1858	208,883	41,707	250,590	88,677	.....	23,934	43,722	156,333
1857	196,024	36,299	232,323	57,863	.....	10,898	.....	68,722
1856	133,652	29,920	163,572	40,351	.....	7,768	.....	48,119
1855	127,118	23,340	150,448	72,618	.....	9,050	.....	81,668
1854	140,273	22,043	162,316	40,394	.....	812	13,318	54,524
1853	81,486	5,012	86,498	48,700	.....	.....	.....	48,700
1852	86,308	9,055	95,363	13,900	.....	.....	.....	13,900
1851	48,465	7,097	55,562	8,000	.....	.....	.....	8,000
1850	9,811	1,201	11,012	.....	.....	.....	.....	.....

ANCE COMPANY, NEW YORK, N. Y.

Incorporated July 16, 1850.

Commenced Business August 1, 1850.

Torrey, Sec. and Actuary; Frederick Mackel, Asst. Sec.; L. Linzmeyer, Asst. Actuary;
C. Craig, M. D., Resident Physician.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
734,644	2,589,135	1,763	4,179,379	33,857	69,066,914	20,165,796	18,310,751	1,855,045
1,058,738	2,738,938	4,546	10,733,948	35,810	74,407,461	19,565,450	17,916,782	1,648,668
1,142,127	2,866,986	6,575	15,705,672	36,402	78,050,955	18,751,869	17,244,333	1,507,536
1,053,450	2,808,009	6,886	17,277,597	35,036	76,700,531	18,573,285	16,718,611	1,854,674
1,034,630	2,823,527	6,461	16,913,364	32,699	72,641,987	17,682,605	15,927,795	1,754,810
945,700	2,688,397	5,055	13,721,096	30,297	67,519,305	17,264,747	15,516,856	1,747,891
876,840	2,506,252	4,388	12,134,980	28,759	64,206,959	16,791,346	15,136,924	1,654,422
744,160	2,395,095	4,630	11,157,991	27,603	60,261,151	16,169,823	14,660,781	1,509,042
718,176	2,369,298	4,615	10,137,541	26,434	57,989,519	15,588,778	14,177,221	1,411,557
670,415	2,247,752	3,733	9,649,571	25,468	57,166,444	15,322,561	13,985,817	1,336,744
640,426	2,198,344	3,813	8,282,593	25,112	56,156,466	14,916,582	13,691,394	1,225,188
694,023	2,456,802	4,003	9,379,017	24,954	57,660,441	14,375,641	13,440,940	934,701
772,991	2,397,166	5,553	13,884,176	25,816	61,612,174	14,199,621	13,432,695	766,926
746,803	2,578,419	6,070	13,776,090	25,142	61,618,675	13,701,318	12,943,698	757,620
770,410	2,507,440	7,700	17,840,208	24,855	64,294,470	13,462,362	12,699,999	702,363
673,525	2,342,466	5,061	14,184,560	22,595	61,271,530	13,286,908	12,283,585	1,003,323
665,221	2,255,691	6,419	15,844,812	21,718	59,077,628	12,870,209	11,799,820	1,070,389
668,987	2,027,335	4,407	12,962,401	19,466	54,500,754	12,281,660	11,245,029	1,036,631
680,131	2,121,719	5,662	17,388,211	18,184	51,137,066	11,729,400	10,686,175	1,043,225
526,225	1,932,671	3,687	11,079,486	15,567	43,504,413	11,543,049	10,236,344	1,306,705
453,136	1,735,650	2,538	7,691,774	14,027	39,018,611	11,433,196	9,831,105	1,602,031
362,601	1,550,168	2,081	5,921,229	13,138	36,251,889	11,310,058	9,665,859	1,644,199
312,364	1,490,092	1,820	4,490,590	12,481	34,467,139	11,155,827	9,460,580	1,695,247
338,266	1,415,981	1,551	4,440,814	12,053	33,997,130	11,046,053	9,335,594	1,710,459
318,177	1,475,178	1,276	3,551,987	11,666	33,023,205	10,871,184	9,083,106	1,788,078
323,177	1,347,049	1,207	3,521,947	11,490	32,690,477	10,662,477	8,977,138	1,685,339
287,412	1,381,116	1,045	2,742,638	11,304	32,254,439	10,348,239	8,800,081	1,548,158
292,229	1,553,195	1,104	2,802,873	11,351	32,608,125	10,151,289	8,705,115	1,446,174
387,671	1,641,273	1,049	2,902,706	11,416	33,332,618	10,049,157	8,746,356	1,302,801
297,118	1,529,341	1,122	2,507,067	11,620	34,263,345	10,011,792	8,740,998	1,270,794
355,087	1,663,242	1,261	3,000,120	12,031	36,318,549	9,855,645	8,643,207	1,212,438
308,564	1,606,678	1,452	3,904,967	12,608	38,942,758	10,045,613	8,742,460	1,303,153
330,607	1,620,991	1,392	4,020,992	12,763	40,083,863	9,977,473	8,617,136	1,360,337
345,509	1,401,934	1,778	5,290,360	13,060	41,541,665	9,561,403	8,187,450	1,373,953
366,678	1,539,957	1,746	5,374,713	13,085	42,000,599	8,847,448	7,621,037	1,226,411
349,788	1,430,775	1,701	4,991,710	13,124	42,343,613	8,270,870	7,027,879	1,242,991
329,094	1,356,410	1,844	4,906,453	13,038	42,140,907	7,548,874	6,495,175	1,053,699
337,736	1,422,304	2,002	5,336,920	13,336	43,470,076	6,924,116	5,830,522	1,093,594
378,773	1,246,035	2,550	7,869,818	13,723	45,647,671	6,294,529	5,189,766	1,104,763
366,632	1,199,646	3,601	12,090,882	13,625	45,886,209	5,338,341	4,350,310	988,031
295,145	991,714	3,521	11,778,601	12,349	41,753,469	4,392,570	3,619,843	772,727
257,113	737,409	3,717	13,450,715	10,642	36,359,265	3,465,626	2,589,888	875,738
223,932	484,108	2,555	8,699,600	8,248	27,251,557	2,619,191	2,195,670	659,521
166,387	464,981	2,140	6,971,605	6,703	21,908,460	1,937,124	1,484,456	452,668
119,623	510,821	1,664	5,770,050	5,206	17,043,381	1,500,787	1,168,298	332,489
90,228	308,398	1,148	3,798,000	4,118	13,305,587	1,303,340	901,749	401,591
87,369	348,244	718	2,597,050	3,805	12,588,081	1,129,160	869,268	259,892
82,527	320,160	949	3,047,900	3,816	12,500,210	1,052,287	824,096	228,191
52,103	202,643	1,025	3,149,925	3,381	10,771,382	871,008	57,521	813,487
59,014	215,347	844	2,555,069	2,831	8,875,345	708,683	29,168	679,517
57,355	126,077	750	2,345,000	2,478	7,862,928	606,509	96,890	509,619
44,131	92,250	682	1,942,800	2,125	6,386,051	498,535	11,321	487,214
33,036	114,704	451	1,358,447	1,765	5,156,740	380,567	30,562	350,005
33,005	94,529	577	1,748,250	1,784	4,809,900	322,733	28,631	294,102
29,426	75,126	626	1,392,500	1,592	3,700,770	230,313	.....	.....
22,081	35,981	964	1,863,235	1,452	3,084,235	198,803	1,866	.....
14,516	22,516	953	1,900,345	827	1,750,420	140,774	.....	.....
.....	.....	.....	.....	*174	*357,250	113,333	.....	.....

* January 2, 1851.

a Reserve calculated at 4 1/2 per cent.

b Reserve at 4 per cent; on new business since 1897 at 3 1/2 per cent.

c Reserve not calculated.

d Change made to paid-for basis.

Capital Stock, \$100,000.

MARYLAND LIFE INSURANCE

Wm. H. Blackford, Pres.; Douglas H. Rose, Actuary; John W. Hanson, Sec.; George R. Kolb,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policy-holders.	Total to Policy-holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	306,755	130,446	437,201	106,262	42,147	21,798	21,337	191,544
1906	310,028	124,554	434,582	135,945	33,540	22,319	15,863	207,667
1905	297,491	116,399	413,890	145,967	27,309	8,090	13,571	194,937
1904	277,535	116,133	393,668	167,918	16,828	14,822	10,670	210,238
1903	269,450	103,330	372,780	135,995	33,757	17,211	11,967	198,930
1902	276,125	100,486	376,611	120,765	15,433	18,428	12,020	166,646
1901	251,409	97,979	349,388	154,073	19,550	13,094	14,718	201,435
1900	232,212	94,976	327,188	128,335	12,135	17,257	13,561	171,288
1899	219,455	92,816	312,271	149,598	8,800	10,185	13,362	181,945
1898	208,431	92,008	300,439	109,222	16,860	14,362	14,072	154,516
1897	199,421	83,831	283,252	83,053	12,420	13,619	14,821	123,913
1896	189,301	95,052	284,353	119,252	9,799	20,309	14,889	164,249
1895	201,226	78,401	279,627	125,583	6,130	11,229	15,471	158,413
1894	190,401	75,732	266,133	100,144	12,261	13,636	15,333	141,374
1893	189,175	78,216	267,391	86,521	350	12,174	16,155	115,200
1892	190,986	76,029	267,015	101,229	16,691	9,750	17,367	145,037
1891	178,915	97,668	276,583	106,281	76	5,777	17,333	129,467
1890	148,850	91,350	240,200	76,866	965	13,904	17,865	109,600
1889	138,266	69,384	207,650	62,623	5,102	5,209	17,758	90,692
1888	131,189	97,257	228,446	66,893	2,602	7,234	16,318	93,047
1887	115,540	60,325	175,865	73,117	4,966	9,730	15,764	103,577
1886	103,876	70,419	174,295	41,704	13,548	5,824	12,456	73,532
1885	102,160	60,711	162,871	76,786	5,235	8,537	12,263	102,821
1884	107,710	55,586	163,296	52,567	13,064	8,947	12,327	86,905
1883	103,823	62,410	166,233	63,092	6,600	8,053	12,385	90,130
1882	99,933	53,155	153,088	99,748	7,205	6,846	16,091	120,890
1881	97,709	51,419	149,128	49,754	3,815	8,227	17,170	78,966
1880	93,368	51,193	144,561	46,707	6,320	4,231	16,354	73,612
1879	92,173	47,990	140,163	29,243	327	6,500	18,595	54,665
1878	93,466	58,575	152,041	66,138	327	12,029	21,091	99,585
1877	102,346	58,379	160,725	30,503	327	14,683	21,966	67,479
1876	119,427	49,623	169,050	34,778	327	7,715	21,191	64,011
1875	137,045	47,774	184,819	54,484	327	7,397	22,086	84,294
1874	145,237	43,933	189,170	26,237	327	8,752	20,747	56,063
1873	164,469	39,019	204,088	67,880	164	6,227	21,517	95,788
1872	168,824	31,892	200,786	43,941	....	7,695	30,771	82,407
1871	161,804	30,557	192,361	28,107	....	9,661	31,043	68,811
1870*	224,239	29,685	253,924	47,169	....	20,105	30,943	116,737
1869†	161,968	18,919	180,887	51,000	....	6,498	16,654	74,152
1868†	125,317	14,938	140,255	....	....	3,608	7,764	11,372
1867†	88,484	11,491	99,975	5,833	....	1,110	468	7,411
1866†	37,630	668	38,298	667	....	60	....	727

* 17 months from August 1, 1869, to December 31, 1870. † Year ending August 1.

Incorporated May 1, 1851.

MASSACHUSETTS MUTUAL LIFE INSUR

John A. Hall, Pres.; H. M. Phillips, Vice-Pres.; W. W. McClench, ad Vice-Pres. and Oscar B. Ireland, Actuary; C. H. Angell, Ass't Actuary;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policy-holders.	Total to Policy-holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	7,542,253	2,130,889	9,673,142	2,259,777	279,663	639,274	1,151,014	4,329,728
1906	7,278,541	1,988,551	9,267,092	2,179,917	275,488	623,456	1,074,500	4,153,361
1905	6,911,476	1,770,603	8,682,079	2,394,378	347,982	509,541	1,012,177	4,264,078
1904	6,464,441	1,601,510	8,065,951	1,859,884	281,324	532,259	941,827	3,615,294
1903	6,015,011	1,619,205	7,634,216	1,726,024	261,910	487,403	881,403	3,357,339
1902	5,610,735	1,293,351	6,904,085	1,564,242	275,365	318,846	785,138	2,943,501
1901	5,137,292	1,194,496	6,331,788	1,719,407	289,922	412,620	741,739	3,163,698
1900	4,732,208	1,096,202	5,828,410	1,288,324	225,286	371,104	679,917	2,564,631
1899	4,328,648	1,001,663	5,330,311	1,458,637	188,139	300,561	619,467	2,626,804
1898	4,043,067	960,718	5,003,785	1,286,458	229,496	507,270	566,171	2,589,395
1897	3,768,056	911,522	4,679,578	990,348	148,271	457,602	518,890	2,115,111

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

COMPANY, BALTIMORE, MD.

Incorporated March 10, 1864.

Commenced Business July 12, 1865.

Auditor; Wm. S. Blackford, Manager of Agencies; Andrew H. Whitridge, M. D., Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
82,169	273,713	411	799,389	4,706	8,999,253	2,706,475	2,445,973	260,502
90,005	297,672	415	896,907	4,630	8,910,803	2,666,024	2,330,835	335,189
95,772	290,709	616	1,237,287	4,620	8,806,560	2,557,978	2,233,827	324,151
102,492	312,730	589	1,078,190	4,429	8,380,648	2,454,054	2,134,404	319,650
85,809	284,739	474	900,684	4,268	8,276,294	2,343,890	2,085,016	318,874
90,363	256,952	559	1,048,765	4,181	8,146,813	2,284,535	1,951,991	332,544
90,563	291,998	613	1,104,230	4,030	7,821,044	2,170,860	1,850,412	320,448
86,600	257,888	598	1,071,353	3,890	7,528,039	2,094,088	1,770,868	323,160
85,924	267,869	622	1,054,931	3,704	7,225,175	2,014,438	1,707,323	307,115
90,772	245,288	597	1,033,256	3,491	6,907,666	1,955,900	1,654,396	301,504
81,456	205,369	613	1,056,153	3,325	6,787,651	1,862,842	1,582,815	280,027
87,736	251,985	588	962,741	3,148	6,473,232	1,761,831	1,510,925	270,906
81,791	240,204	515	864,855	2,936	6,280,025	1,757,824	1,505,964	251,860
72,993	214,277	483	902,510	2,855	6,237,881	1,712,329	1,452,256	260,073
69,060	184,260	451	1,046,523	2,747	6,366,397	1,663,350	1,404,129	259,221
73,049	218,086	611	1,428,241	2,682	6,300,460	1,600,442	1,340,212	260,290
75,749	205,216	559	1,387,244	2,520	5,998,321	1,550,027	1,295,409	254,618
59,874	169,474	376	898,925	2,291	5,376,367	1,500,111	1,219,408	280,703
48,701	139,393	321	708,759	2,134	5,008,463	1,447,219	1,173,795	273,795
49,601	142,648	339	697,045	2,063	4,794,313	1,371,097	1,118,651	252,446
46,770	150,347	292	632,695	1,894	4,360,328	1,315,795	1,062,787	253,008
42,703	116,235	234	512,104	1,770	4,107,708	1,303,078	1,034,875	268,203
40,410	143,231	220	500,065	1,683	3,895,034	1,244,750	1,000,344	244,406
38,987	125,892	157	353,402	1,621	3,810,106	1,199,859	989,253	230,606
41,102	131,322	209	495,963	1,594	3,770,501	1,192,464	960,557	231,907
41,187	171,077	187	450,764	1,513	3,607,606	1,157,357	927,206	230,151
44,058	123,024	155	370,183	1,449	3,422,664	1,179,061	927,100	251,961
39,788	113,400	344	443,956	1,570	3,451,520	1,133,094	874,387	258,707
35,234	89,899	201	343,717	1,400	3,268,420	1,050,381	845,969	205,012
38,183	137,768	249	364,287	1,443	3,364,033	1,003,820	816,868	186,952
44,768	112,247	259	390,366	1,456	3,453,100	1,001,461	793,045	208,416
44,836	108,847	261	333,585	1,456	3,550,500	979,077	767,335	211,742
48,146	132,440	358	614,674	1,505	3,795,447	917,932	719,464	198,468
36,796	92,859	189	389,168	1,344	3,641,855	847,362	668,820	178,522
39,836	135,624	146	376,286	1,274	3,837,768	739,788	589,541	150,247
45,853	128,260	...	.....	1,338	4,128,955	682,050	547,533	134,517
35,033	103,844	.....	.....	1,210	3,871,280	602,298	435,281	167,017
35,525	152,262	.....	.....	.....	.....	511,400	352,510	158,890
43,619	117,771	.....	.....	.....	.....	436,428	.....	.....
33,114	44,486	.....	.....	.....	.....	.....	.....	.....
30,907	38,318	.....	.....	.....	.....	.....	.....	.....
13,398	14,125	.....	.....	.....	.....	.....	.....	.....

c Reserve at 4 per cent; new business since 1897 at 3½ per cent.

p Change made to paid-for basis

ANCE COMPANY, SPRINGFIELD, MASS.

Commenced Business August 1, 1851.

Counsel; W. H. Sargeant, Sec.; Wheeler H. Hall and Geo. D. Lang, Ass't Secs.;
F. W. Chapin, M. D., and G. S. Stebbins, M. D., Med. Dir.

1,451,129	5,780,857	9,561	21,449,240	95,238	213,475,260	45,776,309	43,752,465	2,023,844
1,441,318	5,594,679	89,913	221,626,737	89,370	220,496,761	43,372,112	39,871,168	3,500,944
1,508,577	5,772,655	13,223	26,819,623	87,036	195,058,250	40,078,866	36,727,285	3,351,581
1,405,540	5,020,834	13,406	27,247,882	80,375	182,874,119	37,071,298	33,771,796	3,299,502
1,474,957	4,822,196	11,814	24,592,231	73,202	169,668,456	33,590,999	30,955,221	2,635,778
1,239,621	4,183,212	11,619	25,340,638	67,508	158,703,802	30,960,145	28,364,843	2,595,302
1,190,027	4,353,725	9,289	21,247,029	61,674	146,106,721	28,291,564	25,892,364	2,399,200
1,119,564	3,684,195	10,175	22,878,308	57,324	136,238,923	26,245,622	23,921,799	2,323,823
1,053,311	3,680,115	9,198	19,962,250	51,730	123,980,438	23,819,937	21,837,062	1,982,875
1,022,253	3,511,648	9,386	20,769,190	47,768	115,678,483	22,035,448	20,080,403	1,955,045
968,994	3,084,105	9,089	20,437,861	44,060	109,045,660	20,342,647	18,593,407	1,749,240

p Change made to paid-for basis.

MASSACHUSETTS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1896	3,572,083	891,491	4,463,574	1,011,471	104,515	388,746	482,550	1,987,282
1895	3,325,012	749,432	4,074,444	960,341	121,938	365,316	442,741	1,890,336
1894	3,109,360	715,799	3,825,159	972,576	142,696	427,020	413,741	1,956,033
1893	2,911,105	642,981	3,554,086	838,305	141,204	300,324	371,940	1,651,863
1892	2,723,573	683,230	3,406,803	823,927	107,517	228,246	335,358	1,495,048
1891	2,356,916	558,598	2,915,514	720,232	124,643	245,211	274,302	1,364,388
1890	2,170,032	539,136	2,709,168	659,105	101,693	218,019	243,567	1,222,384
1889	1,867,547	544,621	2,412,168	585,402	102,589	178,241	225,777	1,092,009
1888	1,639,370	463,205	2,102,575	511,818	143,659	166,748	209,564	1,061,789
1887	1,434,458	417,486	1,851,944	525,311	144,826	147,205	197,892	1,015,234
1886	1,312,125	424,561	1,736,686	496,095	142,807	115,367	204,601	958,870
1885	1,201,520	412,272	1,613,792	387,408	111,612	100,724	221,929	821,673
1884	1,048,929	420,825	1,469,754	339,778	163,146	87,801	207,241	797,966
1883	941,187	428,255	1,369,442	419,342	114,190	82,857	199,257	815,647
1882	856,637	401,008	1,257,645	397,354	136,532	61,119	204,655	799,660
1881	831,044	413,860	1,244,904	401,170	145,796	83,645	196,973	827,584
1880	781,373	377,323	1,158,696	301,806	127,493	97,616	173,429	700,344
1879	774,609	333,728	1,108,337	410,423	143,500	125,685	161,860	841,468
1878	834,806	296,594	1,131,400	344,646	89,387	174,616	194,807	803,456
1877	958,094	321,519	1,279,613	348,118	101,695	238,784	220,890	909,487
1876	1,053,214	360,303	1,413,517	338,508	38,297	226,251	245,640	848,696
1875	1,137,069	375,714	1,512,783	405,870	11,000	129,511	229,887	776,268
1874	1,207,079	336,050	1,543,130	313,693	1,000	174,066	230,811	719,570
1873	1,188,583	272,015	1,460,598	280,510	7,000	178,505	198,811	664,826
1872	1,310,263	251,030	1,561,293	330,680	1,000	197,446	186,510	775,636
1871	1,181,433	204,082	1,385,515	227,643	.....	179,630	152,016	559,289
1870	1,141,367	175,840	1,317,207	297,300	.....	148,863	181,148	627,311
1869	999,619	160,314	1,159,933	270,800	.....	108,392	215,759	594,951
1868	864,869	112,917	977,786	129,900	.....	82,348	39,637	251,885
1867	749,946	84,083	834,029	182,100	.....	85,337	1,355	268,772
1866	731,090	111,057	842,147	169,554	.....	51,274	256,635	477,463
1865	548,438	39,425	587,863	100,750	.....	29,180	22	129,952
1864	371,898	40,020	411,918	115,650	.....	14,338	.....	129,988
1863	235,636	23,976	259,612	52,800	.....	16,389	609	69,798
1862	190,943	31,203	222,146	54,600	.....	18,214	35,451	108,265
1861	169,127	12,460	181,587	59,400	.....	19,267	17,534	96,201
1860	157,895	6,648	164,543	37,700	.....	12,425	.....	50,125
1859 †	.....	.....	110,247	29,500	.....	8,941	.....	38,441
1858	.....	.....	70,073	10,000	.....	6,279	.....	16,279
1857	.....	.....	55,043	5,000	.....	.....	.....	5,000
1856	.....	.....	41,916	6,500	.....	.....	.....	6,500
1855	.....	.....	29,684	12,000	.....	.....	.....	12,000
1854	.....	.....	19,440	5,150	.....	2,114	.....	7,264
1853	.....	.....	14,121	5,000	.....	1,425	.....	6,425
1852	11,532	.....	11,532	2,000	.....	.....	.....	2,000

† Year ended July 31 up to this year.

Incorporated Jan. 28, 1897.

Reincorporated March 10, 1900.

MERIDIAN LIFE AND TRUST

Arthur Jordan, Pres.; Everett Wagner, Vice-Pres.; T. J. Owens, Sec.; Orlando B. Iles, Treas.;

1907	397,440	40,830	438,270	39,405	.....	108,557	21,747	169,709
1906	421,877	30,516	452,393	45,424	.....	153,773	16,570	165,767
1905	624,409	11,733	636,142	20,051	.....	82,812	8,179	111,042
1904	267,027	2,278	269,305	13,895	.....	7,137	5,319	26,351
1903	58,611	2,087	60,698	4,000	.....	916	3,106	8,022
1902	43,417	965	44,382	1,500	.....	914	.....	2,413
1901	25,893	979	26,872	1,800	.....	747	.....	2,546
1900	20,189	25,214	45,403	600	.....	613	11	1,224
1899	22,423	16,346	38,769	3,899	.....	1,014	.....	4,917
1898	12,872	8,173	21,045	5,166	.....	.....	.....	5,164

MUTUAL LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
861,847	2,849,129	8,800	20,434,382	40,926	102,867,061	18,546,960	17,209,893	1,337,067
866,845	2,757,181	8,687	21,322,202	37,903	97,071,661	17,005,291	15,735,674	1,269,617
813,956	2,769,989	8,308	20,751,124	34,394	89,877,280	15,653,366	14,510,175	1,143,191
802,449	2,454,312	7,391	19,742,615	31,366	83,760,969	14,480,481	13,456,763	1,023,718
800,569	2,295,617	7,438	20,462,188	28,767	78,467,497	13,433,668	12,321,618	1,112,050
684,656	2,049,044	5,739	17,411,636	25,010	69,527,665	12,239,529	11,232,997	1,006,532
647,131	1,869,515	5,232	17,369,350	22,706	63,290,789	11,252,640	10,379,634	873,006
530,322	1,622,331	4,449	15,105,763	20,626	56,320,503	10,415,818	9,551,212	864,606
488,405	1,550,194	3,637	12,055,146	18,767	49,480,584	9,565,523	8,801,828	763,695
434,754	1,449,988	3,139	10,060,193	17,688	45,351,769	9,012,379	8,350,837	661,542
398,875	1,357,745	2,634	8,092,587	16,537	41,246,538	8,521,553	7,903,768	617,785
517,035	1,338,708	2,587	8,014,308	15,621	37,965,158	8,090,888	7,475,955	614,933
339,943	1,137,909	2,118	6,362,083	14,735	34,665,107	7,535,244	7,045,023	490,221
309,681	1,125,328	2,278	5,929,950	14,313	32,860,164	7,577,299	6,766,627	810,672
275,664	1,075,324	1,512	4,092,608	13,484	30,510,247	7,310,817	6,516,930	793,887
280,622	1,108,206	1,493	4,114,705	13,396	30,141,192	7,134,124	6,330,831	803,293
251,246	951,590	1,473	3,929,904	13,175	29,275,690	6,991,753	6,186,321	805,432
240,820	1,022,288	1,012	2,575,888	13,065	28,777,145	6,615,140	5,970,855	644,285
233,579	1,037,035	935	2,198,033	13,383	29,771,669	6,396,778	5,930,842	465,936
409,534	1,319,021	1,289	3,114,004	13,983	31,872,147	6,211,908	5,811,750	400,158
201,040	1,049,736	1,305	3,628,963	14,458	33,803,463	6,408,783	5,740,546	668,237
221,536	997,803	1,682	5,229,927	14,744	35,029,074	6,061,062	5,493,626	567,437
229,810	949,380	1,709	4,931,165	14,491	33,764,744	5,514,902	5,036,061	478,841
247,170	911,996	1,856	4,537,737	14,321	32,636,839	4,968,618	4,572,369	396,249
254,150	1,029,786	2,420	5,510,350	14,483	32,614,008	4,499,115	4,120,410	378,705
234,835	794,124	2,720	6,505,069	14,477	33,275,565	4,075,818	3,758,870	316,948
235,678	862,989	3,011	9,544,864	14,133	32,490,597	3,419,304	3,205,095	214,209
227,060	822,011	3,855	8,863,680	12,394	28,164,041	2,879,957	2,728,656	151,301
144,238	396,123	2,772	5,765,895	10,396	23,400,616	2,446,355	2,306,192	140,163
129,690	398,482	2,777	4,015,378	9,145	21,234,986	1,857,918	1,586,234	271,684
119,372	596,835	2,962	7,513,200	8,235	20,146,119	1,481,498	1,299,658	181,840
101,334	231,286	2,563	6,783,525	6,562	15,901,955	1,286,502	903,409	383,093
71,234	201,222	1,974	4,879,000	4,847	11,282,250	912,690	628,021	284,669
42,607	112,405	883	2,106,700	3,364	7,421,350	674,764	456,674	218,090
33,378	141,654	662	1,436,150	2,847	6,176,980	512,947	343,352	169,595
31,443	127,644	649	1,386,750	2,697	5,736,630	438,964	329,207	109,757
32,289	82,414	959	2,013,100	2,617	5,628,980	381,743	227,054	154,689
26,050	64,491	946	2,065,050	1,856	3,823,580	271,298	.....	.....
18,534	34,813	567	1,225,900	1,215	2,504,600	220,960	96,910	124,050
17,719	22,719	337	722,150	1,110	2,221,730	184,202	79,481	104,721
13,062	19,562	461	925,950	1,001	1,721,330	150,475	49,435	101,040
8,154	20,154	361	699,500	707	1,196,930	126,234	.....	.....
3,869	11,133	202	297,650	502	720,780	116,705	.....	.....
4,330	10,755	223	312,350	422	547,895	108,397	.....	.....
4,501	6,501	312	367,395	.....	.....	105,031	.....	.....

COMPANY, INDIANAPOLIS, IND.

Commenced Business Dec. 15, 1898.

John S. Postal, Supt. of Agents; Wilmer Christian, Medical Director; Frank L. Littleton, Counsel.

109,722	279,431	1,700	3,417,605	4,064	9,324,862	1,075,758	950,530	125,228
115,188	330,955	1,502	3,935,240	3,279	8,296,391	903,336	798,858	104,478
118,461	229,503	1,373	4,215,310	2,480	6,219,538	784,383	659,173	125,210
52,652	79,003	974	1,701,094	1,768	3,214,530	365,397	249,112	116,285
32,387	40,409	527	863,500	1,164	2,008,965	163,285	48,383	114,902
28,691	31,105	518	802,250	917	1,552,665	141,810	20,491	121,319
12,067	14,614	265	437,715	541	1,003,465	132,341	9,148	123,195
19,489	20,713	319	531,750	436	793,350	119,341	5,633	114,232
19,100	24,013	116	306,400	301	607,800	107,453	8,369	17,514
9,943	15,109	278	620,200	206	530,500	89,828	8,755	1,967

Reserve on business since 1904 at 3½ per cent; prior 4 per cent. † Exclusive of premium notes in guarantee fund.

Capital Stock, \$2,000,000.

METROPOLITAN LIFE INSUR

J. R. Hegeman, Pres.; Haley Flake, Vice-Pres.; Geo. H. Gaston, 2d Vice-Pres.; George B. Wood
 Cashier and Ass't Sec.; John R. Hegeman, Jr., Ass't Sec.; T. R. Richardson, Ass't Sec.; F. F.
 Ecker, Treasurer; Walter Stabler, Comptroller; Isaac J. Cahen, Mgr. Ord. Dept.; Chas.
 A. S. Knight, M. D., Med. Dir.; W. S. Manners, M. D., Ass't. Med.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	64,046,982	8,691,750	72,738,733	17,912,807	453,573	1,036,896	3,694,876	23,098,152
1906	59,537,161	7,158,665	66,695,826	15,850,522	269,209	976,423	2,360,511	19,456,665
1905	54,758,538	6,841,503	61,600,041	15,296,600	196,895	825,639	1,068,917	17,388,051
1904	50,808,924	5,176,833	55,985,757	14,826,976	197,904	657,816	876,798	16,559,494
1903	45,656,961	4,230,843	49,887,804	12,907,617	166,722	501,137	603,255	14,178,731
1902	39,653,725	3,682,559	43,336,284	11,320,967	76,367	409,470	555,360	12,362,164
1901	34,705,186	3,311,978	38,017,164	10,704,747	33,445	413,507	557,210	11,708,909
1900	31,210,356	2,592,901	33,803,257	9,785,624	18,515	434,132	626,924	10,865,195
1899	26,591,651	2,207,063	28,798,714	8,575,134	2,865	426,740	693,683	9,698,422
1898	23,372,770	1,765,188	25,137,958	7,691,943	2,302	236,471	487,314	8,418,030
1897	21,402,966	1,578,291	22,981,257	6,990,866	820	222,596	517,513	7,731,795
1896	19,306,196	1,242,398	20,548,594	6,963,256	2,700	95,252	55,469	7,116,677
1895	18,336,918	1,049,696	19,386,614	6,580,390	1,000	156,793	43,654	6,781,837
1894	16,827,016	1,381,727	18,208,743	5,747,823	130	159,726	22,827	5,930,506
1893	14,361,214	855,023	15,216,237	5,535,120	.....	212,813	45,774	5,793,707
1892	12,514,078	793,733	13,307,811	4,898,382	2,600	19,433	12,530	4,932,945
1891	10,830,374	593,123	11,423,497	4,408,379	5,042	20,340	29,200	4,462,961
1890	9,390,927	472,692	9,863,619	3,746,478	5,044	25,285	26,329	3,803,136
1889	8,342,945	382,251	8,725,196	3,042,818	2,377	34,473	27,847	3,107,515
1888	6,810,110	276,109	7,086,219	2,550,105	2,259	37,773	32,922	2,623,059
1887	5,618,767	210,948	5,829,715	2,098,936	14,457	38,261	42,353	2,194,007
1886	4,438,096	155,298	4,593,394	1,566,514	16,328	64,063	30,656	1,677,561
1885	3,414,524	114,353	3,528,877	1,279,645	8,120	80,665	53,934	1,422,364
1884	2,811,816	104,122	2,915,938	970,590	6,319	151,921	92,398	1,221,228
1883	1,975,703	106,916	2,082,619	631,639	17,219	283,946	142,455	1,075,259
1882	1,246,515	107,753	1,354,268	369,314	76,206	112,649	62,449	620,618
1881	859,057	117,082	976,139	268,811	110,292	84,127	2,102	465,392
1880	568,204	122,351	690,555	200,805	84,563	101,496	492	387,356
1879	432,560	135,038	567,598	144,421	73,178	170,175	2,060	389,834
1878	531,779	127,956	659,735	198,382	69,602	206,360	1,718	476,062
1877	737,130	107,014	844,144	206,397	9,156	365,921	16,117	597,591

ANCE COMPANY, NEW YORK, N. Y.

Incorporated June, 1866.

Commenced Business January, 1867.

ward, 3d Vice-Pres.; Frank O. Ayres, 4th Vice-Pres.; James S. Roberts, Sec.; J. J. Thompson, Taylor, Asst Sec.; Frederick A. Betts, Asst. Sec.; Jas. M. Craig, Actuary; Frederick H. G. Reiter, Asst. Actuary; J. C. Brown, Asst. Actuary; Thomas H. Willard, Med. Dir.; Dir.; E. M. Holden, M.D., Asst Med. Dir.; Stewart L. Woodford, Counsel.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
20,566,064	43,664,216	b1782075	b254,369,673	b9013087	b1317883486	198,320,463	184,368,564	13,951,899
		160,871	122,405,935	606,922	487,063,095			
20,359,039	39,815,704	b1721234	b288,515,643	b8487670	b1264684502	176,429,015	160,199,536	16,229,479
		p152300	p112,886,895	p531,467	p428,184083			
20,385,802	37,773,853	b1940721	b323,547,732	b8119158	b1207924312	151,663,477	135,473,231	16,190,246
		185,741	134,709,960	477,547	388,585,457			
19,874,752	36,434,246	b1829559	b305,258,155	b7614729	b1127889,229	128,094,315	113,258,574	14,835,741
		178,312	131,312,194	415,177	342,535,052			
17,601,163	31,779,894	b1788828	b297,968,863	b7187345	b1059875,827	105,656,312	94,964,454	10,691,858
		137,917	100,920,211	336,570	282,505,630			
16,134,945	28,497,109	b1796155	b312,990,338	b6698261	b981,676,306	89,168,791	78,817,453	10,351,338
		132,964	101,812,141	278,360	237,490,121			
		b1791302	b296,606,312	b6008662	881,491,451	74,771,758	64,833,064	9,938,694
14,667,436	26,376,345	115,431	84,334,849	225,640	195,485,753			
12,874,562	23,739,757	b1541032	b264,737,682	b5327007	b768,977,076	62,158,034	53,414,006	8,744,028
		94,506	85,025,924	166,990	154,900,241			
12,136,209	21,834,631	b1452000	b253,396,620	b4855756	b688,629,175	51,070,841	43,417,361	7,653,480
		79,549	65,050,789	124,948	111,901,834			
10,251,198	18,669,228	b1251275	b210,508,694	b4317274	b591,427,272	43,512,014	36,052,408	7,459,606
		55,189	45,058,562	82,511	74,780,578			
9,240,082	16,971,877	b1398899	b232,264,188	b4028722	b534,343,756	36,370,079	30,685,875	5,684,204
		36,663	28,505,975	52,789	49,141,366			
8,268,916	15,385,368	b1222065	b169,820,543	b3643569	b454,068,004	30,628,968	25,577,550	5,051,418
		16,483	16,314,767	30,835	33,097,851			
8,802,685	15,584,522	b1389243	b175,905,407	b3458846	b416,062,194	25,592,004	21,114,973	4,477,031
		15,572	17,822,542	23,253	26,570,719			
9,848,568	15,779,074	b2327624	b294,270,451	b3559165	b423,514,171	22,326,622	18,292,594	4,034,028
		12,326	14,099,859	15,744	17,861,196			
6,636,381	12,430,088	b1111726	150,057,703	b2932004	b343,917,746	19,343,705	15,234,015	4,109,690
		5,486	6,123,656	8,162	9,259,471			
5,562,238	10,495,183	b1141828	127,222,476	b2715414	305,451,576	16,546,242	12,831,766	3,714,476
		1,704	2,002,641	4,446	5,316,300			
4,197,058	8,560,019	b844,862	94,927,488	b2278487	254,939,881	13,626,948	10,538,115	3,088,833
		178	193,511	3,153	3,767,882			
3,810,867	7,614,003	b912,273	100,852,802	b2096595	231,115,440	10,781,173	8,664,144	2,117,029
		296	331,741	3,287	3,922,486			
3,342,722	6,450,237	b866,423	92,726,883	b1849113	200,829,929	8,597,469	7,000,285	1,597,184
		242	277,572	3,319	3,986,592			
2,977,386	5,600,445	b880,916	91,242,946	b1632642	176,533,142	6,287,781	5,360,758	927,023
		185	235,435	3,379	4,067,777			
2,467,338	4,661,345	b765,806	84,059,118	b1345125	147,758,287	4,907,024	4,043,632	863,392
		127	135,100	3,524	4,272,790			
1,955,778	3,633,339	b640,871	72,783,721	b1066875	119,560,339	3,705,971	3,447,848	258,123
		147	150,535	3,759	4,604,351			
1,646,112	3,068,476	b510,161	57,819,912	b829833	91,234,252	2,784,954	2,645,303	139,651
		184	176,980	4,082	5,062,985			
1,552,755	2,773,983	b534,136	59,505,421	b670,999	71,965,635	2,304,003	2,102,794	201,209
		242	239,292	4,448	5,692,785			
1,191,991	2,267,250	b488,198	52,505,697	b526,042	56,536,325	2,186,622	1,855,148	331,474
		239	256,805	5,006	6,888,782			
731,033	1,351,651	b358,053	36,822,169	b335,789	34,679,307	2,003,464	1,704,673	298,791
		172	215,639	5,843	8,566,445			
483,789	949,181	b257,258	24,469,300	b190,348	17,894,620	1,975,047	1,695,415	279,632
		202	280,358	6,325	9,433,733			
363,604	750,960	b213,870	20,728,700	b110,193	9,103,870	1,947,822	1,664,172	283,650
		378	399,413	6,895	10,063,479			
111,293	501,127	b5,216	523,539	b5,143	516,618	2,022,482	1,722,032	300,450
		510	537,181	7,680	11,150,349			
137,395	613,457	984	1,175,521	10,016	13,903,156	2,084,982	1,844,496	240,486
180,583	778,174	2,405	2,391,442	11,950	16,536,814	2,087,582	1,884,815	202,767

* Reserve at 4 per cent; new business since 1900 at 3 1/2 per cent.

† Change made to paid-for basis.

‡ Industrial Insurance.

METROPOLITAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1876	849,921	111,359	961,280	210,515	25,256	159,118	87,575	482,464
1875	954,552	106,624	1,061,176	286,556	2,000	250,269	95,514	634,339
1874	1,138,866	96,775	1,235,641	230,370	7,700	206,827	83,695	528,556
1873	862,696	65,977	928,673	185,765	11,800	135,315	71,217	404,097
1872	704,141	46,087	750,228	160,000	5,000	78,430	60,640	304,070
1871	609,286	32,564	641,850	87,500	....	47,281	42,485	177,266
1870	415,546	27,559	443,105	56,770	....	29,234	40,424	126,428
1869	246,568	27,882	274,450	21,130	....	22,371	5,922	49,423
1868	163,604	19,198	182,802	5,081	....	15,404	....	20,485
1867	27,815	16,359	44,174	1,482	....	....	....	1,482

* \$15,375 loans carried on account of lapsed policies in 1868.

Capital Stock, \$250,000.

MICHIGAN MUTUAL LIFE INSUR

O. R. Looker, Pres.; C. A. Kent, 1st Vice-Pres. and Counsel; Hoyt Post, 2d Vice-Pres.; A. F. J. P. Dawson, Cashier; C. A. Devendorf, M. D., Medical Director;

1907	1,581,026	498,836	2,079,862	644,960	282,109	186,690	31,809	1,145,568
1906	1,636,257	468,062	2,104,319	544,715	314,106	191,426	36,448	1,086,695
1905	1,600,851	448,227	2,049,078	460,794	246,019	158,044	33,886	898,743
1904	1,513,751	417,455	1,931,206	470,789	237,260	146,701	30,712	885,462
1903	1,448,730	404,469	1,853,199	434,020	192,666	125,770	31,033	783,489
1902	1,425,041	373,533	1,798,574	434,612	103,159	179,316	33,675	750,762
1901	1,303,115	372,406	1,675,521	503,972	77,032	143,986	35,987	760,977
1900	1,178,172	380,820	1,558,992	337,701	101,150	141,880	40,864	621,595
1899	1,081,005	358,941	1,439,946	311,715	75,804	173,214	51,633	612,366
1898	1,044,256	323,285	1,367,541	286,911	80,163	212,685	45,332	625,091
1897	1,003,060	311,987	1,315,047	348,890	33,262	246,099	49,448	677,699
1896	1,010,199	283,796	1,293,995	277,194	36,007	217,761	43,958	574,920
1895	1,016,682	254,505	1,271,187	221,416	23,508	267,457	39,612	551,993
1894	1,093,514	235,692	1,329,206	322,271	*177,715	17,692	76,644	594,322
1893	1,071,332	203,042	1,274,374	226,740	125,258	12,810	74,747	439,555
1892	1,028,322	189,896	1,218,218	187,891	103,134	6,856	72,923	370,804
1891	869,963	179,689	1,049,652	199,032	64,317	5,703	69,160	338,212
1890	747,196	149,482	896,678	166,204	71,101	8,387	65,561	311,253
1889	676,319	133,745	810,064	116,168	85,135	17,927	59,116	278,346
1888	619,550	113,503	733,053	110,865	57,707	25,728	54,219	248,519
1887	591,636	108,957	700,593	142,802	44,730	19,313	49,542	256,387
1886	512,067	89,182	601,249	77,587	54,985	19,128	41,812	193,512
1885	444,050	87,972	532,022	121,063	21,974	16,774	38,049	197,860
1884	360,877	77,700	438,577	82,991	35,361	14,831	33,531	166,714
1883	320,635	66,482	387,117	93,548	13,472	8,147	30,232	145,399
1882	278,294	67,928	346,222	131,750	19,827	10,000	24,190	185,707
1881	239,747	69,229	308,976	83,084	11,486	14,717	20,768	130,055
1880	214,103	67,567	281,670	70,492	19,008	30,475	19,973	139,948
1879	225,934	73,669	299,603	83,215	21,002	32,689	22,041	158,947
1878	250,764	58,819	309,583	93,029	20,243	68,345	23,566	204,183
1877	308,262	62,602	370,864	78,323	18,952	42,270	28,482	220,096
1876	356,149	44,820	400,969	115,330	13,102	62,845	34,661	225,938
1875	355,194	41,685	396,879	68,896	2,269	41,838	33,641	146,644
1874	315,970	29,304	345,274	53,339	3,003	34,242	26,018	116,602
1873	233,151	23,203	256,354	30,121	872	20,297	18,457	69,747
1872	166,128	16,383	182,511	23,051	.....	16,090	14,390	53,510
1871	132,032	13,870	145,902	21,963	.....	10,006	12,089	44,058
1870	88,939	9,574	98,513	16,638	.....	2,837	6,082	25,557
1869	54,188	2,394	56,582	3,500	.....	779	593	4,872

* Figures prior to 1895 include amounts paid for endowments surrendered.

LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
209,205	691,669	4,116	5,217,032	17,508	24,223,764	2,145,193	1,998,632	146,561
226,261	860,600	4,830	6,836,446	17,441	25,107,087	1,954,276	1,870,434	83,842
268,537	797,093	8,280	11,870,435	18,972	27,385,145	1,848,089	1,768,913	79,176
283,840	687,937	12,222	17,753,399	18,598	26,383,865	1,589,728	1,509,168	80,560
183,499	487,569	8,642	11,556,663	15,345	20,546,341	1,423,403	1,303,602	119,801
167,778	345,044	7,602	8,312,930	11,290	14,945,982	1,102,707	1,022,367	80,340
224,456	350,884	9,113	11,078,199	9,331	13,335,108	833,914	746,461	87,453
112,774	162,197	2,930	4,856,839	3,560	6,878,139	594,505	392,684	201,821
82,245	144,730	1,447	4,340,900	1,433	4,077,400	400,047	176,654	223,393
35,885	37,367	403	979,404	346	809,400	247,301	61,785	181,516

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

ANCE COMPANY, DETROIT, MICH.

Incorporated November 6, 1867.

Commenced Business November 12, 1867.

Moore, Sec.; T. E. McDonough, Asst. Sec.; G. W. Sanders, Actuary; B. A. Welstead, Asst. Actuary;
A. H. Wilkinson, Attorney; Theron F. Giddings, Gen'l Supt. of Agencies.

459,419	1,604,987	3,233	5,535,712	34,489	47,617,113	10,350,388	9,843,870	506,518
545,271	1,631,666	4,923	8,493,658	35,787	49,740,084	9,902,755	9,427,155	475,600
617,726	1,552,443	6,513	10,843,681	35,463	49,837,230	9,447,270	8,987,478	459,792
538,850	1,424,312	6,389	8,700,014	33,623	45,415,751	8,887,572	8,431,370	456,202
497,222	1,280,711	7,740	7,685,295	32,719	42,804,924	8,355,078	7,900,998	454,080
540,932	1,291,694	13,652	11,934,481	32,394	42,540,249	7,777,715	7,373,445	404,270
491,466	1,252,443	11,655	11,502,020	27,924	39,760,202	7,272,697	6,882,839	389,858
434,447	1,056,042	7,726	8,713,500	21,736	34,705,699	6,791,579	6,378,210	413,369
398,828	1,011,194	5,063	7,567,822	18,168	31,897,875	6,266,753	5,935,910	342,843
405,063	1,030,154	3,497	7,380,718	15,822	29,898,306	5,926,198	5,586,850	339,348
373,870	1,051,569	2,654	6,096,255	15,152	28,429,172	5,652,934	5,313,437	339,497
348,283	923,203	2,312	5,425,320	14,895	27,954,169	5,358,352	5,041,133	317,219
342,159	894,152	2,418	5,633,666	15,062	28,782,683	5,007,577	4,703,769	303,719
348,962	943,284	2,784	6,355,316	16,778	33,490,192	4,905,834	a 4,409,708	a 496,126
357,981	797,536	3,236	7,275,918	16,672	33,062,552	4,517,550	4,041,555	475,995
385,808	756,612	4,195	8,665,215	16,202	31,386,269	4,002,816	3,550,277	452,539
304,231	642,443	3,349	6,927,922	13,985	26,535,760	3,427,238	2,995,408	431,830
255,568	566,821	2,611	5,247,592	12,145	22,822,721	2,976,469	2,567,996	408,473
227,505	505,851	2,504	4,932,604	10,898	20,372,156	2,589,257	2,215,353	373,904
202,234	450,753	2,227	4,180,109	10,442	19,099,380	2,265,205	1,943,281	321,924
218,094	474,481	2,551	5,175,723	9,821	18,080,156	1,953,115	1,683,811	269,304
206,542	400,054	2,789	5,700,820	8,964	16,551,923	1,720,299	1,460,107	260,192
170,424	368,284	2,094	4,233,619	7,509	13,688,220	1,499,608	1,241,468	258,140
131,209	297,923	1,472	2,706,581	6,528	11,728,104	1,343,802	1,089,688	254,114
121,037	266,436	1,295	2,522,286	5,888	10,500,841	1,231,879	950,768	281,111
122,735	308,442	1,227	2,247,921	5,492	9,846,734	1,117,323	864,501	252,822
108,845	238,900	1,114	2,126,160	4,928	8,965,288	1,071,707	800,597	271,110
95,551	235,499	753	1,418,015	4,532	8,344,315	1,014,563	705,506	309,057
91,247	250,194	808	1,403,124	4,639	8,744,977	925,008	665,967	260,040
103,706	307,889	1,139	2,182,276	5,007	9,839,302	904,133	665,445	238,688
118,416	338,452	1,622	3,574,911	5,626	11,641,566	917,843	691,618	226,225
111,461	337,399	2,020	4,118,000	6,134	12,670,213	910,778	667,406	243,372
124,127	270,771	.....	4,509,305	5,844	12,218,816	695,025	600,559	94,466
122,484	239,086	.....	4,763,610	4,719	10,340,236	566,124	475,652	90,472
78,992	148,739	.....	3,671,036	3,451	7,819,283	441,042	374,062	66,980
62,695	116,205	.....	1,878,331	2,357	5,259,862	332,074	258,919	73,155
57,631	101,689	.....	.....	2,068	4,295,596	243,070	176,968	66,102
43,286	68,843	.....	.....	1,674	3,024,684	192,360	104,509	87,851
29,356	34,228	.....	.....	1,818	1,938,300	.....	.....	.....

§ Reserve at 4 per cent; new business since 1902 at 3½ per cent. a Reserve calculated at 4½ per cent.

Capital \$90,000.

MICHIGAN STATE LIFE INSURANCE

J. W. McCausey, Pres.; F. H. Watson, Vice-Pres. and Gen. Counsel; Franklin B. Mead, Secretary and

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 20,810	\$ 90,611	\$ 111,421	\$	\$	\$	\$	\$

Capital Stock, \$145,900.

MIDLAND MUTUAL LIFE INSUR

W. O. Thompson, Pres.; E. J. Wilson, Vice-Pres. and Med. Dir.; J. D. Price, Vice-Pres.; B. F. Reinmund

1907	43,037	16,942	59,979	.....	.....	.....	.....	.....
1906	6,355	2,697	9,052	.....	.....	.....	.....	.....

Capital Stock, \$117,700.

MIDWEST LIFE INSURANCE

N. Z. Snell, Pres.; B. B. Davis, Vice-Pres.; A. J. Sawyer, Sec.; H. S. Freeman, Treas.; Dr. M. H.

1907	45,358	7,182	52,540	1,000	.....	1,864	.....	2,864
1906	19,964	13,568	33,532	.....	.....	.....	.....	.....

Incorporated Aug. 6, 1880.

MINNESOTA MUTUAL LIFE INSUR

T. R. Palmer, Pres.; Wm. D. Mitchell, 2d Vice-Pres. and Gen. Counsel; Douglas Putnam,

1907	740,786	103,675	844,461	353,891	.....	92,678	9,762	456,331
1906	766,500	91,727	858,227	329,104	.....	95,722	10,412	435,238
1905	813,202	78,565	891,767	299,041	.....	71,224	19,874	390,139
1904	672,157	85,041	757,198	236,790	.....	60,033	24,635	321,458
1903	536,045	81,959	618,004	216,473	.....	48,157	86,396	351,026
1902	488,435	96,515	584,950	247,971	.....	63,351	89,458	400,780
1901	417,791	330,941	748,732	217,978	.....	105,647	.....	323,625

Capital Stock \$100,000.

MISSOURI STATE LIFE INSUR

Edmund P. Melson, Pres.; J. I. Epstein, Vice-Pres.; B. R. Nueske, Sec. and Actuary; Asst. Med. Dir.; R. F. Walker, Counsel;

1907	639,007	56,357	695,364	111,756	.....	49,289	510	161,555
1906	465,433	43,972	509,405	103,184	.....	68,247	312	171,743
1905	406,453	112,968	519,421	69,951	.....	67,263	.....	137,214
1904	308,453	147,300	455,753	57,692	.....	35,899	.....	93,591
1903	211,684	251,593	463,277	47,989	.....	31,502	.....	79,491
1902	128,883	86,894	215,777	52,341	.....	3,186	.....	55,527
1901	89,702	5,462	95,164	35,365	.....	.....	.....	35,365

COMPANY, DETROIT, MICH.

Incorporated 1907.

Commenced Business Aug. 28, 1907.

Actuary; J. B. Bradley, Med. Dir.; Arthur M. Hume, Assoc. Med. Dir.; Frederic Apps, Dir. of Agencies.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 29,483	\$ 29,483	383	\$ 500,500	383	\$ 500,500	\$ 171,182	\$ 5,916	\$ 165,266

Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O.

Incorporated Dec. 11, 1905.

Commenced Business July 2, 1906.

Sec.; Alexander W. McKenzie, Treas.; H. B. Arnold, Counsel; Lot H. Brown, Supt. Agents.

69,660	69,660	1,355	1,844,200	1,296	1,838,550	187,372	13,880	173,492
23,310	23,310	130	278,100	130	278,100	171,283	2,281	169,002

Reserve at 3½ per cent.

COMPANY, LINCOLN, NEB.

Incorporated ———, 1906.

Commenced Business May 1, 1906.

Everett, Med. Dir.; C. R. Easterday, Mathematician; J. H. Mockett, Jr., Asst. Supt. of Agents.

41,007	43,871	626	875,750	848	1,152,250	134,642	14,539	120,103
27,175	27,175	426	559,000	426	559,000	115,829	3,479	112,350

Reserve at 3½ per cent.

ANCE COMPANY, ST. PAUL, MINN.

* Commenced Business Aug. 6, 1880.

Sec.; Charles B. Piper; M. D., Med. Dir.; H. W. Cochnower, Asst. Sec. and Actuary.

149,544	605,875	1,339	2,358,636	8,309	21,054,916	2,465,782	2,416,700	49,082
242,598	677,836	1,490	3,443,694	8,251	22,162,449	2,250,396	2,219,700	30,696
387,351	777,490	3,250	9,351,410	9,007	25,306,897	2,048,329	1,931,394	116,934
323,314	644,772	2,591	7,891,423	7,296	20,615,678	1,924,468	1,723,004	201,465
256,819	607,845	1,210	3,479,831	5,827	15,874,348	1,800,347	1,574,435	225,912
172,332	573,112	1,086	2,442,247	5,456	14,189,235	1,790,209	1,323,521	466,688
147,348	470,973	1,700	4,566,129	5,348	14,160,629	1,805,325	1,192,632	612,693

*Reincorporated in 1901. a Reserve at 4 per cent; on new business since 1901 at 8½. b Change made to paid-for basis

ANCE COMPANY, ST. LOUIS, MO.

Incorporated November 23, 1892.

* Commenced Business December 1, 1892.

R. C. Van Dyke, Asst. Sec.; Amand Ravold, M. D., Med. Dir.; Louis Drechsler, M. D.,
S. C. Paudolfo, Supt. of Agents.

313,130	474,685	3,946	6,329,770	10,838	16,825,016	1,140,043	946,927	193,116
271,177	442,920	4,414	6,918,253	9,820	15,122,237	929,388	755,148	174,240
220,936	358,150	4,141	6,799,935	9,058	14,197,834	803,557	640,394	163,157
183,288	276,879	4,048	6,261,065	6,897	10,131,563	662,562	510,509	152,053
131,323	210,814	2,968	3,851,843	5,116	6,921,562	479,549	334,377	145,172
60,198	115,725	1,141	1,674,625	3,288	4,777,421	250,560	120,282	130,278
35,223	71,188	750	1,012,557	3,187	4,559,057	162,706	37,790	124,916

Reserve at 3½ and 3 per cent. since 1906; prior at 4 per cent.

* Reincorporated in 1902.

Incorporated January 31, 1845.

MUTUAL BENEFIT LIFE INSUR

Frederick Frelinghuysen, Pres.; Edward L. Dobbins, Vice-Pres.; Ed. E. Rhodes, Vice-Pres. and
Dodd, Gen. Counsel; David Kay, Jr., Associate Counsel; Abram H. Cornish, Attorney;
Board; Geo. W. Case, Asst. Sec.; Clinton G. Halsey, Head Accountant;
A. Morningstern, and Chas. A. Woodruff, Registrars; C. W.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	16,664,430	5,003,357	21,667,787	5,407,700	1,573,486	1,915,032	2,239,455	11,135,673
1906	15,706,915	4,727,374	20,434,289	5,098,584	1,492,114	1,659,011	2,122,452	10,372,161
1905	14,834,018	4,416,247	19,250,265	5,128,922	1,550,728	1,621,586	1,998,787	10,300,023
1904	13,702,831	4,144,936	17,847,767	5,081,322	1,414,525	1,438,159	1,920,775	9,854,781
1903	12,672,873	3,930,561	16,603,434	4,877,231	1,257,882	1,325,433	1,837,243	9,207,780
1902	11,932,942	3,672,076	15,605,018	4,372,501	1,141,928	1,353,227	1,801,228	8,668,884
1901	11,006,985	3,652,718	14,659,703	4,224,704	1,112,515	1,204,466	1,742,630	8,344,315
1900	10,411,362	3,531,221	13,942,583	4,140,283	937,051	1,222,775	1,720,341	8,020,450
1899	9,956,807	3,524,910	13,481,717	4,079,549	643,821	1,471,734	1,858,946	8,054,050
1898	9,158,117	3,384,488	12,542,605	3,503,460	361,325	1,639,193	1,756,711	7,260,589
1897	8,606,191	3,233,358	11,839,549	3,696,734	284,956	1,687,068	1,671,020	7,339,778
1896	8,189,917	3,034,001	11,223,918	3,573,793	316,458	1,562,716	1,613,494	7,066,461
1895	7,804,325	2,837,945	10,642,270	3,800,761	285,955	1,250,261	1,527,440	6,864,417
1894	7,626,152	2,767,416	10,393,568	3,480,817	245,007	1,338,000	1,674,264	6,728,088
1893	7,311,842	2,644,868	9,956,710	3,603,798	301,040	1,063,741	1,698,927	6,667,506
1892	6,952,833	2,633,211	9,586,044	3,237,858	220,770	777,602	1,597,594	5,833,914
1891	6,441,001	2,499,618	8,940,619	3,188,954	270,756	839,480	1,514,118	5,813,308
1890	5,977,870	2,493,128	8,470,998	3,077,328	243,545	629,986	1,427,940	5,378,799
1889	5,583,836	2,314,823	7,898,659	2,812,696	181,880	691,821	1,353,420	5,039,817
1888	5,083,389	2,287,863	7,371,252	2,892,324	146,624	628,955	1,285,897	4,953,800
1887	4,808,237	2,254,420	7,064,666	2,678,056	232,124	592,199	1,223,797	4,726,176
1886	4,630,663	2,072,324	6,702,987	2,711,440	226,013	571,197	1,180,198	4,688,848
1885	4,461,122	1,862,716	6,323,838	2,383,891	259,513	678,218	1,120,380	4,452,002
1884	4,347,965	1,779,218	6,127,183	2,169,273	212,937	675,248	1,061,507	4,118,965
1883	4,159,771	2,072,620	6,232,400	2,190,985	226,738	564,962	981,084	3,963,769
1882	4,043,812	1,994,987	6,037,799	2,357,168	273,326	568,440	1,207,338	4,406,272
1881	4,000,302	1,812,921	5,813,223	2,317,101	399,131	484,879	1,394,269	4,595,380
1880	3,866,379	1,935,103	5,801,482	2,187,863	549,851	645,084	1,404,589	4,787,387
1879	3,793,704	1,916,253	5,709,957	2,043,345	588,248	795,091	1,417,273	4,813,957
1878	4,044,277	2,018,970	6,063,241	1,702,259	652,002	1,054,335	1,487,595	4,956,191
1877	4,509,016	2,012,851	6,521,867	1,921,008	107,753	1,104,747	1,540,405	4,673,973
1876	4,670,871	2,011,539	6,682,410	1,992,695	118,597	837,666	1,585,795	4,534,753
1875	4,756,486	1,995,501	6,751,987	1,971,107	123,851	569,519	2,862,514	5,526,991
1874	4,912,508	1,827,754	6,740,262	1,921,840	54,568	600,739	1,589,401	4,166,548
1873	5,402,158	1,769,252	7,171,410	1,936,727	44,009	484,042	1,798,767	4,263,545
1872	5,344,939	1,524,117	6,869,056	1,911,445	41,767	286,025	1,660,426	3,899,663
1871	5,554,122	1,417,908	6,972,030	1,554,428	26,330	180,354	2,480,440	4,241,552
1870	5,606,189	1,252,358	6,858,547	1,397,557	20,231	341,634	1,610,205	3,369,627
1869	5,489,387	1,105,450	6,594,837	1,211,710	11,683	314,691	1,507,696	3,045,720
1868	4,952,558	903,988	5,856,546	1,072,061	164	356,684	1,906,313	3,335,222
1867	4,191,144	748,748	4,939,892	825,422	20,164	266,620	644,891	1,757,095
1866	3,620,533	630,011	4,250,544	804,845	4,375	129,919	419,656	1,418,795
1865	2,797,838	473,752	3,271,590	630,945	311	97,795	336,219	1,065,270
1864	2,089,073	306,788	2,395,861	411,802	1,732	35,611	277,062	726,207
1863	1,209,519	319,272	1,528,791	287,500	1,681	26,970	211,865	528,016
1862	846,707	258,249	1,104,956	263,390	1,517	169,284	230,115	664,306
1861	226,399	224,239	450,638	243,686	1,517	117,973	104,096	567,272
1860	763,054	214,014	977,068	267,050	1,517	41,111	166,501	476,179
1859	685,391	191,427	876,818	208,354	906	25,772	156,832	391,864
1858	588,866	170,987	759,853	242,150	160	35,083	152,322	432,322
1857	542,145	152,873	695,018	198,115	....	30,997	148,791	377,903
1856	507,049	138,317	645,366	160,244	....	22,329	142,315	333,888
1855	504,859	121,456	626,315	208,257	....	24,454	141,381	374,092

ANCE COMPANY, NEWARK, N. J.

Commenced Business April 1, 1845.

Mathematician; J. Wm. Johnson, Sec.; S. W. Baldwin, Treas.; Percy C. H. Papps, Actuary; Amzi Edgar Holden, M. D., Geo. A. Van Wagenen, M. D., and Joseph C. Young, M. D., Medical Benjamin F. Lord, Supervisor Policy Claims; Richard J. Carey, Cashier; Lewis Sandford, Comptroller; Alfred A. Drew, Supt. of Agencies.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
3,171,217	14,306,890	21,718	51,095,590	189,602	440,742,990	111,772,571	104,629,066	7,142,605
3,183,851	13,556,012	p 22,028	p 50,493,582	p 178,089	p 412,119,264	105,447,627	97,721,828	7,725,799
3,064,043	13,364,066	29,138	60,738,770	168,643	388,008,654	99,124,390	91,548,087	7,576,303
2,793,245	12,648,026	26,801	54,099,211	155,009	359,612,068	93,235,347	85,988,280	7,247,067
2,628,999	11,926,788	22,802	47,242,857	141,504	333,674,876	87,453,407	80,806,656	6,646,751
2,499,067	11,167,951	20,232	42,649,137	130,145	310,820,062	82,857,559	76,227,487	6,630,072
2,483,314	10,827,629	18,589	38,396,858	120,869	291,290,244	78,385,815	71,933,206	6,452,609
2,235,766	10,256,216	16,386	35,284,281	112,569	275,328,826	74,311,468	68,186,103	6,125,365
2,274,272	10,328,322	18,236	40,841,068	106,178	262,712,473	70,466,400	64,840,707	5,625,693
2,037,439	9,298,128	15,562	35,128,412	97,884	244,575,582	67,096,603	61,701,678	5,394,925
1,789,151	9,128,929	15,149	34,143,186	92,738	233,313,829	63,668,037	58,865,814	4,802,223
1,706,641	8,773,102	12,960	30,569,633	87,979	224,556,168	60,742,985	56,435,966	4,307,019
1,588,708	8,453,125	13,446	32,493,646	84,916	218,274,518	58,269,197	54,192,392	4,076,805
1,462,915	8,201,003	12,564	30,822,411	80,744	209,369,528	55,687,872	51,801,646	3,886,226
1,434,782	8,102,288	11,859	29,032,764	77,493	202,276,750	53,325,697	49,742,734	3,582,963
1,391,153	7,225,067	12,002	30,623,721	74,346	195,698,088	51,386,072	47,734,382	3,651,690
1,325,070	7,138,378	10,612	27,144,818	69,350	183,171,333	48,924,829	45,383,612	3,541,217
1,150,009	6,528,808	9,264	24,158,992	65,154	172,840,944	46,997,422	43,566,148	3,431,274
1,203,014	6,242,831	8,494	22,217,255	61,327	162,617,014	45,236,963	41,828,628	3,408,335
929,707	5,883,507	7,388	18,911,241	57,954	153,498,623	43,514,461	40,158,781	3,355,679
989,330	5,715,506	6,289	16,078,824	55,362	147,189,403	42,110,662	38,834,005	3,276,557
959,098	5,647,946	6,068	14,847,849	53,633	143,186,656	40,816,517	37,630,525	3,185,991
796,882	5,248,284	5,651	14,834,461	51,846	139,416,807	39,625,995	36,465,636	3,160,359
749,677	4,868,642	5,278	13,683,440	50,361	135,843,543	38,607,396	35,474,943	3,132,453
691,742	4,655,511	4,940	13,257,873	49,178	133,298,768	37,581,431	34,454,964	3,126,467
685,459	5,091,731	4,377	11,031,145	47,837	129,619,105	36,300,972	33,439,412	2,861,559
982,019	5,577,399	5,409	14,523,988	46,652	127,411,677	35,718,812	32,816,471	2,902,341
844,605	5,631,992	5,110	13,025,391	44,350	121,466,979	35,726,816	31,911,434	3,115,382
618,385	5,462,342	3,368	7,917,612	42,286	117,720,246	35,239,570	31,497,109	3,742,461
822,487	5,778,678	2,538	5,271,180	41,764	119,179,592	34,853,625	31,136,571	3,717,054
912,836	5,586,839	3,270	7,016,891	42,796	126,193,045	34,299,045	30,799,741	3,499,304
1,020,021	5,554,774	3,656	9,674,429	43,307	131,846,985	33,336,417	30,003,918	3,332,499
696,742	6,223,733	4,661	12,549,545	43,015	134,104,103	31,300,678	28,685,692	2,614,986
646,347	4,812,895	4,104	11,178,823	41,302	131,938,427	30,625,126	26,866,450	3,758,676
711,591	4,975,136	3,191	8,912,359	39,938	131,443,818	28,620,956	26,554,821	2,066,136
673,401	4,573,064	3,172	9,573,063	39,425	133,164,169	26,488,232	24,698,206	1,790,026
701,416	4,942,968	3,665	11,464,600	38,667	133,137,290	24,151,756	22,050,386	2,101,370
715,192	4,084,819	8,951	14,042,239	37,298	130,904,083	22,140,058	20,430,974	1,709,264
696,057	3,741,777	5,530	21,789,800	35,326	129,928,107	19,422,208	16,810,934	2,611,274
622,895	3,958,117	7,800	32,371,691	34,318	123,528,244	16,497,926	14,216,868	2,281,062
507,797	2,264,892	6,155	24,039,933	29,858	102,738,027	14,391,259	12,187,278	2,203,981
447,106	1,865,901	7,303	28,193,908	26,784	92,842,869	11,656,729	8,764,527	2,892,202
368,423	1,433,693	6,819	24,970,867	21,921	74,178,884	9,173,650	6,535,358	2,638,292
271,368	997,575	7,092	22,174,115	16,931	55,037,168	7,124,280	4,691,897	2,432,383
154,271	682,287	3,511	11,910,392	10,861	36,285,443	5,466,212	2,640,109	1,826,103
110,771	775,077	1,740	5,666,350	7,912	26,140,051	4,439,232	2,300,634	1,432,598
86,571	653,843	894	3,203,400	7,026	23,481,353	4,109,353	2,300,547	1,103,806
88,913	565,092	1,435	4,824,860	7,575	25,426,538	3,811,723	2,890,454	921,269
86,292	478,156	1,227	4,169,400	6,649	22,203,437	3,400,582	2,833,769	566,813
68,936	501,258	913	3,102,885	5,789	19,108,862	3,001,921	2,495,303	506,618
58,301	436,204	587	2,223,550	5,267	17,477,157	2,743,326	2,268,190	475,136
56,972	390,860	473	1,707,440	5,131	16,702,797	2,484,512	2,088,541	395,971
56,077	430,169	446	1,478,850	5,033	16,069,207	2,230,005	1,858,622	371,383

* Reserve on new business since 1899 at 3 per cent; prior thereto, 4 per cent.

p Change made to paid-for basis.

a Reserve calculated at 4½ per cent.

MUTUAL BENEFIT LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1854	487,946	109,198	597,144	132,800	....	12,682	136,386	281,868
1853	481,042	93,235	574,277	146,300	....	41,124	121,109	308,533
1852	474,261	77,578	551,839	168,672	....	30,983	124,477	324,132
1851	461,507	65,173	526,680	140,800	....	30,470	118,634	289,904
1850	483,805	54,557	538,362	151,550	....	11,229	72,914	235,693
1849	454,406	43,612	498,018	187,400	....	308	478	188,186
1848	324,067	21,743	345,810	104,150	....	.....	114	104,264
1847	297,323	11,601	308,924	51,105	....	.....	.....	51,105
1846	196,544	2,589	199,133	40,648	....	.....	.....	40,648
1845	65,528	.....	65,528	5,000	....	.....	.....	5,000

Incorporated 1870.

MUTUAL LIFE INSURANCE

Matthew S. Brennan, Pres.; E. J. Codd, Vice-Pres.; Henry Roth, Sec.; Robert

1907	310,182	23,396	333,578	125,170	.....	781	12,170	138,121
1906	274,854	19,724	294,578	115,067	102	556	11,122	126,847
1905	235,202	20,345	255,547	101,320	....	976	11,308	113,604
1904	207,443	16,862	224,305	84,075	....	183	11,250	95,208
1903	188,158	14,896	203,054	74,508	700	526	10,706	86,440
1902	165,322	12,213	177,535	57,119	....	781	10,287	68,187
1901	147,363	10,298	157,661	59,097	150	1,225	10,585	71,057
1900	128,201	9,214	137,415	43,822	690	722	9,382	54,616
1899	124,502	8,542	133,044	52,243	2,100	1,219	13,460	69,022
1898	119,286	7,608	126,894	44,355	....	1,066	14,168	62,224
1897	101,676	7,217	108,893	43,410	700	3,701	13,424	58,600
1896	93,471	7,888	101,359	32,192	1,300	1,206	20,215	54,913
1895	85,493	8,574	94,067	34,423	....	2,011	20,661	57,095
1894	73,210	7,399	80,609	31,792	....	1,724	17,993	51,509
1893	68,565	6,600	75,165	25,643	200	576	22,285	48,704
1892	62,691	7,798	70,489	21,494	....	1,988	21,769	45,251
1891	59,242	7,800	67,042	16,235	550	2,162	17,883	36,830
1890	58,198	7,955	66,153	17,412	200	502	16,063	34,177
1889	54,951	8,812	63,763	10,365	300	1,809	13,583	26,057
1888	53,445	4,953	58,398	15,398	1,025	1,948	14,737	33,108
1887	52,178	5,769	57,947	10,200	1,843	3,713	13,680	29,436
1886	53,796	4,171	57,967	17,528	....	3,223	14,659	35,610
1885	53,743	4,890	58,633	14,572	2,300	4,201	14,506	35,579
1884	51,054	7,063	58,117	15,448	1,000	3,599	14,212	34,259
1883	50,145	5,305	55,451	9,893	4,300	2,589	12,882	29,664
1882	47,297	3,908	51,205	11,236	3,700	2,660	10,060	28,202
1881	41,294	5,756	47,050	5,998	1,000	1,416	9,860	18,274
1880	35,474	4,562	40,036	12,089	....	4,422	8,024	24,554
1879	32,785	6,647	39,432	11,287	....	4,722	7,866	23,895
1878	32,789	5,268	38,057	11,096	....	4,648	7,723	23,467
1877	36,776	18,835	55,611	.....	.....	.....	.....	22,223
1876	38,391	909	39,300	8,140	....	913	8,159	17,211
1875	.....	.....	.....	.....	.....	.....	.....	.....
1874	.....	.....	.....	.....	.....	.....	.....	.....
1873	25,340	1,727	27,067	3,650	....	.....	126	3,879
1872	24,491	.....	24,491	3,100	....	1,525	.....	4,625
1871	40,055	.....	.....	1,000	....	.....	.....	1,000

L Sick benefits.

NEWARK, N. J.—Continued.

Expenses, Etc.	Total Disburse- ments.	New Business		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
55,422	337,290	464	1,521,170	5,024	15,820,077	2,033,859	1,732,694	301,165
50,831	359,364	512	1,743,250	5,015	15,538,332	1,774,005	(c)	140,675
49,624	373,156	496	1,630,750	5,032	15,188,507	1,559,092	1,418,417	.....
43,008	332,912	499	1,533,750	5,191	15,335,107	1,381,009	1,244,066	136,943
43,372	279,065	747	2,223,775	5,202	15,004,790	1,192,442	.....	.....
58,048	246,234	1,509	3,442,500	5,373	15,025,190	935,995	.....	.....
23,001	127,265	1,406	3,818,260	5,063	14,774,060	673,363	.....	.....
31,228	82,333	1,847	5,057,910	4,157	12,213,210	444,315	.....	.....
14,789	55,437	2,316	6,717,720	2,722	8,265,518	198,725	.....	.....
5,500	10,500	693	2,310,402	624	2,110,717	55,028	.....	.....

* Reserve on new business since 1899 at 3 per cent; prior thereto, 4 per cent. c Reserve not calculated.

COMPANY OF BALTIMORE, MD.

Commenced Business 1870.

Groeber, Actuary and Supt.; Henry M. Wilson, M. D., Medical Examiner.

129,226	267,347	c 25,563	c 3,257,785	c 56,534	c 6,656,921	503,487	424,114	79,373
121,841	248,688	c 24,755	c 2,636,796	c 51,462	c 5,540,074	452,957	381,249	71,708
104,761	218,365	c 19,783	c 2,279,010	c 44,087	c 4,791,450	411,774	341,987	69,787
88,032	183,240	c 18,552	c 2,016,918	c 38,572	c 4,174,552	374,488	314,350	60,138
81,980	168,420	c 17,371	c 1,815,548	c 35,086	c 3,734,553	328,444	286,700	41,743
70,037	138,224	c 16,285	c 1,685,777	c 28,093	c 2,641,356	302,543	274,701	27,842
59,954	131,011	c 16,234	c 1,322,112	c 23,981	c 2,206,081	265,595	247,363	18,232
				3,149	697,875			
56,337	110,953	c 13,547	c 1,217,455	c 20,855	c 1,872,030	241,048	225,645	15,403
		32	1,986	3,341	740,051			
55,508	124,530	c 6,145	c 300,572	c 17,574	c 1,526,787	211,602	205,114	6,488
		63	2,968	3,558	777,975			
60,669	122,893	c 17,239	c 1,454,344	c 19,015	c 1,479,364	204,742	200,813	3,929
		58	7,516	4,203	879,168			
47,704	106,304	c 14,162	c 1,148,486	c 14,746	c 1,049,638	205,880	186,136	19,744
		44	5,628	4,684	980,959			
39,755	94,668	c 7,599	c 550,013	c 8,155	c 621,108	198,807	179,764	19,043
		f 1,515	f 238,196	f 5,596	f 1,122,683			
35,958	93,053	f 2,212	f 386,520	f 5,025	f 1,151,714	189,029	169,789	19,240
		c 5,661	c 495,226	c 5,999	c 541,308			
27,489	78,998	f 1,202	f 101,227	f 4,284	f 1,046,412	185,799	168,211	17,588
		c 4,864	c 387,993	c 4,340	c 446,501			
25,602	74,306	f 638	f 159,459	f 4,351	f 1,104,787	176,692	163,009	13,683
		c 4,655	c 602,196	c 2,028	c 243,010			
27,682	72,933	f 1,213	f 260,536	f 6,131	f 1,233,163	175,386	154,680	20,706
		c 3,248	c 440,989	c 2,856	c 391,856			
31,916	68,746	f 804	f 171,150	f 5,840	f 1,188,799	176,490	152,632	23,858
18,456	52,633	f 1,035	f 179,354	f 5,682	f 1,166,431	178,791	157,751	21,040
27,169	53,226	f 890	f 156,170	f 5,262	f 1,122,250	164,549	144,507	20,042
16,409	49,517	f 790	f 128,556	f 5,007	f 1,095,590	154,091	135,800	18,282
15,897	45,333	f 1,028	f 164,894	f 5,182	f 1,093,626	143,993	127,728	16,265
16,694	52,304	f 965	f 150,113	f 4,670	f 1,056,893	130,872	116,244	14,628
16,873	52,452	f 1,251	f 177,408	f 4,680	f 1,063,289	123,991	111,017	12,974
15,380	49,639	f 1,137	f 172,604	f 3,973	f 1,026,565	121,860	109,126	12,734
15,844	45,508	f 1,148	f 191,984	f 3,691	f 1,010,498	115,743	102,028	13,715
13,327	41,529	f 641	f 148,296	f 3,046	f 898,091	104,738	94,286	10,452
13,087	31,361	f 1,004	f 180,539	f 2,981	f 901,587	95,241	88,168	7,073
11,702	36,256	f 1,427	.....	f 2,303	f 789,911	84,657	75,624	9,033
10,918	34,813	f 581	f 123,117	f 1,469	f 734,568	80,659	72,989	7,670
11,364	34,811	285	143,965	1,084	739,456	75,875	68,333	7,542
11,766	33,989	.....	125,201	.....	759,608	79,653	64,097	15,556
12,828	30,039	353	.....	1,103	897,539	149,068	66,551	82,517
.....								
.....								
14,518	18,334	662	582,187	831	861,568	135,431	51,349	84,082
14,595	19,220	558	521,000	558	521,000	123,808	37,247	86,561
23,849	24,849	.....	.....	.....	.....	110,203	11,357	98,846

* Reserve at 4½ per cent; since 1902 at 4 per cent.

Industrial business.

f Includes infantile insurance.

Incorporated April 12, 1842.

MUTUAL LIFE INSURANCE

Chas. A. Peabody, Pres.; Emory McClintock, Vice-Pres. and Actuary; Granville M. White, 2d Vice-
and Financial Mgr.; W. J. Easton and William F. Dix, Secs.; Chas. H. Warren, Treas.;
Richards, Mgr. Real Estate Dept.; William W. Stevenson, Compt.; James
M. D., Med. Dir.; Henry E. Duncan, Superintendent of

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	56,639,200	24,184,293	80,823,493	23,294,033	7,887,600	8,147,995	4,321,493	43,651,121
1906	58,317,867	23,565,766	81,883,633	21,034,051	7,452,963	6,463,751	2,785,919	37,736,684
1905	62,978,216	22,086,777	85,064,993	20,926,068	7,256,644	4,526,105	2,758,004	35,466,821
1904	62,932,097	18,070,887	81,002,984	21,100,227	6,961,117	3,748,724	2,674,207	34,484,275
1903	60,151,020	17,182,693	77,333,713	18,946,053	6,751,447	3,993,061	2,994,643	32,655,204
1902	56,874,062	16,430,961	73,305,023	17,529,456	5,868,891	3,186,221	2,486,790	29,071,358
1901	51,446,788	14,177,518	65,624,306	17,344,023	5,946,054	3,090,418	2,299,175	28,679,670
1900	47,211,171	13,371,631	60,582,802	15,052,653	5,225,611	3,825,533	2,288,067	26,361,864
1899	44,524,519	14,365,558	58,890,077	15,629,980	4,363,878	4,317,002	2,058,177	26,369,037
1898	42,318,748	12,687,881	55,006,629	13,265,908	3,348,454	5,882,052	2,255,245	24,751,659
1897	42,693,202	11,469,406	54,162,608	13,279,631	2,802,693	7,402,210	2,597,521	25,992,055
1896	39,593,414	10,109,281	49,702,695	12,595,113	3,080,646	7,370,858	2,390,952	25,437,569
1895	38,524,867	10,072,564	48,597,431	12,239,164	2,607,482	6,332,215	1,947,867	23,126,728
1894	36,123,164	11,897,706	48,020,870	11,929,795	1,894,668	5,956,449	1,308,345	21,089,257
1893	33,594,338	8,358,808	41,953,146	11,212,462	2,257,387	5,535,261	1,880,362	20,885,472
1892	32,047,765	8,191,100	40,238,865	10,696,536	1,654,191	4,351,377	2,684,429	19,386,533
1891	30,092,318	7,542,417	37,634,735	9,418,947	1,693,928	4,525,269	3,117,568	18,755,712
1890	27,063,083	7,915,696	34,978,779	8,501,771	1,875,452	3,832,385	2,763,592	16,973,200
1889	23,727,859	7,391,161	31,119,020	7,679,151	1,978,544	3,254,036	2,288,877	15,200,608
1888	19,444,368	6,771,625	26,215,993	7,231,665	2,244,793	3,099,252	2,151,840	14,727,550
1887	17,110,902	6,009,021	23,119,923	7,107,260	1,280,245	3,086,733	2,654,185	14,128,423
1886	15,634,721	5,502,456	21,137,177	5,492,920	1,721,760	3,215,180	2,699,243	13,129,103
1885	14,768,902	5,446,052	20,214,954	5,920,033	2,099,280	3,199,714	3,183,023	14,402,050
1884	13,850,258	5,245,060	19,095,318	5,226,821	2,517,381	3,037,696	3,141,164	13,923,062
1883	13,457,928	5,042,928	18,500,893	5,095,795	2,893,923	2,831,151	3,138,492	13,959,361
1882	12,845,593	5,078,766	17,924,359	4,743,153	1,312,807	3,653,555	3,139,321	12,848,835
1881	12,196,624	5,051,492	17,248,116	4,460,206	1,929,262	3,303,248	2,917,396	12,640,112
1880	12,275,589	4,865,106	17,140,695	4,324,448	1,637,735	3,898,778	3,299,734	13,160,695
1879	12,687,882	4,942,211	17,630,093	4,124,839	1,894,242	4,568,996	3,427,479	14,015,556
1878	13,092,720	4,752,408	17,845,128	3,267,088	2,087,493	5,489,989	3,555,462	14,400,032
1877	14,030,154	4,882,307	18,912,461	3,634,910	1,109,370	5,636,659	3,568,162	13,949,101
1876	15,136,703	4,878,261	20,014,964	3,751,359	738,820	6,313,667	3,701,700	14,505,556
1875	15,731,970	4,668,999	20,400,969	3,722,176	694,566	4,718,487	3,539,664	12,674,893
1874	15,651,078	4,206,075	19,857,153	3,130,540	369,695	4,978,276	2,991,197	11,469,709
1873	15,614,262	3,843,113	19,457,375	3,135,055	284,629	4,648,886	3,200,847	11,269,417
1872	16,591,491	3,329,231	19,920,722	2,640,008	100,249	3,970,486	5,048,355	11,759,098
1871	13,884,575	2,908,655	16,793,230	2,778,453	90,061	3,182,109	2,635,763	8,686,386
1870*	13,048,884	2,477,773	15,526,656	2,267,632	60,815	2,691,364	1,983,435	7,003,246
1869†	11,961,287	2,096,354	14,051,641	1,937,264	85,354	2,005,568	2,755,763	6,783,950
1868	11,872,957	1,701,403	13,574,360	1,365,966	48,042	1,549,663	2,370,318	5,323,989
1867	9,555,581	1,315,761	10,871,343	1,139,434	71,336	1,102,841	2,124,001	4,437,612
1866	8,130,247	1,071,486	9,201,733	998,830	32,702	613,383	2,975,389	4,620,304
1865	2,990,602	864,915	3,855,517	722,173	39,471	234,296	.....	995,939
1864	1,941,112	945,282	2,886,394	686,236	17,957	131,735	.....	835,928
1863	4,505,620	652,977	5,158,597	621,654	19,213	173,145	3,000,000	3,814,012
1862	1,201,876	552,643	1,734,518	451,900	13,479	75,150	.....	540,528
1861	1,120,338	481,030	1,601,368	351,185	12,942	231,358	.....	595,484
1860	1,138,612	410,441	1,549,053	345,696	13,217	86,015	.....	444,928
1859	1,093,117	361,110	1,454,227	386,519	10,115	79,809	.....	476,443
1858	2,130,777	316,121	2,446,898	341,503	10,698	74,504	1,140,995	1,567,700
1857	888,284	277,489	1,165,733	317,043	7,468	32,139	.....	356,650
1856	816,580	230,171	1,046,750	297,921	4,557	34,041	.....	336,519
1855	707,290	180,036	887,326	312,702	4,164	39,492	.....	356,358
1854	634,640	162,564	797,204	316,510	3,881	37,301	.....	357,692
1853	845,524	199,057	1,044,581	177,176	3,398	43,950	255,704	480,228

* December 31.

† Year ended January 31 up to this year.

COMPANY, NEW YORK.

Commenced Business February 1, 1843.

Pres.; Geo. T. Dexter, 2d Vice-Pres. and Supt. Domestic Agencies; James Timpson, 2d Vice-President, Stephen M. Smith, Asst. Treas.; William A. Hutcheson, Associate Actuary; William W. McKeen, Gen. Solicitor; Guion Trowbridge, Registrar; Brandreth Symonds, Foreign Agencies; Walter S. Sullivan, Purchasing Agt.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$	\$	\$	\$	\$	\$	\$	\$
8,950,308	52,601,429	20,351	50,221,029	641,213	1452,752,408	494,177,021	428,335,250	65,841,771
11,444,303	49,180,987	41,667	90,550,892	664,925	1517,257,180	495,864,650	411,236,020	84,628,630
15,506,146	50,972,967	88,971	183,265,162	689,321	1589,549,468	470,861,166	392,593,559	78,267,607
16,808,456	51,382,731	100,967	231,508,259	659,544	1547,611,660	440,978,371	366,620,553	74,357,818
16,152,412	48,807,616	98,865	215,102,648	598,972	1445,228,681	401,821,662	339,826,818	61,994,844
15,078,950	44,150,308	92,537	206,676,185	543,194	1340,748,659	382,432,681	314,293,458	68,139,223
13,772,937	42,452,607	83,148	194,371,100	488,613	1241,688,430	352,838,972	289,652,389	63,186,583
13,084,749	39,446,613	75,881	176,006,030	439,440	1139,940,529	325,753,153	269,191,131	56,562,022
12,228,444	38,597,481	69,487	169,246,871	397,340	1051,247,540	301,844,538	251,711,989	50,132,549
10,493,380	35,245,039	54,182	134,118,295	359,758	970,496,975	277,517,325	233,058,640	44,458,685
10,132,006	36,124,061	57,641	140,632,461	342,642	935,602,381	253,786,438	218,278,243	35,508,195
10,781,006	36,218,575	53,786	135,679,834	326,775	917,930,911	234,744,148	205,010,634	29,733,514
10,401,162	33,527,890	59,312	115,361,032	314,024	898,458,857	219,704,053	192,824,005	26,880,048
9,789,634	30,878,891	82,132	211,551,887	298,515	854,710,761	202,289,423	181,092,564	21,106,859
9,484,568	30,370,040	76,369	212,426,850	273,213	802,867,478	184,935,691	169,787,422	15,148,269
7,419,611	26,806,144	57,186	162,029,748	246,650	745,780,083	173,193,263	158,872,437	14,321,216
7,351,327	26,107,039	53,132	172,708,868	224,815	695,484,158	158,124,245	147,305,438	10,818,807
7,207,616	24,180,816	48,973	161,365,921	205,504	638,041,180	146,494,180	136,623,558	9,870,622
6,428,894	21,629,502	44,533	151,662,063	182,013	565,839,387	135,638,539	126,194,584	9,443,955
4,972,107	19,699,657	32,597	103,346,034	158,190	482,050,579	125,494,719	117,607,079	7,887,640
3,649,514	17,777,938	22,323	69,641,110	140,830	427,583,359	118,274,967	111,948,351	6,326,616
3,153,983	16,283,086	18,681	56,898,214	129,846	393,776,174	113,679,962	106,421,129	7,258,833
2,957,173	17,359,223	14,330	46,548,894	120,882	368,952,337	108,431,779	101,488,015	6,943,704
3,134,452	17,057,514	11,197	34,687,989	114,804	351,789,285	103,583,301	97,583,356	5,999,945
2,352,410	16,311,770	11,533	37,820,597	110,990	342,946,032	100,912,245	94,445,630	6,466,607
1,910,951	14,759,787	11,416	37,234,458	106,214	329,554,174	97,746,364	91,221,607	6,524,757
2,117,832	14,757,944	10,607	34,760,755	101,490	315,900,137	94,506,499	87,891,173	6,615,326
2,617,274	15,777,969	10,106	33,700,759	97,978	306,002,164	91,529,654	85,180,457	6,349,197
2,023,099	16,023,654	12,210	38,394,554	95,423	298,760,867	88,212,701	82,353,383	5,859,318
1,626,697	16,026,729	8,870	28,299,818	91,828	290,774,315	86,833,341	80,849,216	5,984,125
2,134,583	16,083,683	8,494	20,491,920	91,553	294,488,311	84,749,808	79,405,584	5,344,224
1,997,431	15,902,986	9,344	32,127,693	92,125	301,278,037	82,076,707	77,001,080	5,075,627
1,468,503	14,143,456	9,843	28,081,122	92,393	305,057,221	78,534,076	73,949,554	4,584,522
1,593,190	13,092,899	12,756	38,126,906	90,914	301,878,726	72,191,288	68,632,278	3,559,010
1,899,285	13,168,702	16,416	56,560,598	86,416	289,505,739	65,346,401	62,591,664	2,754,737
1,351,710	13,110,809	12,184	39,365,277	78,146	264,593,682	58,410,879	55,376,279	3,034,600
1,224,690	9,911,076	12,189	35,357,683	73,864	228,770,367	51,399,877	47,595,459	3,804,418
1,352,576	8,355,822	12,463	33,458,217	71,271	242,004,489	44,465,931	41,645,040	2,820,891
1,381,402	8,165,352	15,445	42,232,872	68,119	216,943,902	37,579,169	35,873,296	1,705,873
1,587,528	6,911,517	18,877	59,022,136	60,872	199,818,578	31,017,320	29,101,834	1,915,386
1,410,575	5,848,188	19,056	62,061,915	49,407	164,107,469	23,995,058	22,500,781	1,494,277
1,054,482	5,674,786	14,783	51,706,133	36,430	120,281,062	18,495,508	16,235,669	2,259,839
546,643	1,542,582	7,339	26,415,057	24,143	84,651,136	14,338,552	10,807,513	3,531,039
280,316	1,116,244	3,998	13,178,195	17,943	61,968,708	12,446,265	9,828,729	2,617,536
233,489	4,047,501	2,842	6,594,175	15,044	52,615,656	10,611,149	9,131,170	1,479,979
135,590	676,118	1,833	4,812,750	12,972	39,989,692	9,175,177	9,175,177	(c)
155,972	751,456	1,221	3,816,325	12,095	38,188,122	8,060,970	5,222,872	2,848,098
128,124	573,052	1,701	5,051,291	12,591	40,159,123	7,237,989	4,909,662	2,328,327
152,862	629,305	1,721	5,343,325	11,832	35,319,279	6,233,517	2,950,242	3,283,275
178,399	1,746,008	1,728	5,476,230	10,993	32,575,099	5,374,933	5,374,933	2,056,052
109,025	465,675	1,863	5,852,087	10,390	30,481,302	4,488,044	4,488,044	3,660,452
100,320	436,839	2,041	5,878,457	9,794	28,024,012	3,787,946	3,787,946	2,568,459
82,088	438,447	1,698	5,498,545	8,778	24,904,110	3,178,034	3,178,034	2,473,000
151,660	509,353	1,567	4,720,600	8,118	22,082,633	2,850,078	2,850,078	2,111,984
95,380	575,608	1,259	3,679,744	7,390	19,642,833	2,543,302	2,543,302	.....

* Reserve at 3½ per cent on new business since 1897; prior 4 per cent.

a Reserve at 4½ per cent.

c Reserve not calculated.

MUTUAL LIFE, NEW

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1852	525,127	115,015	640,143	216,683	1,223	8,775	.....	226,681
1851	463,896	83,454	547,350	156,127	699	10,791	.....	167,617
1850	434,533	80,682	515,215	161,245	542	16,641	.....	178,427
1849	406,797	48,267	455,064	165,315	493	11,141	.....	176,949
1848	477,495	33,557	511,052	91,207	493	11,563	150,464	253,727
1847	273,689	28,309	301,998	71,050	214	761	.....	72,025
1846	182,747	14,386	197,133	67,625	27	957	.....	68,609
1845	145,522	6,459	151,981	16,475	.....	155	.....	16,630
1844	83,233	2,851	86,084	13,000	.....	.....	.....	13,000
1843	37,943	559	38,502	.....	.....	.....	.....	.....

Capital Stock, \$1,000,000.

NATIONAL LIFE INSURANCE COMPANY OF UNIT

A. M. Johnson, Pres.; R. E. Sackett, Vice-Pres.; Robert D. Lay, Sec.; E. B. Moyer
E. R. Carter, Actuary;

1907	1,908,351	399,921	2,308,272	361,870	3,317	117,535	5,193	487,915
1906	1,820,514	331,123	2,151,637	318,134	5,730	126,318	5,384	455,566
1905	1,730,567	275,008	2,005,575	351,436	1,823	143,939	1,468	498,666
1904	1,660,427	278,227	1,938,654	337,587	4,994	151,296	1,724	495,601
1903	1,338,749	980,764	2,319,513	242,532	6,089	80,930	473	330,024
1902	588,067	560,769	1,148,836	204,324	.....	45,490	176	249,990
1901	445,416	272,127	717,543	171,827	1,500	48,928	294	222,549
1900	338,627	103,518	442,145	138,509	1,434	23,968	262	164,173
1899	12,554	88,804	101,358	74,898	228	1,589	.....	76,715
1898	13,272	99,252	112,524	65,498	6,270	1,873	.....	73,641
1897	16,403	126,201	142,604	63,697	1,000	8,310	.....	73,007
1896	16,169	135,850	151,019	73,767	2,620	7,613	.....	84,000
1895	17,467	123,328	140,795	63,511	5,207	3,219	.....	71,937
1894	19,144	120,635	139,779	59,966	3,380	6,088	.....	69,434
1893	20,847	146,443	167,290	52,584	2,506	20,612	.....	75,702
1892	23,743	130,972	154,715	66,373	1,400	34,362	.....	102,135
1891	26,810	190,670	217,480	85,078	4,100	65,334	.....	154,512
1890	30,395	166,562	196,957	85,649	15,489	15,524	.....	116,662
1889	33,617	147,354	180,971	64,164	23,116	59,253	.....	146,533
1888	42,968	158,104	201,072	92,699	14,999	89,788	.....	197,486
1887	52,584	179,590	232,174	111,234	2,627	94,077	.....	207,937
1886	62,777	226,617	289,394	147,060	4,419	98,827	.....	250,306
1885	78,562	238,350	316,912	144,460	16,733	75,546	.....	236,739
1884	91,882	239,471	331,353	122,425	28,962	121,878	.....	273,265
1883	117,931	247,054	364,985	176,554	31,929	155,959	.....	364,442
1882	146,771	235,391	382,162	138,824	13,721	222,143	.....	374,688
1881	254,881	216,451	471,332	129,772	32,728	287,256	.....	449,756
1880	359,935	218,950	578,885	215,409	38,071	253,164	.....	506,644
1879	396,625	218,312	614,947	221,235	51,683	170,652	.....	443,570
1878	560,222	225,684	785,906	256,324	50,494	262,162	.....	568,980
1877	731,554	208,635	940,189	207,544	2,164	250,250	.....	459,969
1876	743,684	205,876	949,560	216,144	1,699	174,911	.....	392,754
1875	786,705	298,309	1,085,014	228,796	3,924	237,111	.....	439,831
1874	840,687	197,058	1,037,745	279,062	2,724	237,105	.....	518,891
1873	923,677	560,332	1,484,009	269,276	958	196,035	.....	466,269
1872	688,358	170,210	858,568	189,881	324	51,682	.....	241,887
1871	611,949	95,010	706,959	74,013	324	7,560	.....	81,897
1870	625,152	97,449	722,601	105,524	324	19,579	.....	125,427
1869	532,803	54,339	587,142	40,360	243	3,819	.....	44,422
1868	174,202	26,781	200,983	.....	.....	76	.....	76

YORK—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
53,546	280,226	1,061	2,967,133	6,773	17,560,633	2,060,640	.....	.....
45,707	213,324	978	2,284,344	6,473	16,326,275	1,578,968	.....	.....
45,641	224,069	1,363	3,103,200	6,242	15,886,181	1,298,388	.....	.....
45,334	222,283	1,756	4,074,490	5,799	14,044,213	1,023,940	.....	.....
30,315	284,042	1,505	3,427,428	4,739	12,102,258	758,473	.....	.....
27,526	99,551	1,467	3,756,603	3,620	9,997,813	563,968	.....	.....
20,506	89,115	1,086	2,594,195	2,710	7,785,236	327,958	.....	.....
15,834	32,464	1,047	2,858,817	1,873	4,806,190	216,988	.....	.....
7,924	20,024	616	1,968,922	908	2,960,083	97,471	.....	.....
6,191	6,191	470	1,640,718	400	1,480,718	32,311	.....	.....

ED STATES OF AMERICA, CHICAGO, ILL.

Incorporated July 25, 1868.

Commenced Business Aug. 1, 1868.

and C. M. Currie, Asst. Secs.; Chas. B. Shedd, Treas.; A. W. McLave, Med. Dir.;
L. A. Stebbins, Gen. Counsel.

727,134	1,215,049	8,301	15,649,357	38,130	50,066,933	8,144,180	6,763,414	1,380,766
667,898	1,123,464	7,483	14,893,000	36,695	46,436,066	7,106,512	5,738,188	1,368,324
871,939	1,370,605	13,153	15,211,274	37,257	42,200,877	6,090,795	4,793,072	1,297,723
794,090	1,289,691	18,813	17,106,760	39,355	41,197,074	5,246,580	4,044,775	1,201,805
829,849	1,159,873	34,721	29,210,944	37,656	39,292,636	4,691,649	3,491,490	1,200,159
667,594	917,584	8,249	13,745,243	14,040	24,445,925	3,016,090	1,962,699	1,053,391
312,424	534,973	5,007	10,552,221	9,774	18,182,484	2,475,269	1,571,911	903,358
271,014	435,187	9,170	17,164,315	8,141	14,148,855	2,335,268	1,505,422	829,846
65,062	141,777	....	493	1,317	1,610,894	1,894,352	889,699	1,004,713
68,482	142,123	2	6,041	1,372	1,680,987	1,707,340	919,968	787,372
146,480	219,487	5	10,858	1,423	1,754,765	1,683,692	947,479	736,213
129,247	213,247	....	....	1,479	1,837,814	1,882,918	965,767	917,151
94,324	166,261	1	1,340	1,545	1,943,101	2,104,421	982,900	1,121,525
91,740	161,174	1	1,029	1,631	2,033,578	2,126,481	1,005,700	1,120,781
253,099	328,801	....	2,663	1,689	2,114,407	2,141,042	1,053,296	1,088,346
97,705	199,840	1	5,338	1,778	2,185,545	2,233,019	1,062,630	1,170,389
200,641	355,153	2	2,159	1,895	2,357,581	2,065,126	1,121,800	943,326
172,594	289,256	....	3,179	2,066	2,618,224	2,170,670	1,218,567	952,103
132,613	279,145	8	11,823	2,177	2,770,946	1,872,500	1,274,051	598,449
88,735	286,221	6	14,558	2,405	3,151,929	1,887,756	1,323,903	563,853
154,036	361,973	17	14,677	2,690	3,615,966	2,328,412	1,463,833	864,579
279,947	530,253	30	32,035	3,044	4,166,415	2,472,308	1,588,929	883,379
283,218	519,957	32	38,641	3,490	4,757,061	2,717,483	1,769,371	948,112
264,400	537,665	61	56,050	3,869	5,373,815	2,779,282	1,920,174	859,108
258,974	623,416	76	114,649	4,437	6,276,288	3,001,792	2,127,399	874,393
274,929	649,617	159	175,830	5,043	7,502,978	3,295,690	2,490,797	804,902
222,519	672,275	211	275,371	5,966	9,318,631	3,598,188	2,857,921	740,267
196,010	702,654	374	448,970	6,994	11,383,424	3,774,365	3,251,806	522,559
200,457	644,027	561	740,703	7,840	13,833,153	3,891,160	3,496,631	394,529
193,110	702,090	939	1,655,214	8,546	15,649,929	3,951,018	3,499,517	451,501
319,971	779,940	1,802	3,311,274	9,569	18,553,889	3,999,091	3,547,974	451,117
258,525	651,279	2,902	4,453,016	10,203	20,880,501	3,962,874	3,394,434	568,440
246,016	685,847	2,745	4,880,554	10,847	22,285,246	3,869,071	3,179,737	689,334
268,318	777,209	2,601	6,431,269	10,504	22,907,172	3,495,039	2,849,397	645,642
305,058	781,327	5,460	13,744,303	11,725	26,748,253	3,257,108	2,706,085	551,023
225,318	467,205	5,460	6,852,715	9,007	20,252,608	2,522,347	1,954,612	567,735
256,873	338,770	3,110	6,502,053	7,993	19,020,722	2,133,240	1,524,181	609,059
229,346	354,775	3,003	8,428,038	7,259	18,549,637	1,770,547	822,389	948,158
366,603	411,025	3,949	15,904,724	6,053	16,260,977	1,466,505	786,462	680,043
149,125	149,201	6,770	7,317,450	1,980	6,341,950	1,145,843	160,000	985,843

* Reserve at 4 per cent and 3½ per cent.

Incorporated November 13, 1848.

NATIONAL LIFE INSURANCE

J. A. DeBoer, Pres.; James T. Phelps, Vice-Pres.; James B. Estee, 2d Vice-Pres.;
Med. Dir.; E. A. Colton, Asst. Med. Dir.; F. A. Howland, Counsel;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	5,922,754	1,756,277	7,679,031	1,634,689	736,641	763,238	222,386	3,356,954
1906	6,139,117	1,651,337	7,790,454	1,495,476	665,469	710,930	223,750	3,085,625
1905	5,948,318	1,493,348	7,441,666	1,338,644	719,470	575,773	192,361	2,826,247
1904	5,494,409	1,400,605	6,895,014	1,115,834	587,993	531,537	191,327	2,426,679
1903	5,224,448	1,256,015	6,480,463	941,382	381,996	571,250	162,408	2,057,098
1902	4,926,022	1,079,024	6,005,046	1,037,333	251,389	481,121	129,426	1,899,284
1901	4,343,963	964,407	5,308,370	904,314	143,601	467,336	137,996	1,653,217
1900	3,923,855	833,099	4,756,954	860,623	147,976	407,933	152,422	1,568,954
1899	3,548,822	764,493	4,313,315	917,245	114,463	468,411	142,200	1,642,319
1898	3,145,987	677,806	3,823,883	774,454	114,305	626,445	122,490	1,637,694
1897	2,969,368	621,891	3,591,259	719,890	85,599	549,018	114,436	1,468,873
1896	2,811,063	546,293	3,357,356	611,766	80,145	446,906	121,162	1,259,979
1895	2,786,564	512,909	3,299,473	726,208	56,733	489,641	112,405	1,385,047
1894	2,472,702	458,621	2,931,323	476,758	70,833	536,836	122,180	1,206,607
1893	2,388,814	402,688	2,791,502	534,689	89,304	350,811	113,840	1,088,644
1892	2,088,248	409,532	2,497,780	527,814	65,035	250,428	111,601	954,878
1891	1,877,678	340,683	2,218,361	481,972	83,525	277,258	105,946	948,701
1890	1,769,472	312,823	2,102,295	371,199	36,075	206,056	115,574	728,904
1889	1,495,068	286,606	1,781,674	309,848	42,927	154,458	131,933	639,166
1888	1,281,173	260,364	1,541,537	291,209	32,710	140,391	155,187	619,497
1887	954,305	233,143	1,187,448	212,171	12,950	113,936	106,184	445,241
1886	725,316	187,039	912,355	177,432	9,625	77,500	71,812	339,369
1885	608,532	170,724	779,256	137,054	32,214	66,988	62,859	299,115
1884	506,186	162,707	668,893	158,605	21,497	69,034	56,676	305,812
1883	416,585	149,010	565,595	174,767	10,817	37,271	59,172	282,027
1882	341,180	131,044	472,224	124,772	16,077	30,662	65,117	236,628
1881	293,481	128,807	422,378	84,619	25,526	28,796	60,969	199,910
1880	264,185	117,219	381,404	106,292	6,378	25,137	52,121	189,928
1879	238,750	117,015	355,765	89,765	14,801	34,064	54,723	193,353
1878	231,643	104,250	335,893	81,946	12,426	53,066	49,706	197,144
1877	241,876	103,595	345,471	113,472	13,760	64,191	52,421	243,844
1876	275,842	104,097	379,939	77,662	8,379	43,977	49,216	179,230
1875	292,345	109,604	401,949	97,441	7,000	24,903	51,986	181,334
1874	288,380	102,249	390,629	107,533	3,000	25,725	48,390	188,948
1873	270,984	96,211	367,195	95,365	....	18,904	44,668	152,137
1872	263,611	80,021	343,632	65,907	1,542	11,382	43,333	123,664
1871	230,649	72,427	303,076	35,027	....	13,683	44,950	92,260
1870	191,661	64,760	256,421	62,717	....	18,437	41,058	126,412
1869	170,430	67,386	237,816	41,965	....	12,189	31,035	85,189
1868	150,520	51,716	202,236	35,861	....	13,449	21,080	70,390
1867	146,427	40,721	187,148	37,462	....	13,404	4,760	55,626
1866	129,852	33,648	163,500	46,735	....	10,682	8,062	65,479
1865	110,851	28,268	139,119	19,400	....	9,857	55,030	84,287
1864	82,992	32,840	115,832	40,312	....	3,267	(*)	43,579
1863	66,807	21,542	88,349	15,307	....	3,758	.....	19,065
1862	57,997	21,946	79,943	25,788	....	4,082	.....	29,870
1861	53,055	15,306	68,361	26,413	....	3,190	.....	29,603
1860	52,768	14,627	67,395	19,175	....	1,781	.....	20,956
1859	47,445	14,328	61,773	7,619	....	590	.....	8,209
1858	41,268	13,264	54,533	9,460	....	1,458	.....	10,918
1857	40,632	9,761	50,393	15,775	....	824	.....	16,599
1856	36,353	6,884	43,237	8,252	....	785	.....	9,037
1855	27,271	5,596	32,867	11,600	....	568	.....	12,168
1854	27,488	5,070	32,558	6,500	....	478	.....	6,978
1853	28,568	3,432	32,000	6,800	....	261	.....	7,061
1852	23,545	1,266	24,811	6,400	....	47	.....	6,447
1851	19,789	304	20,093	6,700	....	.....	.....	6,700
1850	14,170	46	14,216	1,000	....	.....	.....	1,000

* Dividends prior to 1865 were declared every five years and computed as reversionary additions or they were used in reduction of future premiums.

COMPANY, MONTPELIER, VT.

Commenced Business February 1, 1850.

Osman D. Clark, Sec.; H. M. Cutler, Treas.; C. E. Moulton, Actuary; A. B. Bisbee, Geo. Briggs, Frank A. Dwinell and Frank M. Bryan, Inspectors.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,191,751	4,548,705	8,821	18,107,110	78,339	151,779,281	40,352,043	35,814,553	4,537,490
1,553,439	4,639,064	111,877	222,082,272	777,099	2148,797,787	37,510,213	33,287,086	4,223,127
1,590,069	4,416,317	14,440	26,318,183	75,048	145,480,904	34,515,536	30,696,536	3,819,000
1,535,737	3,962,418	13,240	23,961,694	69,116	134,761,554	31,397,182	27,941,463	3,455,719
1,331,941	3,389,017	11,387	20,822,389	63,460	125,692,778	28,360,350	25,346,982	3,013,368
1,249,227	3,148,496	10,913	21,094,122	58,788	118,301,698	25,335,591	22,745,838	2,589,753
1,150,452	2,803,699	9,231	18,939,323	53,392	108,573,059	22,382,236	20,149,789	2,232,447
1,247,892	2,816,846	9,667	18,880,414	49,117	99,471,839	19,892,635	17,897,997	1,994,638
1,121,820	2,764,139	9,294	17,917,591	44,116	89,890,026	17,733,800	15,863,196	1,870,604
983,112	2,620,806	6,762	12,871,955	39,091	80,656,558	16,131,263	14,216,715	1,914,548
880,020	2,348,893	6,931	13,873,166	36,621	76,663,080	14,825,163	13,006,827	1,818,336
726,416	1,986,395	6,590	13,611,204	34,352	72,474,731	13,542,865	11,884,329	1,658,536
837,714	2,223,761	7,523	15,880,054	32,742	69,723,642	12,144,839	10,730,975	1,439,866
651,172	1,857,779	6,813	14,769,916	30,186	64,975,950	11,036,297	9,614,963	1,421,334
614,672	1,703,316	5,957	12,519,496	28,344	61,632,613	9,880,656	8,750,655	1,130,001
602,538	1,557,416	6,980	15,477,172	26,678	58,678,353	8,762,431	7,703,494	998,937
603,234	1,551,935	5,692	14,714,421	23,303	51,369,348	7,564,149	6,720,044	844,105
522,510	1,251,414	5,833	15,148,462	21,604	46,362,301	6,763,845	5,915,593	848,252
436,706	1,075,872	4,744	12,743,988	18,824	38,767,541	5,917,195	4,986,308	930,887
322,554	942,051	5,018	11,976,388	16,850	32,312,303	5,167,543	4,327,647	939,896
225,239	670,480	3,927	8,226,779	14,348	24,922,324	4,405,315	3,697,558	707,757
177,867	514,231	3,628	6,088,563	12,595	20,059,506	3,880,523	3,190,893	689,630
152,006	451,121	3,508	4,659,306	10,776	16,579,518	3,523,821	2,796,759	727,062
126,956	432,768	2,933	3,683,605	8,917	14,106,761	3,181,162	2,491,947	689,215
87,961	369,998	2,210	2,698,006	7,255	12,121,725	2,911,871	2,239,276	672,595
64,491	301,119	1,605	2,096,818	5,904	10,666,009	2,768,287	2,062,126	706,161
59,174	259,084	865	1,435,410	4,844	9,516,360	2,559,375	1,894,934	664,441
53,122	243,050	518	1,020,348	4,295	8,717,443	2,386,737	1,768,154	618,583
52,507	245,860	368	1,022,767	4,032	8,306,052	2,250,585	1,625,595	624,990
41,680	228,824	230	703,025	4,009	8,183,357	2,191,613	1,540,236	651,377
45,870	229,714	285	804,279	4,216	8,562,232	2,100,855	1,462,619	638,236
52,580	231,814	388	1,111,191	4,484	9,440,381	2,074,807	1,410,915	663,892
51,411	232,741	704	1,589,578	4,651	9,919,536	1,845,750	1,287,850	557,900
47,327	231,975	720	1,822,177	4,422	9,637,698	1,729,261	1,198,119	531,142
42,876	213,813	623	1,663,546	4,204	9,086,023	1,535,729	1,064,869	470,860
51,567	173,731	753	2,058,504	4,145	8,764,447	1,372,177	950,801	421,376
44,508	138,168	1,051	2,506,488	3,876	7,712,976	1,194,645	820,007	374,638
37,511	159,723	876	1,922,833	3,226	6,109,326	1,011,972	704,234	307,738
28,547	113,736	355	706,530	2,673	4,776,741	914,823	633,730	281,093
22,455	92,845	309	580,019	2,498	4,454,913	780,115	548,233	231,882
19,467	75,093	342	627,364	2,403	4,248,678	663,624	499,494	164,110
20,357	85,836	452	932,318	2,249	3,954,596	569,208	395,734	173,474
20,705	104,992	461	897,300	2,025	3,445,757	474,083	342,265	131,818
15,810	59,389	468	727,600	1,718	2,763,976	440,029	271,535	168,494
13,241	32,306	248	388,550	1,383	2,242,519	375,775	243,299	132,476
12,231	42,101	170	249,700	1,216	1,978,347	312,738	202,433	109,305
12,216	41,819	127	192,800	1,217	1,974,428	291,540	192,746	98,794
14,033	34,989	281	444,200	1,248	2,008,137	272,275	178,636	93,636
13,800	22,009	255	376,700	1,118	1,706,096	195,758	.....	.....
10,535	21,453	176	282,215	1,002	1,541,696	155,994	.....	.....
10,911	27,510	299	451,150	1,044	1,545,423	122,915	.....	.....
9,324	18,361	326	491,991	965	1,354,373	100,032	.....	.....
7,570	19,738	154	205,711	768	1,012,461	75,159	.....	.....
8,294	15,272	180	220,150	776	992,150	62,028	.....	.....
8,285	15,346	272	279,600	829	1,020,580	44,742	.....	.....
6,455	12,902	284	266,250	666	877,230	28,088	.....	.....
5,859	12,559	264	394,780	523	718,780	16,177	.....	.....
4,571	5,571	384	465,700	367	452,250	8,646	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3 per cent.

* Reserve calculated at 5 per cent.

p Change made to paid-for basis.

Incorporated April 1, 1835.

NEW ENGLAND MUTUAL LIFE

Alfred D. Foster, Pres.; D. F. Appel, Vice-Pres.; Jacob A. Barbey, Sec.; Wm. F. Davis and Jas. G. Herbert B. Dow, Actuary; Glover S. Hastings.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	6,814,552	2,099,295	8,913,847	2,368,482	435,331	702,070	899,777	4,405,660
1906	6,102,841	1,981,185	8,084,026	2,155,747	425,963	711,271	658,561	3,951,542
1905	5,749,519	1,742,253	7,491,772	2,280,416	391,824	587,196	610,815	3,870,251
1904	5,339,227	1,709,614	7,048,841	2,063,187	286,870	515,477	579,423	3,444,957
1903	4,932,088	1,583,419	6,515,507	2,088,498	403,491	492,641	549,167	3,533,797
1902	4,562,765	1,511,756	6,074,521	1,922,758	320,042	449,148	527,540	3,219,488
1901	4,231,685	1,398,057	5,629,742	1,794,299	321,515	438,635	485,896	3,040,345
1900	4,059,410	1,313,759	5,373,169	1,681,028	449,767	536,019	470,366	3,137,210
1899	3,794,598	1,224,030	5,018,628	1,655,349	363,242	493,824	439,154	2,951,569
1898	3,339,254	1,161,518	4,500,772	1,644,640	246,953	576,330	565,118	3,093,041
1897	3,527,873	1,175,795	4,703,668	1,570,491	210,268	688,938	566,984	3,036,681
1896	3,325,936	1,129,765	4,455,701	1,550,284	318,118	658,720	517,235	3,044,357
1895	3,068,356	1,054,917	4,123,273	1,363,210	300,206	476,555	525,122	2,665,113
1894	3,079,506	1,124,134	4,203,640	1,446,842	244,141	607,373	530,588	2,828,944
1893	3,048,005	1,118,166	4,166,171	1,456,948	254,490	526,374	668,976	2,906,788
1892	3,021,100	1,145,585	4,166,685	1,290,554	243,332	399,290	581,054	2,514,290
1891	2,926,245	1,099,681	4,025,926	1,403,801	237,177	454,840	478,035	2,573,853
1890	2,801,838	1,032,144	3,833,982	1,373,323	257,217	293,372	588,377	2,512,289
1889	2,628,886	1,043,251	3,672,137	1,190,832	259,135	243,065	561,011	2,254,043
1888	2,472,810	1,014,106	3,486,916	1,201,654	202,203	304,992	594,979	2,303,828
1887	2,337,007	1,042,906	3,379,913	1,016,322	300,275	315,458	423,792	2,055,847
1886	2,211,776	942,110	3,153,886	1,035,243	257,315	228,736	450,280	1,971,574
1885	2,111,431	931,352	3,042,783	1,099,450	280,373	231,128	481,333	2,092,284
1884	2,003,657	862,990	2,866,647	1,075,320	313,627	252,429	535,526	2,176,902
1883	1,961,319	995,883	2,957,202	998,184	336,356	188,436	533,587	2,056,563
1882	1,824,588	830,019	2,654,607	1,004,869	333,914	134,501	516,904	1,990,188
1881	1,703,044	848,929	2,551,973	873,779	373,946	163,721	541,776	1,953,222
1880	1,568,043	878,681	2,446,724	830,285	419,451	155,848	515,221	1,900,805
1879	1,558,845	860,325	2,419,170	811,490	458,377	267,925	496,841	2,034,633
1878	1,680,023	820,088	2,500,111	674,056	378,237	346,789	505,252	1,904,334
1877	2,002,040	860,242	2,862,282	834,661	239,205	537,139	517,469	2,128,474
1876	1,996,287	804,531	2,800,818	806,462	280,227	602,730	470,042	2,159,461
1875	2,256,494	864,411	3,120,905	820,174	198,595	353,885	610,811	1,983,465
1874	2,397,447	870,090	3,267,537	882,122	56,213	571,116	460,383	1,969,834
1873	2,440,531	747,782	3,188,313	741,341	18,100	471,449	409,615	1,640,505
1872	2,722,351	641,931	3,364,282	788,798	33,100	452,142	463,383	1,737,423
1871	2,715,202	546,953	3,262,155	789,099	36,000	800,538	480,070	2,105,707
1870	2,708,590	509,303	3,217,893	700,000	8,000	417,904	470,791	1,596,695
1869	2,535,126	398,431	2,933,557	655,669	10,000	233,644	720,528	1,619,841
1868†	2,733,876	350,495	3,084,371	572,500	3,000	232,340	817,456	1,625,296
1867†	1,918,996	284,812	2,203,808	429,100	.....	101,100	769,860	1,320,060
1866	1,548,893	227,817	1,776,710	314,400	.....	96,696	1673,000	1,084,096
1865	1,064,253	178,500	1,242,753	324,028	.....	75,520	.....	399,548
1864	821,593	216,520	1,038,113	280,200	.....	42,203	.....	344,403
1863	646,419	126,970	773,389	234,400	.....	40,834	1748,000	1,023,224
1862	552,378	119,266	671,644	218,910	.....	65,719	.....	184,629
1861	475,598	102,533	578,131	134,800	.....	56,577	.....	191,377
1860	471,944	85,428	557,372	124,902	.....	23,433	.....	148,335
1859	374,158	75,706	449,864	112,290	.....	17,644	.....	129,934
1858	328,113	65,547	393,660	87,300	.....	24,185	1335,763	447,248
1857	256,495	58,462	314,957	94,350	.....	15,611	.....	109,961
1856	235,278	47,714	282,992	48,606	.....	16,398	.....	65,004
1855	198,164	40,761	238,925	71,000	.....	10,179	.....	81,179
1854	172,750	40,503	213,253	59,613	.....	7,526	.....	67,139
1853	149,657	36,328	185,985	55,355	.....	4,227	1146,915	207,097
1852	134,593	28,026	162,619	37,525	.....	5,404	.....	48,929
1851	119,674	23,217	142,891	38,050	.....	3,307	.....	41,357
1850	119,144	22,254	141,398	39,417	.....	4,272	.....	43,689
1849	108,479	17,454	125,933	32,880	.....	4,288	.....	37,168

* Year ended Nov. 30 until 1868.

† Dividends declared

‡ Thirteen months ending Dec. 31.

INSURANCE COMPANY, BOSTON, MASS. Commenced Business December 1, 1843.

Wildman, Ass't Secs.; Edwin Welles Dwight, M. D., Med. Dir.; Reginald Foster, Counsel;
Supt. of Agencies; Frank T. Partridge, Ass't Supt.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,235,118	5,640,778	6,886	16,052,743	75,797	178,872,320	44,162,093	41,142,929	3,019,164
1,477,909	5,429,451	8,856	19,694,704	73,252	173,396,203	42,780,673	39,804,071	3,976,602
1,457,026	5,327,277	11,713	24,962,603	69,344	165,815,645	40,702,692	36,591,415	4,111,277
1,316,357	4,761,314	10,625	22,231,946	63,654	155,182,074	38,324,423	34,631,571	3,692,852
1,280,006	4,813,803	10,189	22,536,288	58,312	145,379,872	35,784,011	32,573,288	3,210,723
1,124,546	4,344,034	8,370	19,538,685	52,881	135,256,636	34,432,217	30,918,515	3,513,702
1,002,541	4,042,886	6,980	15,202,101	48,660	126,172,422	32,775,785	29,230,976	3,544,809
967,600	4,104,810	6,801	15,502,807	45,774	120,510,716	30,972,033	27,864,717	3,107,316
848,324	3,799,893	6,481	14,530,343	42,850	114,531,763	29,603,317	26,807,520	2,795,798
866,545	3,929,586	6,490	15,570,459	40,466	110,281,154	28,109,074	25,825,346	2,283,728
827,626	3,804,307	6,402	15,934,715	38,050	104,876,930	26,999,136	24,820,558	2,118,578
722,659	3,766,926	4,016	10,330,563	35,919	99,996,092	25,910,905	23,821,889	2,089,016
670,759	3,335,872	4,689	12,998,186	34,969	98,597,056	25,297,584	23,145,275	2,152,309
604,954	3,433,898	3,863	11,050,210	32,996	93,868,387	24,165,418	22,203,221	1,962,197
604,549	3,511,337	3,533	9,644,040	32,156	92,429,019	23,115,226	21,487,630	1,627,595
624,769	3,138,999	3,872	11,201,136	31,237	90,850,097	22,951,813	20,635,708	2,316,105
586,907	3,160,760	3,522	10,874,971	29,829	87,356,297	21,946,691	19,803,883	2,142,808
567,364	3,079,653	3,754	11,792,960	28,619	84,024,809	21,015,948	19,051,204	1,964,744
549,780	2,803,823	3,759	11,067,055	27,066	78,954,903	20,582,957	18,100,467	2,482,490
517,281	2,821,109	3,276	9,291,981	25,305	73,591,241	19,656,672	17,287,259	2,369,413
449,897	2,595,744	2,773	7,667,623	23,817	69,754,124	19,008,247	16,471,083	2,537,164
422,076	2,493,650	2,551	8,034,024	22,819	67,241,961	18,562,660	15,885,546	2,677,114
582,831	2,538,115	2,523	7,681,937	22,005	64,634,400	17,760,502	15,203,872	2,576,630
405,849	2,582,751	2,206	6,394,323	21,279	62,628,796	17,026,978	14,577,090	2,449,888
382,270	2,438,833	2,637	7,235,550	20,229	61,604,591	16,841,507	14,263,578	2,577,929
360,504	2,350,692	2,086	6,190,292	19,854	59,207,737	16,374,085	13,813,039	2,561,046
390,547	2,343,769	1,994	6,311,612	19,400	57,801,580	16,151,744	13,504,726	2,647,018
315,045	2,215,850	1,922	5,934,788	18,967	56,148,626	15,922,932	13,289,916	2,633,016
308,801	2,343,434	1,543	4,756,675	18,776	55,040,488	15,112,342	13,145,106	1,997,236
312,203	2,216,537	1,522	4,545,643	19,202	56,154,379	14,929,381	13,050,428	1,878,953
322,960	2,511,434	2,371	6,725,350	20,043	58,438,077	14,835,529	12,840,090	1,995,439
342,325	2,507,786	2,490	7,556,456	20,212	58,940,326	14,489,647	12,830,709	1,658,938
364,963	2,348,428	1,925	5,226,045	20,768	60,578,064	14,312,861	12,810,205	1,502,656
333,090	2,302,924	2,983	8,200,397	21,302	62,595,608	13,438,713	12,173,173	1,265,540
354,973	1,995,478	3,050	8,076,864	21,854	64,329,160	12,593,673	11,324,998	1,268,675
471,250	2,208,673	2,799	6,874,773	22,337	65,964,525	11,498,416	10,271,038	1,227,378
362,718	2,468,425	2,916	7,311,637	22,892	67,815,733	10,401,791	9,157,603	1,244,188
392,851	1,989,546	4,000	10,000,000	23,376	69,975,896	9,685,482	8,584,896	1,100,586
492,360	2,112,201	6,100	17,000,000	24,698	74,850,831	8,620,297	7,477,905	1,142,392
471,526	2,096,822	5,691	16,976,086	21,293	66,058,900	7,207,603	.....	.....
270,980	1,591,040	8,399	12,376,212	16,976	52,367,184	6,022,400	.....	.....
210,725	1,303,821	4,649	13,296,275	12,296	38,270,130	4,835,851	.....	.....
131,336	530,884	2,399	7,748,384	9,049	28,832,105	3,452,761	.....	.....
90,334	434,737	1,750	5,328,560	7,613	23,596,632	2,822,651	.....	.....
72,861	1,096,095	1,607	4,745,686	6,487	19,959,247	2,840,700	.....	.....
57,973	324,602	1,364	3,452,125	5,395	16,524,311	2,395,806	.....	.....
49,550	240,927	1,000	2,866,575	4,881	15,423,611	2,059,043	.....	.....
45,192	193,527	1,388	3,905,250	4,648	14,910,626	1,759,721	.....	.....
36,933	166,867	1,007	3,353,700	3,844	12,689,526	1,416,134	.....	.....
31,450	478,698	826	2,763,900	3,177	10,410,101	1,412,184	.....	.....
24,557	134,518	522	1,873,525	2,706	9,042,501	1,184,038	.....	.....
22,555	87,559	666	2,273,800	2,688	8,227,363	976,316	.....	.....
18,588	99,767	516	1,717,550	2,559	7,164,963	790,910	.....	.....
18,752	85,891	453	1,330,900	2,512	6,400,663	664,278	.....	.....
15,724	222,621	502	1,116,150	2,434	5,786,379	701,487	.....	.....
13,776	56,705	488	1,041,100	2,317	5,384,579	593,599	.....	.....
12,730	54,087	343	806,725	2,152	5,005,191	495,674	.....	.....
11,771	55,460	335	733,380	2,051	4,710,496	405,162	.....	.....
11,666	48,864	557	1,125,332	1,908	4,338,896	320,343	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

† Change made to paid-for basis.

NEW ENGLAND

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policy-holders.	Total to Policy-holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1848	90,544	13,384	103,928	32,100	.....	3,009	145,890	80,999
1847	80,070	11,376	91,446	11,000	.....	2,703	.....	13,703
1846	63,401	7,805	71,206	20,900	.....	915	.....	21,815
1845	41,944	4,169	46,113	1,000	.....	.....	.....	1,000
1844	23,499	2,198	25,697	.....	.....	.....	.....	.....

† Dividends declared.

Incorporated May 21, 1841.

NEW YORK LIFE INSURANCE

Darwin P. Kingsley, President; Thomas A. Buckner, Rufus W. Weeks, Vice-Presidents; William Edmund D. Randolph, Treas.; Arthur R. Grow, Arthur Hunter, Adolph Davidson, Actuaries; Whitney, John A. Horan, Auditors; Walker Buckner, Supt. of Agencies; Med. Dirs.; George W. Hubbell, James H. McIntosh,

1907	79,940,309	22,032,366	101,972,675	22,761,595	7,577,221	11,832,697	5,877,354	48,048,867
1906	82,368,737	18,533,442	100,902,179	21,525,407	6,703,847	11,907,041	4,835,124	44,971,419
1905	83,812,518	18,812,346	102,630,864	20,822,968	6,776,589	7,514,499	5,148,984	40,262,040
1904	80,556,577	16,334,695	96,891,272	19,734,245	6,774,789	7,790,058	5,989,491	40,288,583
1903	73,382,174	14,887,357	88,269,531	16,860,082	5,992,637	6,412,236	5,339,292	34,604,247
1902	65,049,944	14,058,457	79,108,401	15,932,507	5,671,708	4,713,830	4,240,515	30,558,560
1901	56,412,619	14,861,531	71,274,150	14,817,287	5,549,744	3,799,437	3,442,921	27,609,389
1900	48,758,578	10,579,147	59,337,725	12,580,993	4,528,998	3,417,681	2,828,154	23,355,826
1899	42,138,502	10,232,761	52,371,263	11,403,772	4,638,290	3,396,166	2,768,749	22,206,977
1898	35,632,649	9,799,268	45,431,917	10,259,800	5,145,460	3,355,174	2,759,432	21,519,866
1897	32,980,961	8,812,124	41,793,085	9,669,597	4,403,337	2,901,540	2,434,982	19,409,456
1896	31,138,076	8,001,422	39,139,558	9,462,506	3,860,701	2,995,144	2,165,269	18,483,620
1895	30,318,751	7,573,514	37,892,265	8,677,033	3,430,238	2,877,925	1,808,336	16,793,532
1894	29,411,386	7,071,927	36,483,313	8,228,608	2,820,238	2,934,402	1,681,755	15,665,003
1893	27,488,657	6,374,990	33,863,647	8,440,093	2,494,903	2,359,062	1,744,392	15,038,450
1892	25,040,114	5,866,477	30,906,591	7,806,589	2,487,432	2,202,771	1,408,220	13,995,012
1891	26,256,275	5,597,920	31,854,195	6,087,621	2,441,429	2,882,100	1,260,341	12,671,491
1890	26,587,290	4,896,412	31,483,702	6,099,308	2,368,225	2,663,564	2,148,447	13,279,544
1889	24,242,517	4,587,666	28,830,123	5,032,466	2,380,382	2,240,945	2,467,329	12,121,122
1888	20,560,610	4,310,564	24,871,174	4,412,050	2,071,264	2,180,269	2,309,488	10,973,070
1887	17,826,892	3,763,953	21,590,845	3,916,997	1,412,287	1,881,704	2,324,223	9,535,211
1886	15,160,469	3,671,289	18,831,758	2,757,036	1,480,837	1,315,118	2,074,329	7,627,230
1885	12,480,848	3,424,293	15,905,141	2,999,110	1,641,035	1,350,460	1,691,269	7,681,874
1884	10,959,363	2,873,389	13,832,752	2,257,176	1,725,227	961,871	1,790,081	6,734,955
1883	10,530,940	2,676,592	13,207,532	2,263,092	1,153,444	869,840	2,413,014	6,699,390
1882	8,730,871	2,763,273	11,494,144	1,955,292	936,313	881,818	2,436,887	6,210,310
1881	7,834,378	2,498,507	10,332,885	2,013,203	973,285	375,063	1,730,269	5,091,820
1880	6,545,461	2,278,711	8,824,172	1,731,721	837,308	377,363	1,553,499	4,499,891
1879	5,865,239	2,021,887	7,887,126	1,569,854	1,210,016	516,280	1,525,340	4,821,490
1878	5,689,552	1,958,335	7,647,887	1,687,675	831,243	733,000	1,555,675	4,807,593
1877	5,722,264	1,852,121	7,574,385	1,638,128	307,794	980,912	1,440,936	4,377,770
1876	5,866,037	1,863,522	7,729,559	1,547,648	178,538	1,107,372	1,409,309	4,242,868
1875	6,143,432	1,800,932	7,944,362	1,524,815	124,625	1,111,772	1,369,955	4,131,137
1874	6,549,029	1,633,535	8,182,564	1,469,686	63,130	1,539,975	1,486,630	4,559,421
1873	6,102,009	1,354,415	7,456,424	1,446,123	37,955	1,508,669	835,636	3,828,384
1872	6,391,735	1,202,974	7,594,709	1,408,520	18,181	1,481,763	781,603	3,690,093
1871	6,221,292	1,137,971	7,359,263	1,318,958	11,653	1,105,855	849,678	3,286,144
1870	5,658,265	816,217	6,474,482	1,278,863	4,104	521,604	1,058,929	2,863,500
1869	4,983,116	867,667	5,850,783	758,104	3,083	241,807	1,535,399	2,538,393
1868	3,622,898	758,112	4,380,010	4,383,010	2,663	133,201	1,225,865	2,102,772
1867	2,977,623	489,256	3,466,879	561,921	4,171	99,722	381,959	1,047,773
1866	2,549,931	358,881	2,908,812	480,197	1,688	43,998	282,224	808,107
1865	1,929,685	251,809	2,181,494	490,522	1,893	43,011	250,384	785,810

MUTUAL LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
10,305	91,304	385	888,350	1,602	3,791,344	280,432	.....	.....
11,621	25,324	461	897,840	1,377	3,234,094	220,370	.....	.....
11,532	33,347	435	985,225	1,096	2,735,229	156,437	.....	.....
6,905	7,905	459	1,112,274	753	1,941,744	113,369	.....	.....
3,535	3,535	343	948,110	340	946,110	72,162	.....	.....

COMPANY, NEW YORK.

Commenced Business April 12, 1845.

E. Ingersoll, Edward R. Perkins, ad Vice-Presidents; John C. McCall, S. M. Ballard, Secs.;
I. E. Gillies, F. A. Jackson, Peter Duncanson, E. A. Anderson, Comptrollers; John C.
S. Oakley Vanderpoel, Oscar H. Rogers, Morris L. King, Ernest H. Lines,
General Counsel; Theodore M. Banta, Cashier.

11,401,408	59,450,275	65,017	154,558,497	982,448	2005,341,184	494,408,808	441,246,355	53,162,453
14,358,784	59,330,203	86,315	185,092,778	993,630	2029,605,718	474,567,673	412,504,339	62,063,334
18,877,975	59,140,015	160,432	314,900,669	1,001,269	2061,593,886	435,820,360	382,984,733	52,835,627
19,543,146	59,831,729	187,164	345,722,523	924,712	1928,609,308	390,660,260	343,132,120	47,528,140
18,279,212	52,883,459	172,652	329,875,034	812,711	1745,212,899	352,652,048	305,547,001	47,105,047
16,367,031	46,925,591	156,884	305,695,229	704,567	1553,628,026	322,840,900	272,806,781	50,034,119
13,845,094	41,454,483	132,731	295,380,875	599,818	1365,369,299	290,743,386	241,481,268	49,262,118
12,193,743	35,549,569	116,332	234,783,625	511,600	1202,156,665	262,196,512	216,207,261	45,989,251
10,538,392	32,745,369	100,473	205,182,157	437,776	1061,871,985	236,450,348	195,014,865	41,435,483
8,979,087	30,498,953	74,306	154,223,057	373,934	944,021,120	215,944,811	178,068,632	37,876,179
8,401,491	27,810,947	64,407	137,563,619	332,958	877,020,925	200,694,441	167,322,409	33,372,032
7,915,335	26,398,955	55,041	123,812,865	299,785	826,816,648	187,176,406	160,494,409	26,681,967
7,869,524	24,663,056	54,634	1136,000,317	277,693	7799,027,329	174,791,991	150,753,313	24,038,678
8,474,427	24,139,430	81,324	206,545,392	277,600	813,294,160	162,011,771	141,762,463	20,249,308
8,386,275	23,424,725	85,604	228,417,114	253,876	779,156,678	148,700,781	131,675,151	17,025,630
7,659,279	21,654,291	66,259	173,605,070	215,968	689,248,629	137,499,199	120,694,251	16,804,948
6,786,599	19,458,090	52,746	152,664,982	193,452	614,824,713	125,947,291	110,806,268	15,141,023
6,682,319	19,961,863	45,754	159,576,065	173,469	569,338,726	115,093,966	100,024,919	15,069,047
5,754,828	17,875,950	39,499	151,119,088	150,381	495,601,970	104,415,322	88,761,059	15,654,263
4,416,540	15,389,010	33,334	125,019,731	129,911	419,886,505	92,685,062	79,135,963	13,549,799
4,290,314	13,825,525	28,522	106,749,295	113,323	358,935,536	82,506,354	70,659,561	11,846,793
3,182,977	10,810,207	22,027	89,178,294	97,719	304,373,540	74,921,927	63,157,551	11,764,376
2,639,646	10,321,520	18,566	68,521,452	86,418	259,674,500	66,515,406	56,716,230	9,799,176
2,991,664	9,726,620	17,463	61,484,550	78,047	220,382,586	58,941,739	52,323,582	6,618,158
2,231,986	8,931,376	15,561	52,735,564	69,227	198,746,043	55,202,315	48,045,993	7,156,321
1,785,828	7,996,138	12,178	41,325,520	60,150	171,415,097	50,550,982	43,478,970	7,072,012
1,475,695	6,567,515	9,941	32,374,281	53,927	151,760,824	47,044,269	39,825,708	7,218,561
1,217,980	5,717,871	6,946	22,229,979	48,548	135,726,916	43,031,142	36,327,173	6,703,669
1,158,365	5,979,855	5,524	17,098,173	45,705	127,417,762	38,858,831	33,484,427	5,374,404
1,033,273	5,840,866	5,082	15,949,936	45,005	125,232,145	36,643,923	32,175,308	4,468,615
1,505,694	5,873,464	6,597	20,156,639	45,605	127,901,887	34,787,610	30,809,613	3,977,997
955,235	5,198,103	6,514	20,062,111	45,421	127,748,473	33,163,715	29,226,284	3,937,431
729,623	4,860,760	7,029	21,964,190	44,661	126,132,119	30,505,122	26,975,863	3,529,259
742,870	5,302,291	7,254	21,809,389	43,398	122,835,123	27,179,394	24,802,115	2,377,279
820,522	4,648,006	8,834	26,621,460	43,160	123,672,386	24,342,452	22,719,164	1,623,288
907,793	4,597,886	8,910	27,096,273	41,234	118,622,605	21,533,061	20,313,603	1,219,478
854,335	4,140,479	8,908	24,603,306	38,988	113,154,809	18,595,817	17,521,774	1,074,043
1,055,680	3,919,180	9,295	27,051,995	37,266	111,255,358	15,861,221	15,266,323	594,898
1,024,319	3,562,712	10,725	34,104,284	33,145	102,132,513	13,424,925	12,259,626	1,165,268
736,360	2,839,132	9,112	30,774,108	28,340	86,733,575	11,000,823	9,775,970	1,224,853
497,109	1,544,882	6,666	22,678,117	23,002	69,406,478	9,159,754	8,120,569	1,039,185
434,800	1,242,907	7,296	22,734,308	20,847	60,433,749	7,009,092	5,955,230	1,053,862
333,681	1,119,491	5,138	16,324,888	16,077	45,485,726	5,018,449	4,332,482	685,967

† Reserve at 3 per cent on business since 1900; 4 per cent prior.

‡ Change made to paid-for basis.

NEW YORK

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1864	1,348,306	243,303	1,591,609	315,200	2,057	62,110	93,555	472,922
1863	1,166,225	141,645	1,307,870	295,850	1,256	474,881	97,178	869,165
1862	568,916	118,334	687,250	169,297	955	50,116	99,659	320,027
1861	439,110	99,224	538,334	169,369	108	74,660	124,331	368,468
1860	478,076	121,530	599,606	204,007	108	31,374	38,666	274,155
1859	460,136	90,341	550,477	242,046	108	27,790	32,498	302,442
1858	413,296	79,067	492,363	163,218	....	35,239	29,546	228,003
1857	389,422	80,331	469,753	151,403	....	24,116	22,332	197,851
1856	355,239	57,149	412,388	176,558	....	25,377	18,778	220,713
1855	317,240	55,878	373,118	135,727	....	19,242	20,182	175,151
1854	310,609	38,614	349,223	173,674	1,228	44,153	13,606	232,661
1853	324,495	41,920	366,414	131,960	400	9,932	12,227	154,519
1852	325,304	26,946	352,250	106,106	....	....	7,196	113,302
1851	301,541	18,708	320,249	157,054	....	....	3,451	160,505
1850	256,852	16,070	272,922	76,186	....	....	1,737	77,923
1849	120,491	7,179	127,670	53,710	....	....	832	54,542
1848	144,441	3,814	148,255	39,950	....	....	358	40,307
1847	69,427	1,950	71,377	11,744	....	....	48	11,792
1846	41,746	386	42,132	6,994	....	....	....	6,994
1845	22,603	33	22,636	....	....	....	....	....

Capital \$200,000.

NORTH AMERICAN LIFE INSUR

Lee B. Durstine, Pres.; John H. McNamara, Vice-Pres.;

1907	96,852	142,697	239,549					
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Capital \$100,000.

NORTHERN ASSURANCE COM

Perry F. Powers, Pres.; Clarence L. Ayres, Vice-Pres.;

1907	55,707	25,837	81,544					
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Capital \$150,000.

NORTHERN LIFE INSURANCE COM

G. Franklin Flick, Pres.; P. Chester Madison, Vice-Pres.; Lee F. Cole, Sec.; Chas.

1907	39,092	46,154	85,246	1,000	.....	.....	125	1,125
1906	3,082	17,363	20,445	.....	.....	.....	.....	.....

Capital \$62,500.

NORTHERN LIFE INSURANCE

H. C. Henry, Pres.; J. H. Edwards, E. W. Andrews, T. B. Wallace and John Davis, Johnson, Ass't. Sec.; Jas. B. Eagleson.

1907	50,062	5,397	55,459	6,000	\$ 2,173	.....	22	8,195
1906	28,458	31,648	60,106	.....	\$ 20	.....	.....	20

A Health claims.

LIFE — Continued

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	† \$	\$
251,671	724,593	4,905	13,147,558	12,920	34,651,300	3,741,078	3,181,851	559,227
225,734	1,094,899	4,675	11,339,234	9,949	26,194,426	2,705,667	2,421,039	284,628
134,775	454,802	3,302	7,734,645	7,733	22,293,864	2,592,633	2,553,604	39,029
102,172	470,640	1,201	3,264,100	5,125	16,411,259	2,114,766	.....	.....
96,960	371,115	1,024	3,023,275	4,856	16,388,109	1,988,528	.....	.....
90,711	393,153	884	3,092,525	4,417	15,284,718	1,763,882	.....	.....
71,823	302,826	626	2,382,850	4,326	13,578,478	1,592,132	.....	.....
64,920	262,771	711	2,675,102	4,259	12,778,938	1,395,806	.....	.....
54,973	275,686	706	2,344,010	3,795	11,385,136	1,195,383	.....	.....
46,004	221,155	474	1,467,900	3,426	10,277,101	1,063,349	.....	.....
46,594	279,255	485	1,429,961	3,430	10,290,662	899,899	.....	.....
52,673	207,192	639	1,942,071	3,838	10,510,000	801,343	.....	.....
59,020	172,322	1,260	2,514,500	4,188	10,325,000	* 636,679	.....	.....
57,748	253,970	1,329	3,220,900	4,000	9,492,000	* 456,751	.....	.....
52,047	129,970	1,755	3,536,400	3,671	7,816,000	* 354,755	.....	.....
25,627	80,169	1,069	1,734,000	2,834	5,552,000	* 211,803	.....	.....
30,386	70,693	1,821	2,660,075	2,474	4,722,000	* 164,302	.....	.....
15,648	26,840	796	1,446,408	1,271	2,831,000	* 86,739	.....	.....
10,431	17,425	632	1,346,828	793	1,846,000	* 42,203	.....	.....
5,141	5,141	449	929,038	359	799,000	* 17,496	.....	.....

* Net assets. † Reserve at 3 per cent on business since 1900; 4 per cent since.

ANCE COMPANY OF NEWARK, N. J. Incorporated Jan. 3, 1907.
Commenced Business Feb., 4 1907.
Francis E. Stevens Sec. and Treas.; Verne M. Bowie, Gen. Counsel.

164,677	164,677	1,150	3,754,500	1,134	3,663,710	282,027	34,416	247,611
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Reserve at 3½ per cent.

PANY OF MICHIGAN, DETROIT. Incorporated Jan., 1907.
Commenced Business Oct. 19, 1907.
David M. Baker, Sec.; Fred H. Aldrich, Gen. Counsel.

44,380	44,380	504	2,111,000	504	2,111,000	139,281	17,884	121,397
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Reserve at 3½ per cent.

PANY OF ILLINOIS, CHICAGO. Incorporated May 10, 1906.
Commenced Business Oct. 31, 1906.
R. Wakeley, Treas.; Rawson Bennett, Registrar; Dr. A. H. Brumbach, Med. Dir.

84,457	85,582	1,024	1,900,112	947	1,685,612	134,052	44,100	89,952
16,766	16,766	127	217,000	127	217,000	119,758	7,998	111,760

Reserve at 3½ per cent.

COMPANY OF SEATTLE, WASH. Incorporated July 14, 1906.
Commenced Business Aug. 11 1906.
Vice-Presidents; T. M. Morgan, Sec.; D. B. Morgan, Gen. Mgr.; Arthur P.
Med. Dir.; W. J. Brown, Cashier.

50,786	58,981	862	1,502,500	935	1,804,500	179,178	41,105	138,073
15,955	15,975	170	513,000	167	505,000	108,894	20,613	88,281

Reserve at 4 per cent.

Capital Stock. \$100,000.

NORTH STATE MUTUAL LIFE IN

J. W. Grainger, Pres.; J. A. McDaniel, 1st Vice-Pres.; J. F. Taylor, ad Vice-Pres.;
of Agencies; N. J. Rouse, Gen. Mgr.;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 54,303	\$ 51,765	\$ 106,068	\$ 8,000	\$ 1,069	.....	\$ 83	\$ 9,152
1906	7,175	2,181	9,356	.....	\$ 5	.....	.....	5

A Health claims.

Incorporated Nov. 30, 1907.

NORTHWESTERN LIFE INSUR

John Wade, President; C. K. Bryant, Vice-President;

Incorporated March 2, 1857.

NORTHWESTERN MUTUAL LIFE INSUR

H. L. Palmer, Pres.; Geo. C. Markham, Vice-Pres.; J. W. Skinner, ad Vice-Pres.; P. R. Sanborn.
Geo. A. Harlow, M. D., Asst. Med. Dir.; A. S. Hathaway, Sec.; Joseph R. Dyer, Asst.
Sec.; J. C. Crawford, Associate Actuary; Frank C. Hemming, Asst. Actuary; Geo. E. Copeland,
ad Asst. Med. Dir.; D. E. W. Wenstrand, M. D., 3d Asst. Med. Dir.; W. R. Adams, Auditor;

1907	33,441,811	10,153,611	43,595,422	7,909,317	2,089,349	5,538,530	7,911,285	23,448,481
1906	31,839,731	10,093,598	41,933,329	7,486,927	1,726,959	5,219,919	7,366,426	21,800,231
1905	30,056,719	9,268,541	39,325,260	7,717,117	1,655,384	4,397,113	6,489,061	20,258,675
1904	28,040,740	8,670,410	36,711,150	6,985,326	1,339,975	3,024,460	5,340,482	16,690,243
1903	26,155,650	7,679,624	33,835,274	6,149,810	2,089,623	2,470,614	4,456,172	15,106,219
1902	24,578,827	7,573,478	32,152,305	5,639,517	1,872,028	1,861,977	4,180,268	13,553,790
1901	22,619,068	6,852,716	29,471,784	5,352,929	1,645,492	1,768,553	3,577,503	12,344,477
1900	20,934,757	6,226,047	27,160,804	4,485,206	976,253	1,164,434	3,229,330	9,885,223
1899	18,993,731	5,611,412	24,605,143	4,711,618	880,949	921,875	2,515,029	9,029,471
1898	16,634,531	5,672,876	22,307,407	3,869,616	780,348	787,101	1,849,015	7,286,080
1897	15,122,470	4,940,030	20,062,500	3,728,089	835,591	650,806	1,510,508	6,724,994
1896	14,263,174	4,326,654	18,589,828	3,256,661	805,096	891,143	1,372,628	6,325,528
1895	13,576,073	3,974,703	17,550,776	3,000,451	514,844	872,671	1,296,895	5,684,861
1894	12,758,666	3,597,375	16,256,041	2,679,494	415,571	794,772	1,261,325	5,151,162
1893	11,921,815	3,047,084	14,968,899	3,182,064	361,532	611,951	1,143,962	5,299,509
1892	11,804,016	2,753,538	14,557,554	2,848,380	472,994	393,406	1,139,886	4,854,666
1891	10,117,944	2,426,753	12,544,698	2,289,686	497,117	345,850	1,028,390	4,161,043
1890	9,222,775	2,196,504	11,419,278	2,122,290	470,498	340,872	989,476	3,923,136
1889	7,347,194	2,032,205	9,379,459	1,887,540	459,527	267,007	928,048	3,542,122
1888	6,229,424	1,771,209	8,000,633	1,346,898	234,943	261,095	956,761	2,799,697
1887	5,220,953	1,639,166	6,860,119	1,416,303	304,806	169,089	1,457,611	3,347,809
1886	4,416,489	1,454,308	5,870,797	1,000,569	343,613	248,913	820,904	2,413,999
1885	3,785,045	1,319,184	5,104,229	1,049,004	487,831	322,365	778,594	2,637,794
1884	3,376,776	1,279,106	4,655,882	860,267	614,401	284,166	727,135	2,485,969
1883	3,009,212	1,200,001	4,209,213	984,496	308,851	257,653	675,830	2,226,830
1882	2,620,148	1,175,690	3,795,838	859,683	405,492	191,279	686,896	2,143,350
1881	2,179,562	1,194,571	3,374,133	816,436	575,060	110,908	768,611	2,271,015
1880	1,876,925	1,268,032	3,144,957	698,522	551,896	141,830	788,262	2,180,510
1879	1,860,978	1,317,567	3,178,545	819,825	740,959	310,778	792,184	2,663,746
1878	1,984,578	1,332,867	3,317,445	703,517	862,518	603,196	919,562	3,088,793
1877	2,202,341	1,418,746	3,711,087	763,885	418,696	829,360	879,727	2,891,668
1876	2,565,805	1,359,567	3,925,372	872,866	92,030	621,740	825,458	2,412,094
1875	2,676,739	1,376,754	4,053,493	645,504	56,783	547,716	754,487	2,023,490
1874	2,839,270	1,153,391	3,992,661	636,023	18,139	550,678	694,015	1,898,856
1873	2,952,464	953,788	3,906,252	701,108	1,000	539,516	560,181	1,801,805
1872	2,939,597	755,467	3,695,064	581,987	400	434,343	449,372	1,466,102
1871	3,113,546	659,046	3,772,592	606,021	1,333	477,952	497,072	1,582,384
1870	3,209,663	460,707	3,670,370	477,085	.....	297,677	16,062	790,824
1869	3,028,306	310,283	3,338,589	433,443	.....	154,966	321,230	909,639
1868	2,222,248	194,997	2,417,245	326,413	.....	88,621	214,750	629,784
1867	1,573,259	120,527	1,693,786	180,725	.....	56,383	98,958	336,066
1866	1,002,855	71,353	1,074,208	107,463	.....	20,822	443	128,748
1865	306,731	15,224	321,955	40,576	.....	5,008	269	45,943
1865	443,702	18,615	462,317	55,651	.....	9,169	22,021	86,841
1864	200,180	11,361	211,541	25,500	.....	5,829	17,386	48,715

* Year ended June 1 up to this year.

† Business of seven months only.

SURANCE COMPANY, KINSTON, N. C.

Incorporated Feb. 28, 1906.

Commenced Business Aug. 1, 1906.

H. Tull, 3rd Vice-Pres.; W. B. Brown, Sec.; J. E. Hood, Treas.; J. J. Rogers, Supt.
James M. Parrott, M. D., Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 55,713 11,731	\$ 64,865 11,736	2,072 209	\$ 2,105,500 212,400	1,796 209	\$ 1,852,100 212,400	\$ 155,089 50,378	\$ 46,686 3,822	\$ 108,403 46,556

Reserve at 4 per cent.

ANCE COMPANY, ABERDEEN, S. D.

Commenced Business, Jan. 6, 1908.

L. T. Van Slyse, Secretary; T. L. Hutson, Treasurer.

ANCE COMPANY, MILWAUKEE, WIS.

Commenced Business November 25, 1858.

3d Vice-Pres.; C. A. Loveland, Actuary; Geo. H. Noyes, Counsel; J. W. Fisher, M. D., Med. Dir.;
Counsel; H. F. Norris, Supt. of Agencies; W. R. Nethercut, ad Asst. Counsel; T. J. Knox, ad Asst.
Asst. Supt. of Agencies; Percy H. Evans, ad Asst. Supt. of Agencies; Wm. Thorndike, M. D.,
J. W. Du Four, Cashier; E. J. Stone, M. D., Confidential Home Office Representative.

6,292,232	29,740,713	38,657	106,237,187	361,084	881,563,592	232,819,246	224,969,817	67,849,429
5,841,443	27,641,674	35,757	97,931,377	339,468	819,252,279	221,107,714	212,096,878	69,010,836
5,594,194	25,852,869	37,093	94,736,828	320,896	764,266,187	208,417,073	198,930,956	69,486,117
5,212,941	21,903,184	32,592	78,213,252	299,730	708,552,287	194,777,433	186,352,561	68,424,872
5,930,326	21,036,545	30,477	72,319,021	280,443	662,851,194	178,200,625	172,211,657	65,988,968
4,770,908	18,324,698	30,350	72,919,373	262,094	620,681,283	165,141,639	159,663,608	65,477,631
4,498,456	16,842,933	29,223	70,318,227	243,158	574,705,000	151,944,757	146,662,526	65,282,231
4,668,191	14,323,414	25,602	65,345,814	224,747	529,647,290	139,512,166	133,945,514	65,566,653
4,259,536	13,289,007	28,966	73,430,743	211,926	497,606,125	126,646,728	121,112,031	65,534,698
3,479,352	10,765,432	30,201	76,257,159	196,022	457,712,738	115,446,643	109,084,215	66,362,428
3,494,543	10,219,537	25,936	61,187,593	178,462	413,081,370	103,385,450	80,885,093	22,500,357
2,821,255	9,146,783	22,703	53,375,567	165,415	384,167,829	92,633,604	71,122,506	19,511,008
2,971,801	8,656,662	23,644	50,798,291	155,785	364,259,235	82,902,389	66,388,821	16,513,561
2,329,747	7,480,909	21,257	50,456,320	144,900	340,697,569	73,324,694	59,178,578	14,140,111
2,285,536	7,585,045	21,357	52,143,471	136,410	325,152,947	64,012,297	52,712,726	11,299,576
2,560,658	7,415,324	27,068	70,743,889	128,349	312,512,603	56,225,025	46,768,705	9,456,320
2,248,324	6,409,367	26,436	68,556,597	113,528	275,674,753	48,808,880	40,934,965	7,873,915
2,059,669	5,982,805	23,418	62,310,954	98,525	238,908,807	42,338,259	35,821,588	6,616,671
1,718,724	5,260,846	19,013	51,777,480	84,329	202,405,923	37,107,929	31,475,923	5,632,006
1,479,393	4,279,090	15,480	43,577,360	73,130	172,518,891	32,650,860	27,987,374	4,663,486
1,423,891	4,771,707	13,304	35,608,530	64,406	147,615,323	28,836,355	24,819,130	4,017,226
1,262,508	3,576,300	11,631	31,446,673	56,544	127,629,903	26,648,076	22,310,313	4,337,762
851,183	3,488,977	9,034	26,259,387	50,100	110,710,861	24,238,046	20,331,925	3,906,122
753,742	3,239,710	7,012	21,057,952	45,948	98,798,682	22,497,773	19,022,087	3,475,686
731,357	2,958,187	6,999	20,136,582	43,801	92,083,093	21,085,384	17,997,539	3,087,845
815,020	2,958,370	6,888	18,719,669	40,871	83,355,424	19,752,296	16,849,452	2,902,844
620,271	2,891,286	6,274	17,559,715	37,491	74,503,740	18,803,398	15,919,578	2,883,820
501,213	2,681,723	4,224	9,801,281	34,172	64,967,081	18,295,331	15,343,256	2,952,075
465,192	3,128,938	3,739	9,036,426	33,066	61,948,888	17,952,747	14,964,923	2,987,784
440,140	3,528,932	3,493	8,108,407	33,254	61,441,014	17,910,037	15,064,813	2,845,224
479,804	3,371,471	4,078	9,266,264	34,766	64,416,847	18,093,299	15,467,473	2,625,826
543,140	2,955,233	5,347	12,375,829	36,456	67,493,191	17,995,863	15,420,821	2,575,042
469,578	2,474,069	6,179	13,607,730	36,428	67,124,215	17,043,701	14,598,601	2,445,100
583,832	2,482,688	5,185	11,799,029	35,402	65,301,021	15,547,315	13,477,833	1,979,482
482,050	2,283,855	5,114	12,027,261	35,226	64,692,003	14,006,755	12,311,243	1,995,512
527,131	1,993,233	6,487	14,361,932	35,207	64,182,874	12,349,811	10,906,547	1,443,264
514,766	2,097,170	7,989	14,833,709	34,349	62,425,187	10,556,168	9,568,443	987,725
543,666	1,334,490	9,348	18,178,759	35,107	65,186,707	8,876,347	8,358,741	517,606
556,457	1,466,096	10,156	23,577,137	31,816	59,608,675	6,688,569	6,414,401	274,168
523,822	1,153,606	12,752	25,281,748	27,887	50,039,745	4,775,715	4,473,259	252,456
201,283	627,349	9,866	20,368,124	21,380	36,539,333	3,125,172	2,647,211	497,619
174,596	303,344	6,041	10,570,600	14,799	22,517,043	1,747,759	.....	.....
77,188	123,131	4,297	5,979,902	10,749	15,041,082	904,252	.....	.....
90,782	177,622	3,392	4,897,750	8,125	11,217,155	592,179	.....	.....
50,458	99,173	3,148	3,994,500	4,766	5,902,150	274,237	.....	.....

† Reserve 3 per cent on new business since Feb. 1, 1899; 4 per cent prior. c Exclusive of untine accumulations
 ncluded with liabilities, \$19,005,174 in 1898; \$21,392,383 in 1899; \$23,360,346 in 1900; \$24,927,315 in 1901; \$25,424,594
 in 1902; \$25,897,879 in 1903; \$25,760,689 in 1904; \$24,903,433 in 1905; \$23,765,813 in 1906; \$22,506,243 in 1907. p Change
 made to paid-for basis.

NORTHWESTERN MUTUAL LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1863	97,929	5,655	103,584	19,200	.....	4,663	.....	23,863
1862	68,484	3,201	71,685	6,800	.....	241	.....	7,041
1861	44,511	1,347	45,858	6,500	.....	.....	.....	6,500
1860	26,018	323	26,341	3,500	.....	.....	.....	3,500
1859	12,623	....	12,623	....	.....	.....	.....	.....

Incorporated Sept. 15, 1885.

NORTHWESTERN NATIONAL LIFE INSURANCE

Leonard K. Thompson, Pres. and Gen. Mgr.; R. E. Esterly, Sec.; Geo. B. Darling, Asst. H. F. White, Auditor; Henry W. Cook,

1907	1,281,870	251,055	1,532,925	417,915	238,736	119,592	11,102	787,345
1906	1,194,713	316,184	1,510,897	332,492	79,954	97,121	5,192	514,759
1905	1,644,749	307,262	1,952,011	468,650	.....	260,234	5,532	734,416
1904	1,717,639	240,757	1,958,396	539,366	1,074	188,875	8,517	737,832
1903	1,094,395	1,802,988	2,897,383	398,455	.....	† 488,683	12,408	506,189
1902	2,044,847	256,296	2,301,143	465,858	.....	37,998	24,905	531,459
1901	1,402,492	1,366,833	2,769,325	453,224	.....	13,723	5,829	472,776

† Includes reduction of policy loans \$400,555.

Capital \$250,000.

OCCIDENTAL LIFE INSURANCE

Jos. Burkhard, Pres.; Seth A. Keeney, 1st Vice-Pres.; E. L. Blanchard, 2d Vice-Pres.; W. W. Hitchcock, Med. Dir.; Dudley Fulton,

1907	57,290	45,063	102,353	1,000	336	.....	.....	1,336
1906	25,795	25,698	51,493	.....	.....	.....	.....	.....

Capital \$100,000.

OCCIDENTAL LIFE INSURANCE

J. S. Reynolds, Pres.; W. W. Flournoy, Solomon Luna and R. J. Palen, Vice-Presidents; Wroth, Med. Dir.;

1907	41,154	12,587	53,741	4,000				4,000
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Capital Stock, \$114,300.

OHIO STATE LIFE INSURANCE

Lewis C. Laylin, Pres.; C. P. Williams, 1st Vice-Pres.; Irving Drew, 2d Vice-Pres.; Joel Hoffman, Supt. of Agencies; W. M. Kasserman, Inspector of Agencies; T. W.

1907	35,983	11,109	47,092	5,000	.....	.....	435	5,435
1906	17,170	27,992	45,162	.....	.....	.....	.....	.....

Capital \$100,000.

OLD COLONY LIFE INSURANCE

J. H. Morse, Pres.; J. Merriam, Vice-Pres.; H. G. Austin, Sec. and Gen. Mgr.; Silvester

1907	1,985	37,708	39,693					
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MILWAUKEE, WIS.—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
24,734	48,597	1,186	1,207,950	2,285	3,076,150	161,363	.....	.....
15,980	23,021	1,081	1,261,350	1,584	2,370,650	106,004	.....	.....
9,820	16,320	460	751,450	785	1,544,000	56,691	.....	.....
6,685	10,185	350	713,300	414	962,100	25,053	.....	.....
3,688	3,688	190	555,200	137	408,800	8,438	.....	.....

ANCE COMPANY MINNEAPOLIS, MINN. Commenced Business Sept. 15, 1885.

Sec.; W. J. Graham, Vice-Pres. and Actuary; Geo. E. Towle, Treas.; E. M. Stickney, Cashier;
M. D., Med. Dir.; John T. Baxter, Counsel.

253,127	1,040,472	2,651	3,812,219	22,833	22,635,623	5,231,829	4,770,354	461,475
230,077	744,836	1,319	2,405,386	24,262	22,963,978	4,737,617	4,355,998	381,619
499,878	1,234,294	3,371	3,588,344	29,129	30,118,877	4,223,806	3,997,466	226,340
816,472	1,554,304	4,534	5,452,211	39,008	34,905,243	3,874,214	3,651,866	122,348
669,844	1,559,955	26,326	15,767,294	44,770	39,655,365	5,199,634	4,833,169	338,079
412,825	999,866	12,733	16,166,855	26,485	36,700,568	3,777,300	3,429,460	347,840
254,623	739,039	17,350	27,303,415	26,159	38,129,315	2,477,292	2,170,602	306,690

Reserve at 4 per cent.

COMPANY, LOS ANGELES, CAL. Incorporated June 28, 1906.
Commenced Business Aug. 16, 1906.

W. H. Cramer, Sec. and Supt. Agencies; J. W. Vaughn, Treas.; B. E. Page, Counsel;
Asst. Med. Dir.; H. W. Allstrom, Actuary.

60,686	62,022	399	1,257,040	481	1,658,040	317,447	32,732	284,715
26,069	26,069	130	602,000	130	602,000	121,711	7,525	114,186

Reserve at 3½ per cent.

COMPANY, ALBUQUERQUE, N. M. Incorporated June 2, 1906.
Commenced Business Jan. 1, 1907.

J. H. O'Rielly, Sec. and Gen. Mgr.; Frank McKee, Treas.; T. J. Dailey, Cashier; J. H.
C. J. Burkart, Actuary.

47,048	51,048	497	1,099,500	495	1,095,500	113,548	4,932	108,616
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Reserve at 4 per cent.

COMPANY, COLUMBUS, OHIO. Incorporated Feb. 26, 1906.
Commenced Business July 25, 1906.

C. Close, 3d Vice-Pres.; John M. Sarver, Sec.; Carini A. Thompson, Treas.; Irving S.
Rankin, M. D. and C. E. Schilling, M. D., Med. Directors; U. S. Brandt, Counsel.

31,991	37,426	598	1,073,655	730	1,377,155	145,392	26,605	118,787
19,024	19,024	200	467,500	197	461,000	123,035	8,551	114,484

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL. Incorporated 1905.
Commenced Business June 18, 1907.

Schiele, Treas.; A. L. Craig, M. D., Med. Dir.; E. M. Winston, General Counsel.

33,813	33,813	34	63,500	34	63,500	106,224	3,656	102,568
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Reserve at 3½ per cent.

Capital Stock, \$100,000.

OREGON LIFE INSURANCE COM

A. L. Mills, Pres.; Adolphe Wolfe, 1st Vice-Pres.; Louis G. Clarke, 2d Vice-Pres.; Wm. Med. Dir.; D. E. Galbraith, Actuary; J. N. Teal, Gen. Counsel; L. H. Peter,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	53,241	8,173	61,414	.....	.....	.....	.....	.....
1906	25,474	3,017	28,491	1,000	.....	.....	.....	1,000

Capital Stock, \$1,000,000.

PACIFIC MUTUAL LIFE INSURANCE

Geo. I. Cochran, Pres.; Gail B. Johnson, Vice-Pres. and Treas.; John F. Roche, 2d Vice-Pres. and

1907	3,718,881	679,734	4,398,615	881,683	44,838	373,206	253,587	1,553,314
1906	3,728,652	† 3,213,591	6,942,243	771,871	75,725	373,329	246,046	1,466,971
1905	2,414,812	370,578	2,785,390	458,746	65,913	88,644	208,784	822,057
1904	2,116,843	319,927	2,436,770	382,905	43,302	77,669	156,098	659,974
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,695	127,999	690,142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960
1900	1,374,522	178,952	1,553,474	361,679	54,083	52,633	87,736	556,131
1899	1,067,860	199,941	1,267,801	258,143	44,462	68,663	71,144	442,412
1898	862,539	178,815	1,041,354	234,696	64,909	81,478	64,907	445,990
1897	683,856	156,577	840,433	185,897	55,800	105,629	65,490	412,816
1896	612,264	192,170	804,434	202,604	26,301	122,268	54,454	405,627
1895	550,419	166,827	717,246	137,872	40,060	114,866	53,002	345,800
1894	537,257	111,885	649,142	167,431	59,270	114,347	57,180	398,228
1893	524,941	118,133	643,074	195,218	35,136	95,955	58,554	384,863
1892	547,174	146,939	694,113	185,158	45,738	94,415	56,566	381,876
1891	495,949	137,553	633,502	152,428	57,701	95,981	49,285	355,395
1890	454,515	124,267	578,782	158,115	80,660	68,143	30,095	343,013
1889	416,716	133,158	549,874	111,499	57,181	65,026	34,408	268,114
1888	385,198	117,626	502,824	114,370	30,562	49,533	32,509	226,974
1887	350,903	119,220	470,123	118,142	26,158	47,435	35,773	227,508
1886	346,824	80,650	427,474	100,949	11,301	59,199	29,744	201,193
1885	339,572	67,272	406,844	148,922	25,231	65,430	29,794	269,377
1884	326,196	65,989	392,185	102,469	52,132	59,682	29,153	243,436
1883	324,288	75,087	399,375	112,592	66,974	47,089	20,636	247,291
1882	313,477	62,000	375,477	99,226	23,253	52,893	20,582	195,954
1881	275,850	63,591	339,441	101,994	36,830	39,345	20,277	198,446
1880	302,436	72,912	375,348	75,858	70,694	66,948	15,672	229,172
1879	316,774	77,716	394,490	70,788	132,778	76,912	10,848	291,326
1878	303,019	86,921	389,940	124,918	111,126	87,002	9,173	332,219
1877	333,480	97,079	430,559	118,793	2,000	131,125	12,545	264,463
1876	370,407	72,681	443,088	118,754	.....	107,950	18,250	244,954
1875	237,165	71,323	308,488	86,414	.....	30,013	19,990	136,417
1874	313,235	70,259	383,494	64,779	.....	38,536	22,039	125,354
1873	284,943	67,328	352,271	96,164	.....	26,387	33,853	156,404
1872	300,257	80,064	380,321	95,700	.....	42,776	20,000	158,476
1871	364,918	65,266	430,184	47,500	.....	8,012	.....	55,512
1870	377,678	35,115	412,793	26,056	.....	2,570	.....	28,626
1869	302,604	21,665	324,269	26,494	.....	.....	.....	26,494
1868	124,354	13,316	137,670	5,000	.....	.....	.....	5,000

† Including reinsurance of Conservative Life of Los Angeles

c Including disability claims.

PANY, PORTLAND, OREGON.

Incorporated Feb. 24, 1906.

Commenced Business April 12, 1906.

Pollman, 3d Vice-Pres.; Geo. Sanford Smith, Sec.; Leo Friede, Treas.; Dr. A. J. Giesy,
Supt. of Agents; L. Samuel, Gen. Mgr.; Clarence S. Samuel, Asst. Mgr.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 42,038	\$ 42,038	462	\$ 970,500	606	\$ 1,514,000	\$ 125,208	\$ 21,519	\$ 103,689
22,607	23,607	286	625,000	285	624,000	104,997	3,273	101,724

Reserve at 3½ per cent.

COMPANY, LOS ANGELES, CAL.

Incorporated January 2, 1868.

Commenced Business April, 1868.

Actuary; Danford M. Baker, 3d Vice-Pres.; C. I. D. Moore, Sec.; John L. Davis, M. D., Med. Dir.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 1,176,304	\$ 2,729,618	12,949	\$ 25,240,349	59,961	\$ 102,724,411	\$ 14,151,770	\$ 12,834,811	\$ 1,316,959
1,740,735	3,207,706	† 33,613	† 55,931,545	57,639	97,069,420	† 12,721,564	† 11,215,562	† 1,506,002
1,048,604	1,870,661	17,191	20,221,495	41,139	64,706,333	† 8,562,440	† 7,965,113	† 597,327
882,131	1,542,105	17,877	19,575,198	37,332	57,700,202	† 7,379,843	† 6,521,375	† 858,468
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	† 6,385,413	† 5,548,512	† 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,473	† 5,594,729	† 4,774,215	† 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	† 4,950,559	† 4,150,429	† 800,130
791,310	1,347,441	† 80,703	† 15,999,909	† 88,518	† 16,679,555	† 4,041,705	† 3,731,833	† 309,872
567,647	1,010,059	6,121	10,222,966	14,497	27,151,612	† 3,646,726	† 3,399,394	† 247,332
434,226	880,216	† 64,995	† 12,937,353	† 61,709	† 11,779,229	† 3,401,964	† 3,117,398	† 284,566
371,691	784,507	4,135	7,067,758	10,960	21,255,954	† 3,238,888	† 2,970,565	† 268,323
275,037	680,664	† 53,128	† 10,407,181	† 39,714	† 7,577,768	† 3,069,252	† 2,830,825	† 238,427
210,244	556,044	2,901	5,412,577	9,076	18,522,754	† 2,916,079	† 2,694,690	† 221,389
146,062	544,290	† 29,929	† 5,725,262	† 20,546	† 3,990,192	† 2,813,858	† 2,563,934	† 249,924
139,268	524,131	2,253	4,472,847	7,709	16,638,552	† 2,678,158	† 2,457,333	† 220,825
142,584	524,460	† 16,452	† 3,720,111	† 11,539	† 2,397,726	† 2,588,782	† 2,376,931	† 211,851
156,675	512,070	1,898	4,056,582	6,898	15,278,860	† 2,358,714	† 2,200,523	† 158,191
137,808	480,821	† 8,077	† 1,227,704	† 4,333	† 6,58,616	† 2,239,709	† 2,068,943	† 170,766
116,655	384,769	1,432	2,990,833	6,289	14,258,140	† 2,111,318	† 1,944,360	† 166,958
90,959	317,933	1,516	3,221,047	5,982	14,152,895	† 1,954,448	† 1,866,848	† 147,600
88,610	316,118	1,206	2,952,339	5,526	13,725,832	† 1,672,138	† 1,578,105	† 94,033
78,370	279,563	1,301	3,376,615	5,206	13,271,458	† 1,485,817	† 1,399,667	† 86,150
79,543	348,920	1,233	3,409,309	4,834	12,589,840	† 1,325,755	† 1,272,664	† 53,091
87,173	330,609	1,174	3,378,079	4,526	11,719,286	† 1,241,237	† 1,180,282	60,955
85,644	332,935	912	2,411,688	4,070	10,681,100	† 1,140,470	† 1,085,880	55,590
93,262	289,216	732	2,234,850	3,657	9,672,888	† 1,073,543	† 953,718	† 119,825
129,381	327,827	523	1,362,009	3,313	8,429,794	* 963,372	† 863,010	† 100,362
120,283	349,455	504	1,276,689	3,185	8,073,900	† 1,179,285	† 838,237	† 341,048
128,036	419,302	566	1,416,999	3,070	7,835,487	† 1,177,701	† 865,014	† 312,687
112,247	444,466	350	971,380	3,003	7,883,155	† 1,235,358	† 941,169	† 294,190
110,653	375,116	437	1,281,416	2,954	7,792,933	† 1,069,638	† 989,151	† 80,487
92,507	337,461	615	1,968,115	2,868	7,569,464	† 1,025,273	† 916,751	† 108,552
106,156	242,573	560	1,480,795	2,782	7,049,158	† 876,364	† 771,464	† 104,890
200,107	334,461	745	2,305,601	2,867	7,468,177	† 844,299	† 777,644	† 66,655
108,736	265,140	858	2,751,057	2,937	7,802,959	† 768,552	† 702,423	† 66,109
103,044	261,520	1,013	3,804,042	2,989	7,925,110	† 720,239	† 608,683	† 111,556
102,186	157,698	1,241	4,913,346	3,062	8,259,147	† 658,108	† 487,438	† 170,670
104,491	133,117	1,703	4,470,127	3,645	8,334,283	† 537,659	† 398,549	† 139,110
110,853	137,347	1,047	2,046,530	3,511	7,309,981	† 372,057	† 256,994	† 115,063
40,384	45,384	903	2,017,792	3,019	6,553,874	† 227,704	† 26,680	† 201,024
		726	1,164,417	2,437	5,530,582			
		814	1,731,661	2,303	6,080,976			
		795	2,022,004	2,047	5,900,714			
		888	2,528,617	1,969	5,896,124			
		1,162	3,773,012	1,469	4,954,350			
		520	1,841,400	514	1,829,600			

* \$25,000 guarantee notes retired. † Reserve at 4 per cent; on new business since 1900 at 3½ per cent. a Reserve calculated at 4½ per cent. b Industrial business; discontinued September 1901. A Includes accident department.

Incorporated February 24, 1847.

PENN MUTUAL LIFE INSURANCE

G. K. Johnson, Pres.; Lincoln K. Passmore, Vice-Pres.; Wm. H. Kingsley, 2d Vice-Pres.; John Lippincot, Manager of Agencies; Harry P. Gardner, Ass't Sec.; Paul Alexander, Ass't Treas.; Supervisor of Applications and Death Claims; A. G. Greene, Registrar; Geo. R. White, Ass't M.D., Ass't Med. Dir.; J. P. Hutchinson, M.D., Med. Examiner; Wm. H. E. Wehner, Ass't Pepper, Senior Counsel; John D. Brown, Junior Counsel; Howard C. Johnson, Junior

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	15,700,452	4,578,372	20,278,824	4,608,313	1,587,404	1,365,189	1,361,086	8,921,992
1906	15,405,543	4,181,909	19,587,452	3,649,409	1,577,567	1,457,276	1,248,482	7,932,734
1905	14,200,242	3,626,195	17,826,437	3,715,608	1,284,745	1,319,788	1,019,782	7,339,923
1904	13,318,584	3,456,918	16,775,502	3,161,733	1,320,033	980,462	880,547	6,342,775
1903	11,848,667	2,992,052	14,840,719	2,768,424	979,346	882,464	785,331	5,415,565
1902	10,709,249	2,731,319	13,440,568	2,473,166	1,001,076	687,491	699,570	4,861,303
1901	9,682,902	2,350,231	12,033,133	2,756,281	911,079	795,601	625,224	5,088,185
1900	8,821,538	2,114,443	10,935,981	2,289,082	627,623	728,286	907,051	4,552,042
1899	7,634,247	1,948,922	9,583,169	2,007,990	453,574	637,844	865,639	3,965,047
1898	6,655,343	1,715,962	8,371,305	1,582,528	450,774	736,354	869,976	3,639,632
1897	6,121,945	1,524,718	7,646,663	1,675,929	344,665	720,111	820,599	3,561,304
1896	5,552,301	1,407,438	6,959,739	1,711,319	405,407	717,123	772,233	3,606,082
1895	5,371,135	1,369,178	6,740,313	1,586,695	222,742	630,685	744,441	3,184,563
1894	5,215,993	1,186,254	6,402,247	1,499,219	190,843	665,531	750,281	3,105,874
1893	5,018,274	1,112,061	6,130,335	1,455,572	191,294	447,394	768,102	2,862,362
1892	4,757,172	989,585	5,746,757	1,156,863	191,988	336,328	732,188	2,417,367
1891	4,074,593	926,915	5,001,508	1,136,199	198,179	315,890	661,775	2,312,043
1890	3,608,191	938,676	4,546,867	1,068,909	182,571	223,912	596,067	2,071,459
1889	3,084,563	823,880	3,908,443	860,842	180,388	216,434	532,383	1,790,047
1888	2,636,291	717,464	3,353,755	823,324	75,237	202,002	519,533	1,620,096
1887	2,341,497	658,774	3,000,271	594,485	64,242	216,460	437,947	1,313,134
1886	2,058,169	650,626	2,708,795	632,948	66,615	165,271	414,291	1,279,125
1885	1,826,701	543,512	2,370,213	691,450	54,895	208,959	386,703	1,342,007
1884	1,642,314	497,958	2,140,272	497,666	41,523	135,139	363,193	1,037,521
1883	1,505,800	463,568	1,969,368	602,413	67,680	117,494	310,143	1,097,730
1882	1,315,379	496,600	1,811,979	468,755	62,932	94,726	287,295	913,708
1881	1,189,651	412,868	1,602,519	488,593	92,255	84,309	277,377	942,534
1880	1,056,488	403,274	1,459,762	406,720	105,130	128,927	255,300	897,077
1879	1,039,042	374,548	1,413,590	370,973	77,719	182,020	234,819	865,531
1878	1,084,028	402,326	1,486,354	470,045	20,371	235,262	221,381	947,059
1877	1,159,154	383,015	1,542,169	354,208	25,200	203,278	230,953	813,639
1876	1,173,395	318,792	1,492,187	364,690	12,350	195,579	329,741	902,360
1875	1,043,731	557,682	1,601,413	306,284	11,700	157,459	285,922	761,365
1874	812,014	221,869	1,033,883	265,750	2,568	87,867	274,389	630,574
1873	975,198	260,829	1,236,027	378,013	.....	53,198	370,721	801,932
1872	884,641	210,317	1,094,958	282,850	.....	41,564	467,485	791,899
1871	887,545	219,679	1,107,224	168,000	.....	80,428	283,357	531,785
1870	945,584	207,602	1,153,186	231,200	.....	61,592	151,460	444,252
1869	737,167	182,580	919,747	121,700	.....	30,936	108,660	261,296
1868	582,062	120,938	703,000	141,600	.....	29,572	98,050	269,222
1867	.....	.....	615,455	122,450	.....	.....	.....	.....
1866	.....	.....	483,021	125,550	.....	.....	.....	.....
1865	240,237	116,779	357,016	109,300	.....	.....	.....	.....
1864	197,627	138,467	336,094	72,600	.....	.....	.....	.....
1863	.....	.....	252,050	82,500	.....	.....	.....	.....

COMPANY, PHILADELPHIA, PA.

Commenced Business May 25, 1847..

Humphreys, Sec. and Treas.; J. Burnett Gibb, Actuary; John W. Hamer, Mgr. Loan Dept.; H. C. Charles F. Shandrew, Comptroller and Statistician; Henry H. Marot, Auditor; Harrison S. Gill, Actuary; Oliver W. Perrin, Ass't Actuary; Oliver P. Rex, M. D., Med. Dir.; Harry Toulmin, Med. Examiner; John U. Hobach, Med. Inspector; Sidney A. Smith, Cashier; Geo. Wharton Counsel; Jesse J. Barker, Consulting Actuary; Frederic H. Garrigues, Mathematician.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
3,286,917	12,208,009	24,116	69,366,148	172,945	425,956,270	89,609,566	80,395,924	*9,213,642
3,515,008	11,447,742	25,482	67,222,562	164,582	396,319,522	83,356,880	72,179,022	*11,176,958
3,425,058	10,704,981	28,941	69,195,442	155,438	366,870,020	75,726,670	66,001,807	*9,724,863
3,207,102	9,549,877	27,619	62,540,690	140,798	332,016,287	68,563,145	59,960,758	*8,602,387
2,754,024	8,169,589	23,598	53,323,395	125,057	298,330,358	60,785,960	53,692,768	*7,093,192
2,781,995	7,643,298	22,666	55,665,982	111,826	268,891,773	54,391,103	48,117,966	*6,273,137
2,350,239	7,438,424	26,249	62,153,057	99,083	242,051,662	48,508,410	42,518,731	*5,989,679
2,155,681	6,707,723	19,406	49,891,134	84,369	210,400,746	43,738,541	38,166,537	*5,572,004
1,709,191	5,674,238	16,557	41,924,335	74,267	185,528,746	39,276,963	34,110,739	*5,166,224
1,563,424	5,203,056	14,107	37,365,381	65,798	165,524,302	35,394,191	30,942,534	*4,451,657
1,352,293	4,913,597	12,813	32,213,318	59,411	147,973,567	31,981,550	28,165,561	*3,815,989
1,117,516	4,723,598	9,724	23,806,732	54,066	134,594,870	29,196,285	25,786,741	*3,409,544
1,040,833	4,225,396	8,999	23,071,598	51,744	130,146,317	27,176,240	23,895,722	*3,280,518
991,159	4,097,033	9,243	22,303,800	49,551	126,537,075	24,800,850	21,972,923	*2,827,927
1,051,914	3,914,276	9,129	24,376,898	47,485	124,287,718	22,556,699	20,109,772	*2,446,927
1,160,726	3,578,093	10,057	29,261,258	44,614	117,925,418	20,669,407	18,204,840	*2,464,567
974,916	3,286,959	8,983	25,712,781	39,723	103,753,521	18,431,984	16,048,348	*2,383,636
841,476	2,912,935	7,558	20,663,272	35,345	90,278,701	16,485,438	14,758,528	*1,726,910
771,923	2,561,970	6,800	18,418,000	31,408	79,069,580	15,093,494	13,256,193	*1,837,301
609,292	2,229,388	5,685	14,786,090	27,714	68,372,882	13,721,469	11,933,707	*1,787,762
538,748	1,851,882	5,118	12,817,177	24,909	61,018,805	12,519,093	10,743,993	*1,775,190
488,417	1,767,542	4,595	11,531,500	22,162	53,911,873	11,352,202	9,797,598	*1,554,604
418,501	1,760,507	3,883	8,430,635	19,834	47,989,223	10,338,654	8,967,903	*1,370,751
374,800	1,412,321	2,878	6,372,186	17,743	43,979,860	9,605,390	8,381,833	*1,223,557
346,989	1,444,720	2,937	6,846,525	16,483	41,521,675	8,957,141	7,706,868	*1,250,273
318,188	1,231,896	2,634	6,495,480	14,972	38,194,522	8,449,908	7,162,275	*1,286,633
289,660	1,232,193	2,437	6,017,976	13,508	34,637,444	7,839,278	6,608,068	*1,231,210
237,464	1,134,541	2,122	4,791,405	12,234	31,608,564	7,431,249	6,202,680	*1,228,569
215,177	1,080,709	1,732	4,027,139	11,189	29,678,033	7,006,306	5,896,936	*1,109,370
219,477	1,165,536	1,554	3,394,796	10,731	29,274,597	6,605,272	5,653,853	*951,419
247,894	1,061,533	2,202	5,371,841	10,905	30,757,072	6,242,230	5,397,766	*844,464
237,548	1,139,908	2,434	6,959,272	10,643	31,053,301	5,896,602	5,066,161	*830,441
196,929	958,294	2,244	6,556,543	9,545	28,389,667	5,337,238	4,687,722	*649,516
168,882	799,456	1,226	2,961,565	8,175	24,521,171	4,621,573	4,221,340	*400,233
154,767	956,699	1,514	4,146,346	7,729	24,309,774	4,101,133	3,601,970	*499,163
134,943	926,842	794	2,320,895	7,066	22,824,211	3,835,067	3,495,644	*339,423
132,570	664,355	821	2,562,697	6,926	22,701,151	3,907,865	3,335,214	*632,651
147,698	591,950	1,860	6,027,225	6,967	22,726,856	3,648,165	3,378,153	*270,012
141,875	403,171	1,406	5,357,957	5,804	19,147,047	3,067,282	2,740,804	*326,478
82,412	351,634	880	3,232,180	4,706	15,049,740	2,541,680	2,200,308	*341,372
.....	203,333	1,110	.....	.....	.....	2,001,646	.....	.....
.....	192,739	1,189	4,077,925	.....	.....	1,697,741	.....	.....
.....	150,952	415	1,444,700	.....	.....	1,499,568	.....	.....
.....	115,888	399	1,264,700	.....	.....	1,376,435	.....	.....
.....	119,230	276	680,000	.....	.....	1,221,290	.....	.....

*Includes surplus accumulated on special forms, \$2,483,084 in 1900; \$2,853,664 in 1901; \$3,273,841 in 1902; \$3,774,354 in 1903; \$4,320,594 in 1904; \$5,004,235 in 1905; \$5,594,678 in 1906; \$6,253,003 in 1907. a Reserve on new business since May 1, 1902, at 3 per cent.; 3 1/2 per cent. prior. p Change to paid-for basis.

PENN MUTUAL LIFE,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1862	145,611	88,272	233,883	64,000	.....	.....	.....	.....
1861	.....	.....	219,186	54,500	.....	.....	.....	.....
1860	167,503	69,854	237,357	44,570	.....	.....	.....	.....
1859	156,010	77,898	233,908	40,200	.....	14,951	18,010	73,161
1858	.....	.....	207,514	58,350	.....	.....	.....	.....
1857	.....	.....	202,117	45,700	.....	.....	.....	.....
1856	152,630	45,726	198,356	28,300	.....	.....	.....	.....
1855	.....	.....	173,928	35,300	.....	.....	.....	.....
1854	.....	.....	155,271	39,817	.....	.....	.....	.....
1853	.....	.....	146,551	29,250	.....	.....	.....	.....
1852	.....	.....	134,420	34,600	.....	.....	.....	.....
1851	107,187	7,816	115,374	54,800	.....	.....	3,099	.....
1850	.....	.....	115,195	48,000	.....	.....	.....	48,000
1849	.....	.....	74,360	21,239	.....	.....	.....	21,239
1848	43,055	1,107	44,162	5,000	.....	.....	.....	5,000

Guarantee Capital, \$38,250.

PENNSYLVANIA MUTUAL LIFE

John J. Coyle, Pres.;

1907	48,613	13,899	62,512	7,083	.....	.....	.....	7,083
1906	11,848	6,000	17,848	.....	.....	.....	.....	.....

PEOPLES' LIFE INSURANCE

A. A. Laird, Pres.; Wm. M. Croan, Vice-Pres. and Supt. of Agents;
Milton T. McCarty, Med. Dir.;

1907	47,312	29,107	76,419	1,100				1,100
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Capital, \$100,000.

PEORIA LIFE INSURANCE

E. J. Case, Pres.; G. W. Van Fleet, Vice-Pres. and Gen. Mgr.; Emmet C. May, ad Vice-Pres.;
Parker, Med. Dir.; J. P. Gahm, Associate Med. Dir.;

Capital Stock, \$559,590.

PHILADELPHIA LIFE INSURANCE

Andrew J. Maloney, Pres.; Wm. H. Hubbard, Sec.; Geo. W. Melville, Treas.; Ernest

1907	679,922	54,929	734,851	59,553	.....	440	2,347	62,340
1906	587,613	252,505	840,118	26,000	.....	.....	.....	26,000
1905	43,447	12,449	55,896	.....	.....	.....	.....	.....

PHILADELPHIA, PA.—Continued

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
.....	131,573	114	.....	.....	.....	1,151,790	.....	.....
.....	137,995	106	.....	1,870	4,609,711	1,071,128	.....	.....
.....	101,317	209	.....	.....	.....	.....	.....	.....
25,261	98,422	229	.....	.....	.....	937,692	.....	.....
.....	81,621	199	.....	.....	.....	802,225	.....	.....
.....	71,378	244	.....	.....	.....	715,761	.....	.....
.....	51,631	275	.....	.....	.....	612,725	.....	.....
.....	54,643	246	.....	.....	.....	513,955	.....	.....
.....	58,110	228	.....	.....	.....	416,681	.....	.....
.....	47,743	299	.....	.....	.....	334,307	.....	.....
.....	54,946	424	.....	.....	.....	311,586	.....	.....
.....	73,802	445	.....	1,507	3,708,860	257,218	.....	.....
12,678	60,678	704	.....	1,492	.....	142,682	.....	.....
11,277	32,516	660	.....	919	1,998,825	85,843	.....	.....
7,300	12,300	418	.....	379	.....	33,311	.....	.....

INS. CO., PHILADELPHIA, PA.

Incorporated 1871.

Commenced Business July 30, 1906.

John C. Bonner, Sec.

61,613	68,696	820	2,461,900	759	2,255,400	35,553	32,647	2,906
10,182	10,182	84	321,000	84	321,000	8,826	4,510	4,316

Reserve at 3½ per cent.

COMPANY, FRANKFORT, IND.

Incorporated Sept. 3, 1906.

Commenced Business May 7, 1907.

J. C. Shanklin, Vice-Pres.; E. O. Burget, Sec.; Hazekiah M. Cohee, Treas.;
James V. Kent, Sen. Counsel.

48,051	49,151	576	1,417,250	710	1,504,850	28,498	12,448	16,050
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Reserve at 4 per cent.

COMPANY, PEORIA, ILL.

Incorporated Oct. 23, 1907.

Commenced business Feb., 1908.

Warren Sutliff, Sec.; Geo. C. Clark, Treas.; Edward N. Woodruff, Asst. Treas.; Geo. W.
R. A. Schriever, Supt. Agencies; N. M. Monahan, Cashier.

COMPANY, PHILADELPHIA, PA.

Commenced Business Oct., 1905.

Reorganized April 17, 1906.

M. Blehl, Actuary; Frank G. Combes, Comptroller; T. Hewson Bradford, Med. Dir.

336,172	398,512	2,596	8,266,291	5,582	18,075,197	1,248,163	408,026	840,137
501,361	527,361	4,651	16,492,216	4,827	17,439,516	888,029	127,966	760,063
30,036	30,036	191	1,004,300	191	1,004,300	25,860	7,372	18,488

Reserve at 3½ per cent.

Incorporated May, 1851.

PHOENIX MUTUAL LIFE INSUR

J. M. Holcombe, Pres.; Wm. A. Moore, 1st Vice-Pres.; Archibald A. Welch, 2d Vice-Pres. and Edward R. Lampson, Asst. Med. Dir.; George S. Miller, Supt. of Agencies;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	3,946,145	1,138,558	5,084,703	1,215,396	206,557	397,726	414,569	2,234,248
1906	3,819,477	1,028,133	4,847,610	1,032,385	251,710	354,382	355,452	1,993,929
1905	3,508,486	961,317	4,469,803	1,075,029	138,906	308,851	297,636	1,820,422
1904	3,205,026	879,045	4,084,071	1,085,667	138,507	293,492	283,449	1,801,115
1903	2,969,606	813,270	3,782,876	1,043,493	151,213	250,399	265,366	1,716,471
1902	2,763,862	803,445	3,567,307	840,861	149,393	286,029	248,474	1,524,757
1901	2,647,988	724,329	3,372,317	907,312	138,299	277,604	239,986	1,563,201
1900	2,542,093	662,120	3,204,213	872,198	123,791	217,606	244,381	1,457,976
1899	2,180,644	633,909	2,814,553	871,033	117,153	269,719	220,497	1,478,402
1898	1,920,185	636,960	2,557,145	719,367	76,189	330,614	196,275	1,322,445
1897	1,589,458	593,537	2,182,995	649,303	137,968	197,510	181,357	1,166,144
1896	1,430,228	545,567	1,975,795	742,652	130,738	168,811	169,950	1,121,151
1895	1,330,733	550,780	1,881,513	698,750	141,622	118,444	154,434	1,113,250
1894	1,192,773	556,458	1,749,231	643,999	165,036	137,288	141,233	1,087,556
1893	1,022,103	590,646	1,612,749	683,300	198,165	79,434	132,522	1,093,421
1892	920,025	597,545	1,517,570	710,663	195,713	45,646	127,566	1,079,588
1891	758,591	580,673	1,339,264	589,281	203,241	51,688	122,004	966,214
1890	703,073	606,753	1,309,826	582,110	259,801	84,473	125,384	1,051,768
1889	648,699	620,448	1,269,147	626,472	273,838	127,355	119,577	1,147,242
1888	678,248	622,072	1,300,320	577,989	161,196	101,782	116,927	957,894
1887	691,031	618,551	1,309,582	569,369	210,233	110,352	125,435	1,015,369
1886	689,396	606,185	1,295,581	462,091	302,965	122,242	126,476	1,023,774
1885	700,350	615,706	1,316,056	556,804	322,409	171,142	131,174	1,187,529
1884	719,089	598,727	1,317,816	585,198	242,536	177,698	138,822	1,144,254
1883	719,474	641,249	1,360,723	561,012	172,436	241,000	148,261	1,122,709
1882	751,301	652,622	1,403,923	553,267	216,454	243,711	156,118	1,169,550
1881	814,261	685,369	1,499,630	514,208	235,831	317,534	164,019	1,231,592
1880	910,538	692,245	1,602,783	498,599	244,714	401,526	179,171	1,324,010
1879	1,054,526	654,414	1,708,940	485,675	199,553	513,712	202,774	1,401,714
1878	1,309,557	668,384	1,977,941	745,556	90,637	635,545	222,842	1,714,580
1877	1,579,104	610,503	2,189,607	715,546	38,303	515,143	335,981	1,604,973
1876	2,014,816	682,795	2,697,611	741,793	23,400	482,930	511,208	1,759,331
1875	2,620,070	678,296	3,298,366	857,193	29,000	406,610	641,722	1,934,525
1874	2,724,515	651,097	3,375,612	872,812	.....	.....	961,957	1,834,769
1873	2,964,405	555,799	3,520,204	932,535	.....	.....	1,085,481	2,018,016
1872	2,941,217	471,263	3,412,480	878,500	.....	306,084	995,443	2,180,027
1871	2,721,191	413,455	3,134,646	687,163	.....	273,411	667,904	1,628,478
1870	2,515,016	311,112	2,826,127	500,466	.....	27,833	498,751	1,027,050
1869	2,171,381	260,192	2,431,573	247,594	88,000	65,917	184,673	586,184
1868	1,741,948	187,660	1,929,608	150,951	16,000	20,202	122,368	309,521
1867	1,058,245	120,799	1,179,044	101,700	6,000	6,849	32,453	147,002
1866	765,472	83,136	848,608	90,258	.....	8,365	22,029	120,652
1865†	335,100	26,305	361,405	43,000	.....	.....	0 4,481	47,481
1865*	268,428	32,878	301,306	62,000	.....	.....	0 2,677	64,677
1864	128,109	33,980	162,089	27,700	.....	.....	0 1,910	29,610
1863	87,109	19,396	106,505	26,800	.....	.....	0 1,469	28,269
1862	59,624	14,189	73,813	27,500	.....	.....	0 2,748	30,248
1861	47,718	10,479	58,197	20,500	.....	.....	0 1,132	21,632
1860	45,102	12,500	57,602	14,500	.....	.....	0 1,414	15,914
1859	47,367	9,379	56,746	20,426	.....	.....	0 2,376	22,802
1858	50,311	5,652	55,963	13,400	.....	.....	0 154	13,554
1857	50,648	5,838	56,486	14,000	.....	.....	0 166	14,166
1856	41,123	3,537	44,660	10,800	.....	.....	.....	10,800
1855	33,240	2,923	36,163	21,000	.....	.....	.....	21,000
1854	26,990	2,295	29,285	1,350	.....	.....	.....	1,350
1853	11,152	1,240	12,392	3,500	.....	.....	.....	3,500
1852	4,754	604	5,358	.....	.....	.....	.....	.....

* Year ended June 15 up to this year.

† June 15 to December 31.

o Including surrenders.

ANCE COMPANY, HARTFORD, CONN.

Commenced Business May, 1851.

Actuary; Silas H. Cornwell, Sec.; C. H. Lawrence, Auditor; Wm. D. Morgan, M. D., Medical Dir.; Winslow Russell, Ass't Supt. of Agents; Henry M. Kaufman, Asst. Actuary.

Expenses, Etc.	Total Disburse- ments.	New Business		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
854,964	3,089,212	6,192	13,620,808	57,624	103,080,718	23,636,020	22,684,785	951,235
1,106,506	3,100,435	p 7,807	p 17,058,296	p 55,762	p 97,583,284	21,927,864	20,914,418	1,013,446
964,074	2,784,496	9,545	17,065,450	53,113	89,202,470	20,245,015	19,335,368	909,647
851,339	2,652,454	9,153	14,585,025	49,914	82,288,671	18,524,200	17,690,093	834,107
799,341	2,515,811	8,284	14,364,393	46,077	76,663,067	17,011,162	16,281,146	730,016
703,165	2,287,922	7,069	12,583,221	42,712	70,864,592	15,699,212	14,994,063	705,149
739,071	2,302,272	6,529	11,687,911	40,036	65,872,834	14,423,414	13,767,613	655,801
803,487	2,261,463	9,332	15,737,182	39,009	63,802,139	13,283,008	12,715,223	567,785
783,654	2,262,056	9,819	17,234,123	35,512	57,988,162	12,253,634	11,715,709	537,925
660,042	1,982,487	7,834	13,261,599	31,592	51,170,782	11,660,627	10,992,642	667,985
619,496	1,785,640	6,570	11,770,989	28,269	46,021,069	11,055,127	10,432,711	622,416
594,521	1,806,672	5,506	9,871,601	25,981	42,216,841	10,655,170	10,086,568	568,602
571,087	1,684,337	6,360	11,673,942	24,999	40,460,331	10,448,865	9,879,481	569,384
533,983	1,611,539	5,522	10,199,652	22,797	36,381,049	10,230,474	9,656,622	573,852
459,186	1,552,607	4,786	8,929,815	21,420	33,082,523	10,130,390	9,560,901	569,489
416,078	1,495,666	3,876	7,976,246	19,788	30,549,306	10,047,249	9,403,584	643,665
363,476	1,329,690	2,897	5,278,993	18,369	27,102,425	10,033,576	9,419,447	614,129
242,770	1,204,538	1,759	3,392,375	17,414	25,064,936	10,010,000	9,417,813	592,187
251,853	1,399,095	1,224	1,449,183	17,101	23,955,464	10,002,743	9,459,665	543,078
234,738	1,192,632	1,193	1,743,928	17,468	24,872,205	10,573,597	9,255,060	1,318,537
202,955	1,308,344	1,136	1,777,005	17,677	25,267,687	10,489,688	9,281,570	1,208,118
228,174	1,251,948	1,135	1,709,634	17,988	25,656,602	10,488,600	9,377,411	1,111,189
241,111	1,428,640	1,271	1,702,651	18,407	26,237,240	10,430,316	9,422,102	1,008,214
257,663	1,401,917	1,507	2,119,032	18,912	27,243,118	10,537,870	9,651,526	886,344
252,106	1,374,815	1,103	1,540,351	19,089	27,788,496	10,615,756	9,801,496	814,260
231,594	1,401,144	889	1,100,977	19,602	28,704,038	10,616,769	9,854,312	762,457
270,115	1,501,707	1,088	1,202,360	20,482	30,468,190	10,582,561	9,928,667	659,894
379,081	1,703,091	1,201	1,448,110	21,544	32,616,084	10,611,139	9,993,710	617,499
365,984	1,767,698	1,895	2,157,164	22,672	35,088,551	10,647,178	10,312,619	334,559
418,444	2,133,024	2,847	3,222,821	23,842	38,415,933	10,794,338	10,537,617	256,721
419,157	2,024,131	3,449	4,099,610	25,479	43,898,966	10,948,277	10,742,278	205,999
408,173	2,167,504	3,400	4,519,697	27,775	52,343,982	10,768,417	10,623,977	144,440
516,210	2,450,735	5,103	7,801,713	30,281	60,247,186	10,217,731	10,208,541	9,190
483,402	2,318,261	6,471	10,745,275	33,418	69,211,105	9,942,049	9,752,997	189,052
570,608	2,588,714	9,722	19,105,492	35,283	75,735,361	8,901,586	8,822,703	68,883
555,886	2,735,913	10,690	22,192,311	33,020	71,910,267	7,980,895	7,452,130	528,765
500,139	2,128,617	10,213	20,472,003	28,696	63,498,994	7,323,367	6,400,071	923,296
550,353	1,577,404	9,093	19,528,361	24,588	56,617,647	6,006,562	4,872,585	1,133,977
417,327	1,003,511	8,652	21,169,965	21,426	51,096,765	4,998,314	3,838,966	1,159,348
347,674	657,195	8,256	22,602,549	17,761	42,266,046	3,580,060	2,809,444	770,616
245,077	392,079	5,828	15,300,660	12,829	27,889,171	2,134,344	1,730,118	404,226
174,548	295,200	4,120	9,152,509	9,875	18,990,784	1,365,609	a 787,397	a 578,212
112,163	159,644	.....	.....	.....	.....	.....	.....	.....
83,026	147,703	4,302	8,779,425	7,928	14,179,350	819,285	a 321,743	a 497,542
36,164	65,774	2,297	3,956,325	4,837	7,362,624	470,312	a 265,199	a 205,113
22,534	50,803	918	1,594,325	2,666	4,019,959	352,623	a 244,603	a 108,020
19,414	49,661	604	1,049,534	2,189	3,106,384	291,654	.....	.....
16,423	38,056	426	479,650	.....	2,647,750	262,088	.....	.....
16,441	32,355	510	623,350	.....	.....	238,739	.....	.....
16,078	38,880	516	680,950	.....	.....	214,674	.....	.....
19,865	33,419	490	808,600	.....	.....	203,672	.....	.....
17,888	32,054	229	1,406,550	.....	.....	180,147	.....	.....
15,357	26,157	638	895,900	.....	.....	152,132	.....	.....
14,072	35,072	631	781,250	.....	.....	136,359	.....	.....
6,883	8,233	923	1,088,650	.....	.....	130,067	.....	.....
10,148	13,648	513	517,750	.....	.....	108,111	.....	.....
6,666	6,666	335	341,872	.....	.....	104,809	.....	.....

† Reserve to 1900 at 4 per cent; on new business 1901-1906 at 3 and 3½ per cent.; 1907 at 3 per cent. a Reserve at 4½ per cent. b Reserve at 4½ per cent. p Change made to paid-for basis.

Capital, \$100,000.

PIONEER LIFE INSURANCE COMPANY

L. B. Hanna, Pres.; W. A. Scott, Sec.;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 5,955	\$ 78	\$ 6,033	\$	\$	\$	\$	\$

Capital Stock \$659,050.

PITTSBURGH LIFE AND TRUST

Wm. C. Baldwin, Pres. and Gen. Mgr.; W. Howard Nimick, Vice-Pres.; James J. Donnell, Comptroller; H. A. Miller, M. D., Med.

1907	1,055,247	207,775	1,263,022	382,513	29,975	139,300	713	552,501
1906	608,992	12,796,687	3,405,679	164,941	110,950	42,011	1,050	218,982
1905	336,319	70,931	407,250	58,219	110	90,985	6	79,220
1904	277,055	50,849	327,904	66,506	.....	18,550	.....	85,056
1903	152,097	391,208	543,305	26,258	.....	2,445	.....	28,703

* Including health claims † Including reinsurance of Security Trust and Life

Capital Stock, \$100,000.

POSTAL LIFE INSURANCE COM

Wm. R. Malone, Pres.; William N. Ridge, Vice-Pres.; Wesley Sisson, Sec.; William

1907	30,034	3,994	34,028	2,000	.....	115	.....	2,115
1906	24,660	4,053	28,713	1,000	.....	.....	.....	1,000
1905	5,829	8,701	14,530	.....	.....	.....	.....	.....

Incorporated Jan. 11, 1759.

PRESBYTERIAN MINISTERS

Rev. Perry S. Allen, Sec., Actuary and Executive Mgr.;

1907	422,953	131,963	554,916	116,434	28,103	9,958	14,238	168,733
1906	410,412	104,059	514,471	73,226	38,991	21,575	4,904	138,756
1905	403,009	90,075	493,084	75,160	12,736	16,368	75,039	179,303
1904	363,809	111,304	475,113	51,410	14,405	27,649	75,527	168,991
1903	232,538	70,263	302,801	50,055	19,835	12,340	.....	82,230
1902	222,740	65,177	287,917	51,475	29,262	10,444	.....	91,181
1901	200,970	66,310	267,280	65,371	10,102	12,784	.....	88,257
1900	182,732	52,707	235,439	41,377	10,023	11,103	.....	62,503
1899	161,048	49,322	210,370	53,737	12,093	11,851	.....	77,681
1898	143,954	41,747	185,701	16,817	11,086	10,274	.....	38,177
1897	131,444	40,933	172,377	25,000	23,419	8,092	.....	56,511
1896	112,757	35,144	147,901	23,487	20,951	1,512	.....	45,950
1895	96,853	29,154	126,007	23,549	10,528	16,163	.....	50,240
1894	77,090	25,260	102,350	15,333	12,538	1,532	.....	29,403
1893	67,633	24,670	92,303	22,828	15,778	4,543	.....	43,149
1892	58,324	27,663	85,987	34,917	18,600	2,192	.....	55,709
1891	49,202	27,790	76,992	16,527	13,493	2,322	.....	32,342
1890	40,270	72,617	112,887	11,285	7,523	10,060	.....	28,868

OF NORTH DAKOTA, FARGO, N. D.

Incorporated July 16, 1907.

Commenced Business Oct. 1907.

Geo. H. Hollister, Treas.; N. C. Young, Counsel.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 12,025	\$ 12,025	95	\$ 201,500	94	\$ 196,500	\$ 144,187	\$ 179	\$ 144,008

Reserve at 3½ per cent.

COMPANY, PITTSBURG, PA.

Incorporated 1902.

Commenced Business Jan. 23, 1903.

Vice-Pres.; James Carothers, Vice-Pres.; Jas. H. Mahan, Sec. and Asst. Treas.; F. C. Parsons,
Dir.; Frank Ewing, Treas. and Asst. Sec.

283,197	835,698	2,704	2,898,817	19,710	27,123,187	4,484,406	3,747,968	736,438
778,961	997,943	2,602	4,614,477	121,024	130,354,583	4,123,507	3,406,729	716,778
179,583	258,803	2,426	3,505,176	11,218	10,460,746	974,544	580,279	394,265
141,141	226,197	2,316	2,641,396	10,283	7,923,161	766,723	431,633	335,090
245,448	274,151	4,766	5,932,257	15,861	7,192,907	643,484	304,310	339,174

Reserve at 3 and 3½ per cent.

PANY, NEW YORK, N. Y.

Incorporated Nov. 12, 1904.

Commenced Business June 2, 1905.

H. Mendel, Treas.; Wendell C. Phillips, Med. Dir.; Dallas Flannagan, Attorney.

13,822	15,937	122	199,750	644	1,005,750	155,150	32,564	122,586
15,808	16,808	475	701,500	601	949,500	127,192	16,198	110,994
5,682	5,682	205	347,000	201	342,000	117,633	4,186	113,447

Reserve at 3½ per cent.

FUND, PHILADELPHIA, PA.

Commenced Business 1759.*

F. Frazer Thomson, M. D., Medical Director; J. C. Neff, Treas.

51,690	220,423	881	1,406,586	8,065	12,222,660	2,991,497	2,543,465	448,032
60,440	199,196	858	1,344,801	7,497	11,311,352	2,672,469	2,203,426	469,043
52,771	232,074	1,113	1,881,860	7,018	10,613,312	2,349,025	1,944,606	404,419
49,042	218,033	946	1,624,024	6,277	9,356,266	2,119,241	1,624,488	494,753
41,791	124,021	830	1,374,550	5,616	8,203,953	1,804,154	1,365,207	438,947
38,625	129,807	701	1,047,865	4,975	7,112,208	1,570,662	1,201,176	369,486
29,671	117,928	596	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168
37,402	89,905	606	842,238	4,198	6,015,051	1,225,583	956,984	268,599
25,610	103,291	710	977,926	3,902	5,626,992	1,061,957	829,554	232,403
23,366	61,543	574	804,335	3,475	5,070,499	950,585	742,060	208,525
17,776	74,287	584	829,013	3,081	4,532,918	831,905	653,041	178,864
43,615	89,565	697	1,025,165	2,848	4,221,041	738,608	580,408	158,290
16,126	66,366	494	782,552	2,326	3,449,680	651,178	513,853	137,325
16,475	45,878	394	643,994	2,039	3,035,478	584,364	470,601	113,763
19,219	62,368	403	554,025	1,760	2,573,114	517,543	420,818	96,725
17,027	72,736	429	587,229	1,474	2,215,396	502,409	386,702	115,707
12,539	44,881	274	360,353	1,114	1,724,365	488,081	359,470	118,610
12,790	41,658	360	476,912	898	1,455,868	454,506	346,954	107,552

* Confines its business to clergymen presbyterially governed. Reports made to insurance department commence with 1875. † Reserve at 4 per cent; new business since 1900 at 3½ per cent.

PRESBYTERIAN MINIS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1889	30,000	20,845	50,845	16,509	7,340	2,381	.....	26,230
1888	40,843	18,481	59,324	11,644	5,376	4,199	.....	21,219
1887	34,851	15,150	50,001	13,659	9,405	3,669	.....	26,733
1886	27,029	14,226	41,255	12,789	4,649	2,821	.....	20,259
1885	21,381	14,093	35,474	18,833	5,045	1,577	372	26,427
1884	21,222	14,486	35,708	2,000	5,759	1,033	13,261	22,053
1883	21,561	18,129	39,689	22,144	5,448	60	.....	27,652
1882	21,734	13,926	35,660	8,921	8,835	800	.....	18,556
1881	24,189	13,776	37,965	4,618	6,135	665	.....	11,418
1880	34,987	11,451	46,438	4,098	4,897	50	.....	9,045
1879	33,124	9,064	42,188	15,500	3,791	2,309	.....	21,600
1878	27,965	7,898	35,863	.....	3,869	117	.....	3,986
1877	22,966	7,265	30,231	3,400	3,837	.....	.....	7,237
1876	18,458	7,155	25,613	1,413	3,349	25	.....	4,787
1875	3,583	6,682	10,265	2,223	3,449	.....	.....	5,672

Capital \$101,370.

PROTECTIVE LIFE INSURANCE

Wm. D. Jelks, Pres.; R. H. Massey, Vice-Pres.; W. W. Crow

1907	5,794	26,566	32,360					
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Capital Stock, \$1,000,000. †

PROVIDENT LIFE AND TRUST

Asa S. Wing, Pres.; T. Wistar Brown, Vice-Pres.; Joseph Ashbrook, Vice-Pres. and Chief Med. Examiner; David G. Alsop, Actuary; C. Walter Borton, Sec.;

1907	7,669,604	3,066,897	10,736,501	2,131,909	2,496,969	742,812	1,060,634	6,432,324
1906	7,385,141	3,157,086	10,542,227	1,589,190	2,110,821	565,173	1,256,031	5,521,215
1905	7,063,853	2,774,086	9,837,939	1,551,043	1,799,756	527,901	1,104,623	4,983,323
1904	6,693,526	2,607,317	9,300,843	1,372,734	1,784,145	469,586	873,622	4,500,087
1903	6,391,882	2,365,225	8,757,107	1,045,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549
1900	5,294,148	1,947,956	7,242,104	1,184,700	1,208,602	379,481	700,984	3,473,767
1899	5,132,802	1,784,082	6,916,884	1,337,925	1,001,033	430,685	667,002	3,436,645
1898	4,824,280	1,724,350	6,548,630	1,207,348	936,334	447,396	744,175	3,335,253
1897	4,693,151	1,407,457	6,100,608	985,771	691,730	448,506	791,923	2,917,930
1896	4,466,511	1,260,302	5,726,813	1,047,028	672,590	436,340	745,480	2,901,438
1895	4,304,140	1,300,436	5,604,576	753,531	712,071	334,473	687,395	2,487,470
1894	4,109,431	1,275,537	5,384,968	971,343	492,382	419,391	644,682	2,527,798
1893	3,773,996	1,133,207	4,907,203	815,109	500,957	271,696	494,064	2,081,826
1892	3,633,239	1,031,480	4,664,719	717,113	380,618	183,259	450,576	1,731,566
1891	3,325,986	910,479	4,236,465	605,527	364,456	172,540	397,740	1,540,263
1890	3,112,899	814,030	3,926,929	630,069	392,334	138,050	376,190	1,536,643
1889	2,890,424	708,868	3,599,292	558,929	293,741	88,899	348,745	1,290,254
1888	2,548,468	656,163	3,204,631	597,860	227,314	79,166	309,664	1,214,004
1887	2,231,181	555,805	2,786,986	389,973	157,045	80,190	296,860	904,068
1886	1,946,629	510,834	2,457,463	396,482	154,397	54,474	247,470	852,824
1885	1,778,944	440,408	2,219,352	294,182	128,407	60,724	220,156	703,469
1884	1,599,674	394,536	1,994,210	376,304	172,771	62,309	189,896	801,280
1883	1,402,619	340,115	1,742,734	276,290	117,655	35,353	165,708	595,006
1882	1,254,991	307,529	1,562,520	303,703	101,398	38,254	144,510	587,864
1881	1,117,266	223,117	1,340,383	240,875	108,277	35,128	153,231	537,511
1880	984,596	178,007	1,162,603	212,998	61,983	35,970	161,232	472,183

† Dividends on capital and interest earned not included in these statements.

TERS FUND—Continued.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
16,006	42,236	87	145,327	566	1,030,521	379,435	283,732	95,703
8,015	29,234	74	110,335	506	929,142	360,420	256,546	103,874
6,732	33,465	64	111,046	498	863,995	332,386	228,460	103,926
6,716	26,975	69	105,715	453	795,590	313,004	213,193	99,811
3,805	30,232	28	54,385	413	731,653	294,281	201,811	92,470
2,316	24,369	16	29,540	401	721,015	273,062	203,931	69,131
2,138	29,700	30	32,685	398	713,329	272,465	180,324	92,141
2,424	20,980	33	35,600	394	728,770	264,994	172,690	92,304
3,062	14,480	20	25,315	385	732,910	247,304	163,501	83,803
3,383	12,428	23	46,298	388	747,000	223,733	151,430	72,303
6,788	28,388	44	79,767	394	804,418	185,197	127,585	57,612
8,518	12,504	74	197,223	376	790,151	165,670	119,049	46,621
9,801	17,038	175	644,300	406	888,166	146,123	90,906	55,217
6,750	11,537	116	309,800	252	486,764	129,553	66,207	53,346
2,685	8,357	20	55,500	147	189,455	114,285	76,178	48,107

A Reserve calculated at 4½ per cent.

A Reserve at 4 per cent.

COMPANY, BIRMINGHAM, ALA.

Incorporated Aug., 1907.

Commenced Business Sept. 16, 1907.

ford, Treas.; C. J. Palmer, Sec.; W. G. Harrison, Med. Dir.

15,635	15,635	80	183,500	80	183,500	118,254	615	117,699
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Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA.

Incorporated March 22, 1865.

Commenced Business July 31, 1865.

Mgr. Ins. Dept.; J. Smith Hart, Asst. Mgr.; Samuel H. Troth, Treas.; Dr. Thomas Wistar,
J. Thomas Moore, Supt. of Agencies; J. Roberts Foulke, Trust Officer.

1,508,616	7,940,940	8,202	22,843,568	71,040	191,986,786	60,964,095	56,146,969	4,817,126
1,711,029	7,232,244	7,532	220,264,362	767,083	2182,679,367	61,484,524	53,212,537	8,271,987
1,397,077	6,380,400	8,063	21,016,509	64,923	177,778,748	58,696,148	59,359,957	8,336,191
1,288,569	5,788,656	7,306	18,396,189	60,735	167,489,576	55,464,791	47,181,013	8,283,778
1,422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,568	44,609,143	6,542,419
1,151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,422	41,913,864	7,307,558
1,008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973
985,516	4,459,283	5,666	14,128,896	45,840	134,201,324	43,009,633	36,729,797	6,279,836
885,831	4,322,476	5,245	14,851,666	43,018	128,740,464	40,037,990	34,421,676	5,616,314
872,185	4,207,438	4,710	13,067,670	40,523	122,735,550	37,395,017	32,156,969	5,238,048
850,927	3,768,857	5,181	14,417,731	38,626	118,654,728	34,404,482	30,042,140	4,362,342
872,350	3,773,788	4,320	13,016,586	36,291	113,054,246	31,636,776	27,827,005	3,809,771
763,438	3,250,908	4,618	14,839,353	34,614	108,822,534	29,476,403	25,797,644	3,678,759
665,177	3,192,975	3,894	12,917,368	32,542	103,671,924	27,049,119	23,735,654	3,313,465
787,762	2,869,588	3,972	13,980,736	31,365	99,830,162	24,736,801	21,929,189	2,807,612
683,663	2,415,229	4,508	15,786,348	29,896	94,726,533	23,119,278	20,016,641	3,102,637
572,134	2,112,397	4,257	14,211,295	27,571	85,851,372	20,839,364	17,986,059	2,853,305
530,443	2,235,933	4,190	13,241,355	25,627	79,274,945	18,666,619	16,159,762	2,446,857
538,925	1,829,179	4,433	13,269,382	23,406	71,816,566	16,946,145	14,514,457	2,431,688
471,345	1,685,349	3,949	11,675,441	20,736	64,003,694	15,004,824	12,820,214	2,274,610
418,441	1,322,509	3,363	10,120,783	18,337	57,137,653	13,466,769	11,285,996	2,150,773
345,155	1,197,978	2,919	8,647,132	16,352	50,914,268	11,938,869	9,906,430	2,032,439
397,977	1,011,446	2,551	7,366,834	14,582	45,678,669	10,500,242	8,701,185	1,799,057
295,825	1,097,105	2,375	7,610,632	13,140	41,691,769	9,149,210	7,605,245	1,543,905
255,959	850,905	2,270	7,353,511	11,766	37,499,951	8,292,041	6,752,278	1,535,793
217,521	805,385	1,911	6,301,325	10,345	32,764,028	7,233,894	5,888,386	1,345,508
198,384	735,895	1,558	5,069,031	9,211	29,092,190	6,053,955	5,144,920	909,035
183,000	655,183	1,420	5,035,266	8,202	25,755,451	5,373,422	4,515,456	857,966

* Reserve at 4 per cent; on new business since 1902 at 3½ per cent. † Includes \$148,847 charged to accumulated fund for premiums and depreciation on securities. ‡ Change made to paid-for basis.

PROVIDENT LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1879	825,498	205,519	1,031,017	222,521	61,925	56,154	150,000	490,600
1878	763,004	177,097	940,101	185,474	33,792	77,066	140,194	436,526
1877	769,606	164,791	934,397	166,818	15,722	60,356	131,466	374,362
1876	786,453	167,803	954,256	114,824	12,677	49,060	115,708	292,269
1875	731,834	156,097	887,932	120,621	3,832	38,427	101,045	269,925
1874	668,531	105,969	774,500	125,310	2,903	28,841	81,696	238,750
1873	587,954	88,310	676,264	79,421	3,293	21,541	72,246	176,501
1872	483,931	60,935	544,866	115,884	2,613	27,631	60,330	206,458
1871	454,527	50,230	504,757	77,214	2,575	14,304	51,400	145,493
1870	365,499	34,436	399,935	43,450	2,122	9,319	51,569	106,460
1869	314,125	23,036	337,163	47,500	1,658	14,043	22,170	85,371
1868	219,202	15,552	234,754	22,000	1,366	6,335	.....	29,701
1867	151,710	6,614	158,324	11,500	774	3,125	.....	15,399
1866	74,706	2,090	76,797	13,000	367	1,309	.....	14,676
1865	10,939	281	11,221	.....	.....	.....	.....	.....

Capital Stock, \$100,000.

PROVIDENT SAVINGS LIFE ASSUR

1907	3,059,621	816,040	3,875,661	1,359,164	64,742	319,655	171,701	1,915,336
1906	3,526,663	969,405	4,496,068	1,622,631	39,376	371,366	188,749	2,222,122
1905	3,661,718	633,407	4,295,125	1,278,914	37,231	231,063	168,054	1,715,262
1904	3,659,298	712,424	4,371,722	1,454,171	16,783	253,861	173,879	1,898,694
1903	3,646,221	558,861	4,205,082	1,367,902	14,328	244,154	138,706	1,765,090
1902	3,644,751	465,664	4,110,415	1,264,642	11,378	206,890	129,204	1,612,114
1901	3,470,801	321,975	3,792,776	1,166,545	3,649	180,730	157,701	1,508,625
1900	3,421,059	150,829	3,571,888	1,312,255	1,914	185,080	121,309	1,620,558
1899	3,108,480	231,132	3,339,612	1,333,193	1,581	148,544	167,254	1,650,572
1898	2,612,078	127,126	2,739,204	1,176,100	1,581	66,058	189,571	1,433,310
1897	2,356,755	166,945	2,523,700	1,231,549	1,581	26,515	227,356	1,486,981
1896	2,148,637	87,240	2,235,877	1,231,882	1,582	23,202	224,593	1,481,259
1895	2,158,013	88,847	2,246,860	1,220,523	1,850	8,353	260,686	1,491,412
1894	2,140,248	74,110	2,214,358	1,082,150	1,581	9,249	312,838	1,405,818
1893	2,077,727	55,420	2,133,147	933,374	1,581	4,507	389,321	1,328,783
1892	1,839,918	42,923	1,882,841	826,903	840	850	344,905	1,173,498
1891	1,612,593	27,875	1,640,468	764,192	5,368	3,134	332,716	1,105,410
1890	1,512,591	30,817	1,543,408	706,958	100	1,492	346,529	1,055,079
1889	1,343,630	17,184	1,360,814	550,104	100	2,072	372,470	924,746
1888	1,145,153	18,472	1,163,625	401,232	100	4,629	376,681	782,642
1887	989,417	12,897	1,002,314	321,407	.....	3,039	368,982	693,428
1886	648,826	8,631	657,457	203,218	.....	7,356	200,285	410,859
1885	360,918	6,225	367,143	142,619	.....	1,895	70,743	215,257
1884	167,804	5,300	173,104	70,310	.....	4,949	16,384	91,643
1883	79,339	4,956	84,295	25,713	.....	9,986	2,442	38,141
1882	59,345	4,907	64,252	23,511	.....	6,587	1,024	31,122
1881	62,495	13,735	76,230	22,417	.....	418	836	23,671
1880	60,741	9,111	69,852	22,444	.....	1,362	657	24,463
1879	39,898	6,000	45,898	11,919	.....	1,883	405	14,207
1878	38,469	6,856	45,325	12,733	.....	3,582	627	16,942
1877	46,058	7,772	53,830	12,053	.....	3,981	534	16,568
1876	54,942	18,684	73,626	1,000	.....	404	.....	1,404
1875	15,813	13,333	29,146	.....	.....	.....	.....	.....

AND TRUST—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
154,535	645,135	1,173	3,895,033	7,357	22,486,295	4,773,219	3,935,570	837,649
130,307	566,832	891	2,987,392	6,874	20,984,554	4,325,603	3,537,633	787,969
125,242	499,604	998	3,085,131	6,793	20,707,581	3,952,543	3,174,702	777,841
148,848	441,117	1,168	3,859,388	6,805	20,847,199	3,569,636	2,810,402	759,234
128,345	398,269	1,251	4,158,670	6,456	19,479,410	3,093,155	2,356,774	736,381
129,017	367,767	1,306	4,451,504	5,993	17,714,531	2,586,085	1,972,691	613,394
124,860	301,361	1,461	4,646,726	5,498	15,551,136	2,127,029	1,609,573	517,456
98,893	305,495	1,253	3,068,523	4,676	12,565,121	1,777,821	1,271,462	505,359
94,037	240,185	1,287	3,114,958	4,034	11,204,384	1,508,847	1,005,180	503,667
79,346	186,029	1,027	2,645,535	3,264	9,388,400	1,141,497	746,312	395,185
77,931	166,295	969	2,778,003	2,592	7,643,523	734,627	500,450	234,177
60,303	93,706	1,027	3,205,227	2,014	6,024,297	527,074	321,384	205,690
40,623	60,371	882	2,546,650	1,298	4,027,250	336,980	177,253	159,736
29,674	47,480	528	1,732,300	543	1,889,400	205,528	.....	.....
8,136	8,374	70	324,000	70	324,000	120,480	.....	.....

* Reserve at 4 per cent; on new business since 1902 at 3½ per cent.

ANCE SOCIETY, NEW YORK, N. Y.

Organized February 25, 1875.

Commenced Business August 10, 1875.

1,303,118	3,218,454	3,818	8,958,853	38,047	84,500,888	.....	.....	.....
1,474,190	3,756,312	27,118	218,849,785	241,907	294,530,269	9,450,413	9,111,310	339,103
1,778,572	3,493,834	14,317	28,073,468	45,619	101,708,761	8,042,127	8,373,999	268,128
1,684,344	3,583,038	17,531	28,114,662	44,817	101,189,448	7,926,198	7,174,431	751,767
1,588,578	3,353,668	19,091	34,364,047	43,351	105,138,035	7,012,225	6,279,139	733,086
1,356,038	2,668,152	19,088	35,371,913	40,228	98,159,633	6,012,538	5,304,261	708,277
1,183,161	2,691,786	9,260	28,409,177	31,455	93,832,136	4,903,625	4,351,788	551,837
1,260,369	2,880,927	11,839	39,210,425	32,711	102,886,128	3,891,121	3,424,062	467,059
1,306,731	2,957,303	12,875	47,859,893	32,689	107,040,100	3,172,457	2,649,295	523,162
1,063,616	2,496,926	9,440	30,268,550	29,664	92,592,137	2,707,857	2,156,879	550,978
894,379	2,381,360	8,523	25,172,804	27,429	84,884,368	2,249,413	1,902,746	346,667
662,330	2,143,589	7,629	21,529,978	26,158	80,174,683	1,984,751	1,492,411	492,340
637,461	2,128,873	7,867	23,191,178	25,704	81,814,921	1,914,185	1,200,824	713,361
582,351	1,988,169	7,742	22,114,526	25,655	84,025,038	1,725,878	960,931	764,947
546,964	1,875,747	8,148	23,669,308	24,533	83,101,434	1,423,141	801,946	621,195
452,760	1,626,258	6,734	19,517,516	22,061	76,843,241	1,225,278	607,497	617,781
387,917	1,493,327	5,138	16,200,605	18,992	69,676,446	960,238	463,538	496,700
346,206	1,401,285	4,841	16,174,330	17,217	65,131,509	805,735	450,907	354,828
369,812	1,294,558	5,404	19,172,197	15,752	60,954,208	676,540	346,747	329,793
229,279	1,011,921	3,287	12,002,200	12,853	51,012,286	552,979	211,682	341,297
223,857	917,285	4,032	15,717,200	11,564	46,855,561	368,102	194,735	173,367
159,513	570,372	3,630	15,196,100	8,779	36,000,696	283,510	135,331	148,179
104,723	319,980	3,138	13,881,600	6,266	25,151,296	217,881	112,033	105,848
59,707	151,350	2,203	8,809,400	3,951	14,038,171	174,527	68,478	106,049
54,187	92,328	1,318	5,629,100	2,389	7,020,346	149,798	61,724	88,074
40,959	72,021	284	507,676	1,714	2,637,271	143,829	66,637	77,192
39,255	62,982	1,134	1,143,825	2,831	243,481	157,921	66,387	91,534
40,235	64,698	1,898	1,404,181	2,243	2,927,710	153,455	55,777	97,678
32,228	46,435	530	835,145	1,077	2,207,031	144,203	47,628	96,575
27,175	44,117	366	763,261	905	2,055,935	118,664	39,808	88,856
35,133	51,701	503	1,031,334	881	2,151,374	120,752	45,039	175,713
77,174	78,578	1,052	2,303,600	911	2,231,700	131,253	52,405	78,788
23,511	23,511	287	927,100	264	857,600	140,507	27,382	113,125

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. † Change made to paid-for basis.

Capital Stock, \$2,000,000.

PRUDENTIAL INSURANCE

John F. Dryden, Pres.; Leslie D. Ward, Vice-Pres.; Forrest F. Dryden, ad Vice-Pres.; Jacob E. Ward, Edw. Gray, Sec.; Edward Kanouse, Treas.; John K. Gore, Actuary; F. H. Johnston, Associate Med. Dir.; Aaron C. Ward, Asst. Med. Dir.; Fred A. Boyle, Cashier; Theo. C. E. Blanchard, Supervisor of Ordinary Agencies; Edward S. Andrews, C. H. Lang and F. W. Tasney, Overgne and Geo. W. Munsick, Asst. Secs.; Geo. H. Kirkpatrick and Holger E. A. C. Baker, Harry Vliet and Wm. R. Konow, Supervisors; Edward

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	50,861,532	5,920,485	56,782,017	14,016,756	291,285	2,028,301	1,703,874	18,040,216
1906	48,274,170	5,250,889	53,525,059	12,847,831	153,183	1,973,639	1,270,935	16,245,588
1905	45,012,227	4,291,195	49,303,422	11,507,125	130,599	1,542,776	1,145,316	14,325,816
1904	41,155,697	3,573,411	44,729,108	11,258,506	96,818	1,254,486	885,589	13,495,399
1903	36,028,402	2,996,726	39,025,128	9,812,458	69,272	882,690	780,479	11,544,899
1902	31,138,718	2,513,602	33,652,320	8,096,719	55,913	722,923	615,904	9,491,459
1901	26,681,757	2,150,645	28,832,402	7,411,428	41,634	553,787	535,691	8,542,540
1900	22,559,354	1,747,040	24,306,394	6,207,418	36,733	472,023	484,279	7,200,453
1899	19,028,792	1,557,408	20,586,200	5,420,758	17,386	469,038	349,464	6,256,646
1898	16,139,452	1,342,424	17,481,876	4,749,885	8,423	483,188	147,907	5,389,403
1897	14,551,868	1,028,897	15,580,765	4,342,562	17,702	544,068	82,444	4,986,776
1896	13,329,644	828,802	14,158,446	4,158,831	10,684	200,131	36,871	4,406,517
1895	11,892,766	692,772	12,585,538	3,846,754	2,182	53,618	12,937	3,915,491
1894	10,890,302	567,032	11,457,334	3,191,175	.....	33,605	12,415	3,237,195
1893	9,084,844	437,068	9,521,912	2,893,708	.....	16,180	6,319	2,916,207
1892	7,525,844	363,034	7,888,878	2,518,567	.....	10,688	10,402	2,539,657
1891	6,413,283	290,349	6,703,632	2,079,669	.....	11,412	14,221	2,105,302
1890	5,636,876	184,777	5,821,653	1,749,714	.....	5,184	.....	1,754,898
1889	4,442,833	158,465	4,601,298	1,327,856	.....	3,467	.....	1,331,323
1888	3,659,495	97,589	3,757,084	1,096,234	.....	650	.....	1,096,884
1887	2,942,257	71,094	3,013,351	853,819	.....	95	.....	853,914
1886	2,114,296	50,661	2,164,957	593,273	.....	.....	.....	593,273
1885	1,468,955	40,708	1,509,663	418,622	.....	.....	.....	418,622
1884	1,127,738	28,842	1,156,580	322,382	.....	.....	.....	322,382
1883	828,911	16,992	845,903	222,083	.....	.....	.....	222,083
1882	571,595	12,998	584,593	157,705	.....	.....	.....	157,705
1881	402,947	9,719	412,666	111,508	.....	.....	.....	111,508
1880	250,958	20,964	271,922	57,256	.....	.....	.....	57,256
1879	121,560	7,067	128,627	23,013	.....	.....	.....	23,013
1878	59,817	663	60,480	11,338	.....	.....	.....	11,338
1877	28,517	110	28,627	5,296	.....	.....	.....	5,296
1876	14,495	48	14,543	1,958	.....	.....	.....	1,958

COMPANY OF AMERICA, NEWARK, N. J.

Incorporated April 3, 1873.

Commenced Business October 13, 1875.

3d Vice-Pres.; Wilbur S. Johnson, 4th Vice-Pres. and Comptroller; Richard V. Lindabury, Gen. Counsel; Actuary; Edward H. Hammill, M.D., and R. L. Burrage, Med. Dirs.; W. P. Watson, Ass't Sup't of Real Estate; F. C. Blanchard, Supervisor Loan Department; G. B. Speer, Superintendents Special Ordinary Agencies; V. Riker, Willard I. Hamilton, Hy. Krause, Asst. Actuaries; Fred. L. Hoffman, Statistician; Geo. W. Gore, Frederick D. Duffield, General Solicitor; Robert Gemmell, Supervisor of Claims.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
16,377,057	34,417,273	b1434,339	b195,523,950	b685,2793	b840,291,172	145,224,667	130,164,473	15,060,194
		74,022	76,924,565	438,029	497,075,873			
16,203,559	32,449,147	b1470,493	b196,831,542	b647,1689	b788,261,730	127,053,416	106,519,358	20,534,058
		85,067	83,315,854	408,117	464,840,841			
16,404,339	30,730,155	b1576,215	b206,786,807	b611,7575	b738,502,100	107,229,585	91,183,218	16,046,367
		96,335	98,581,328	372,940	431,777,561			
16,398,142	29,893,541	b1547,781	b202,524,911	b5642,335	b675,992,239	88,511,955	75,187,108	13,324,847
		101,058	109,485,065	324,338	380,740,769			
15,104,225	26,649,124	b1468,230	b190,386,294	b5176,456	b613,935,810	72,394,760	62,201,362	10,193,398
		94,887	102,822,648	270,851	317,322,903			
13,369,935	22,861,394	b1439,844	b184,327,303	b4692,182	b550,464,264	60,245,340	50,723,935	9,521,405
		776,596	879,909,889	2215,009	2251,563,574			
12,251,614	20,794,154	b1512,635	b191,712,877	b42905,39	b498,127,133	48,630,571	41,765,966	6,864,605
		71,848	81,355,624	177,612	205,163,550			
10,977,102	18,177,555	b1498,211	b182,270,423	b3908,622	b448,596,996	40,599,992	34,189,860	6,410,132
		61,351	67,450,919	138,333	155,633,813			
9,488,967	15,745,613	b1401,399	b165,760,248	b3406,189	b389,039,257	33,948,760	27,934,338	6,014,422
		54,342	56,914,383	103,228	113,162,229			
7,538,019	12,927,422	b1043,998	b121,080,784	b2924,526	b333,992,200	28,887,196	22,998,301	5,888,895
		39,208	43,614,000	71,927	80,554,853			
6,470,005	11,456,781	b1008,868	b112,371,379	b2658,700	b303,770,952	23,984,570	18,744,451	5,240,119
		29,002	31,581,798	52,583	59,346,638			
6,127,175	10,533,692	b957,804	b108,223,712	b2437,251	b279,030,638	19,541,828	15,507,711	4,034,117
		17,695	21,190,031	35,807	41,422,845			
5,929,413	9,844,904	b1044,686	b124,374,407	b2330,741	b268,414,100	15,780,154	12,476,933	3,303,221
		23,503	25,706,280	30,803	34,716,055			
6,367,820	9,605,015	b1668,847	b205,128,243	b2256,614	b259,840,927	13,041,809	10,100,032	2,941,777
		12,245	13,872,559	17,752	20,504,727			
4,534,888	7,451,095	b1086,780	b128,208,941	b1941,533	b218,199,566	11,021,445	8,285,884	2,735,561
		5,280	6,256,198	10,472	12,441,733			
3,426,782	5,966,439	b804,075	92,677,524	b1653,465	184,306,206	8,840,853	6,620,436	2,220,417
		4,503	5,080,097	8,120	9,531,076			
2,842,606	4,947,908	b623,804	72,966,176	b1360,383	150,758,907	6,889,674	5,439,604	1,450,070
		3,827	4,449,177	5,677	6,801,435			
2,880,277	4,635,175	b808,597	b95,074,484	b1228,332	135,084,498	5,084,895	3,738,981	1,345,914
		2,484	3,075,376	3,272	4,079,156			
2,257,965	3,589,288	b721,830	b73,576,853	b1099,312	117,357,415	3,924,295	2,852,550	1,071,745
		1,280	1,568,542	1,839	2,328,862			
1,818,545	2,915,429	b558,339	b58,214,981	b850,064	92,418,854	2,874,163	2,097,722	776,441
		458	632,413	915	1,242,929			
1,678,581	2,532,495	b519,577	b60,202,194	b736,909	81,694,088	1,967,369	1,482,064	485,305
		574	689,000	735	945,000			
1,198,981	1,792,254	b391,278	b49,142,316	b548,433	59,328,627	1,425,720	1,019,883	405,837
		552	728,500	427	585,500			
821,742	1,240,364	d304,773	28,860,882	d422,671	40,266,445	1,040,816	717,779	323,037
648,681	971,063	d266,718	24,892,268	d324,794	28,545,189	752,878	481,264	271,614
479,982	702,065	d227,417	20,426,140	d273,917	23,053,935	563,178	333,484	229,694
293,730	451,435	d151,956	17,541,210	d196,007	15,738,973	392,269	a249,724	142,545
219,181	330,689	d124,746	9,688,362	d133,582	10,959,948	253,853	a156,315	97,538
186,572	243,828	d101,856	8,555,904	d87,462	7,347,892	168,154	a83,215	84,939
84,223	107,235	d35,879	3,157,352	d43,715	3,866,913	201,892	a94,797	107,095
34,656	45,994	d20,064	1,788,696	d22,808	2,027,888	55,152	a40,794	14,358
18,879	24,175	d10,521	967,932	d11,226	1,030,655	26,906	a20,791	6,115
16,253	18,211	d7,904	727,168	d4,816	443,072	11,836	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3 per cent.
b Industrial policies.

d All industrial policies.

a Reserve calculated at 4 1/4 per cent.
p Change made to paid-for basis.

Capital \$100,000.

PURITAN LIFE INSURANCE

Darius L. Goff, Pres.; J. D. E. Jones, Vice-Pres.; Rowland G. Hazard,
Edmund D. Chesebro, Med.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1907	\$ 11,964	\$ 19,240	\$ 31,204	\$	\$	\$	\$	\$

Incorporated April 17, 1889.

REGISTER LIFE AND ANNUITY INS

P. W. McManus, Pres.; J. D. Brockmann, Vice-Pres.; Wm. M. Radcliffe, Sec., Treas. and Gen. Mgr.;

1907	171,122	23,323	194,445	34,791	1,000	15,687	23,592	75,070
1906	174,128	16,968	191,096	15,953	.....	9,897	23,688	49,538
1905	160,373	16,999	177,372	24,502	.....	7,917	25,093	57,512
1904	142,079	9,456	151,535	30,827	.....	5,323	19,728	55,878
1903	113,572	8,290	121,862	11,084	.....	4,148	11,825	27,057
1902	92,291	5,310	97,601	13,543	.....	1,040	8,721	23,304
1901	79,530	4,587	84,117	8,761	.....	2,748	7,720	19,229
1900	56,735	2,963	59,698	4,200	.....	3,732	4,234	12,166
1899	48,779	1,717	50,496	1,022	.....	3,271	5,431	9,724
1898	40,970	1,402	42,372	5,535	.....	1,196	1,739	8,470
1897	27,908	1,424	29,332	4,592	.....	1,330	973	6,895
1896	19,342	1,069	20,411	2,500	.....	639	196	3,335
1895	13,138	1,273	14,411	3,000	.....	375	150	3,525
1894	8,538	1,043	9,581	2,500	.....	352	134	2,986
1893	8,725	893	9,618	.....	.....	592	22	614
1892	9,523	627	10,150	1,000	.....	1,350	22	2,372
1891	10,863	300	11,253	.....	.....	378	.....	378
1890	11,471	5,886	17,357	.....	.....	.....	.....	.....
1889	4,019	42	4,061	.....	.....	.....	.....	.....

Capital \$125,000.

RELIABLE LIFE ASSURANCE

Henry L. Dollman, Pres.; C. A. Woods, Vice-Pres.; J. J. Williams, Vice-Pres.; A. L. Smith, Sec.; J. J.

1907	57,324	372	57,696	7,000	.....	.....	553	7,553
1906	58,564	2,190	60,754	2,500	.....	.....	.....	2,500
1905	31,289	43,284	74,573	500	.....	.....	.....	500

Capital Stock, \$1,000,000.

RELiance LIFE INSURANCE

J. H. Reed, Pres.; T. H. Given, 1st Vice-Pres.; J. W. Garland, 2d Vice-Pres.; H. G. Scott, 3d Vice-

1907	537,602	95,022	632,714	88,615	75	13,880	2,341	104,911
1906	429,781	91,113	520,894	52,123	100	40,924	1,845	94,992
1905	296,978	77,762	374,740	34,948	75	.....	1,199	36,222
1904	167,144	65,450	232,594	6,000	.....	.....	334	6,334
1903	128,049	39,530	167,579	.....	.....	.....	.....	.....

Capital \$100,000.

REPUBLIC LIFE INSURANCE

Birch F. Rhodus, Pres.;

COMPANY, PROVIDENCE, R. I.

Incorporated April 18, 1907.

Commenced Business Nov. 12, 1907.

Vice-Pres.; Jas. E. Sullivan, Treas.; Clinton C. White, Sec. and Asst. Treas.;
Examiner; Harwood E. Ryan, Actuary.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 16,354	\$ 16,354	47	\$ 310,500	47	\$ 310,500	\$ 112,315	\$ 4,665	\$ 107,650

Reserve at 3½ per cent.

URANCE COMPANY, DAVENPORT, IA.

Commenced Business April 22, 1889.

Geo. E. Decker, Med. Dir.; Louis E. Knocke, Asst. Sec. and Auditor; B. H. Saxton, Supt. of Agencies.

27,438	102,508	271	407,980	3,663	5,030,268	544,664	513,450	31,214
44,110	93,648	525	810,542	3,619	4,950,616	448,390	424,275	24,115
51,416	108,928	886	1,221,662	3,489	4,639,252	350,067	327,966	22,101
50,948	106,826	901	1,161,907	3,058	4,053,365	277,301	252,264	25,037
39,009	66,066	688	885,663	2,556	3,340,530	228,820	196,408	32,412
30,975	54,279	534	713,837	2,124	2,790,263	171,551	139,394	32,157
33,364	52,593	607	765,703	1,840	2,364,735	125,842	94,467	31,375
23,482	35,648	339	445,639	1,383	1,760,594	92,440	64,626	27,814
23,067	32,791	427	516,116	1,265	1,589,727	66,897	41,491	24,838
22,924	31,394	452	532,208	1,104	1,369,721	46,236	22,870	23,366
15,378	22,273	352	405,048	791	1,016,559	33,455	12,412	21,043
14,137	17,472	218	267,404	569	770,426	24,560	10,304	14,256
10,869	14,394	152	186,964	439	620,422	21,708	8,364	13,344
5,388	8,374	38	46,667	333	502,458	21,657	7,061	14,596
5,379	5,993	82	107,091	329	500,791	20,027	5,601	14,426
4,711	7,083	51	75,700	299	468,200	16,312	5,408	10,904
6,521	6,899	152	226,500	405	603,500	15,599	7,302	8,297
9,741	9,741	276	512,500	360	576,000	11,641	5,967	5,674
2,983	2,983	151	195,000	147	191,000	3,767	2,109	1,858

Reserve at 3 per cent. on new business since 1905; prior at 4 per cent.

COMPANY, INDIANAPOLIS, IND.

Incorporated May 14, 1904.

Commenced Business February 14, 1905.

Hinman, Asst. Sec.; L. W. Cooper, Treas.; H. E. Fleber, Asst. Treas.; Dr. Geo. W. Combs, Med. Dir.

33,329	40,882	234	485,479	923	2,060,979	64,636	49,136	15,500
51,528	54,028	651	1,547,500	1,016	2,327,500	42,017	26,115	15,902
34,408	34,908	511	1,077,000	503	1,062,000	34,780	5,573	29,207

Reserve at 3 per cent.

COMPANY, PITTSBURG, PA.

Organized 1903.

Commenced Business May 13, 1903.

Pres. and Sec.; J. W. Fleming, Treas.; W. J. Snodgrass, Asst. Treas.; Albert Pettit, M. D., Med. Dir.

296,208	401,119	3,131	5,946,374	6,925	14,105,048	2,443,471	870,527	1,572,944
316,385	411,377	2,752	5,735,205	5,095	10,905,918	2,148,167	592,138	1,556,029
273,679	309,901	2,412	4,304,041	3,562	7,201,940	2,032,077	397,713	1,634,364
275,245	281,579	1,681	3,303,074	1,846	4,218,274	1,964,773	222,694	1,742,079
113,845	113,845	325	1,315,650	324	1,314,650	2,018,701	107,874	1,910,827

Reserve at 3 per cent.

COMPANY, CHICAGO, ILL.

Incorporated 1906.

Commenced Business 1908.

W. L. Sherrill, Sec.

RESERVE LOAN LIFE INSURANCE

Chalmers Brown, Pres.; Wm. R. Zulich, Vice-Pres.; W. K. Bellis, Sec.; G. L. Stayman,
C. F. Cleaveland, Asst. Gen. Mgr.; J. R. Duvall, Asst. Mgr.; J. L.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	513,209	80,023	593,232	78,724	.....	179,410	50	258,184
1906	681,240	74,059	755,299	42,700	.....	266,915	21,280	330,895
1905	1,047,486	60,507	1,107,993	21,748	.....	175,117	12,266	209,131
1904	823,386	30,040	853,426	40,500	.....	91,126	6,326	137,952
1903	269,727	5,738	275,465	29,000	.....	18,141	4,626	51,767
1902	137,949	3,816	141,765	22,500	.....	.....	2,990	25,490
1901	77,726	1,182	78,908	4,500	.....	.....	.....	4,500

Capital \$100,000.

ROCKFORD LIFE INSURANCE

A. J. Lovejoy, Pres.; J. Frank Deuel, C. J. Lundberg, H. H. Tarbox, Vice-Pres'ts; Louis

Capital \$100,000.

ROME INDUSTRIAL LIFE INSUR

Sproul Fouché, Pres.;

1907	4,258	19,182	23,440	317	\$ 547			864
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A Health claims.

Incorporated March 15, 1886.

ROYAL UNION MUTUAL LIFE INSUR

F. D. Jackson, Pres.; N. M. Hubbard, Jr., Vice-Pres. and Gen. Counsel;

1907	608,177	103,057	711,234	120,009	7,000	71,542	46,548	245,099
1906	566,178	98,550	664,728	75,501	.....	68,877	19,488	153,866
1905	540,294	98,435	638,729	85,674	1,000	61,629	11,325	159,628
1904	519,528	69,221	589,449	94,683	.....	47,130	8,199	150,013
1903	441,715	54,639	496,354	69,346	.....	30,007	5,580	104,932
1902	369,206	48,051	417,257	65,407	.....	44,244	5,357	118,968
1901	310,893	108,016	418,909	73,501	1,000	35,212	4,955	114,664
1900	320,909	141,247	462,156	88,556	.....	21,329	3,527	113,412
1899	194,930	128,027	322,957	40,369	.....	5,703	2,046	48,118
1898	116,794	12,615	129,409	21,200	.....	5,693	1,918	28,811
1897	96,146	60,894	157,040	22,235	.....	10,296	4,664	37,195
1896	76,783	10,682	87,465	7,500	.....	4,154	2,317	13,971
1895	53,625	8,414	62,039	6,650	.....	4,072	12,287	12,009
1894	48,007	8,586	56,593	10,000	.....	3,296	1,211	14,507
1893	39,906	5,447	45,353	.....	.....	3,094	1,105	4,199
1892	35,655	4,702	40,357	2,000	.....	1,127	921	4,048
1891	32,137	3,719	35,856	.....	.....	677	391	1,301
1890	28,620	2,474	31,094	3,000	.....	872	.....	4,263
1889	21,801	7,961	29,762	.....	314	.....	236	550
1888	16,637	2,772	19,409	1,000	.....	.....	.....	1,000
1887	12,726	4,909	17,635	3,000	.....	.....	.....	3,000
1886	6,089	4,489	10,578	.....	.....	.....	.....	.....

SCANDIA LIFE INSURANCE

N. A. Nelson, Pres.; E. P. Strandberg, Vice-Pres.; Charles H. Boman, Sec.; L. G. Abrahamson,

1907	270,449	27,856	298,305	161,895	.....	15	.....	161,910
1906	243,988	22,780	266,768	110,933	.....	150	.....	111,083
1905	164,777	412,949	577,726	102,734	.....	.....	.....	102,734

COMPANY, INDIANAPOLIS, IND.

Incorporated March 2, 1897.

* Commenced Business March 10, 1897.

Asst. Sec.; M. M. Crabill, Gen. Supt. of Agencies; W. S. Shelton, Supt. of Agencies;
Larway, Med. Dir.; G. A. Deitch and W. A. Ketcham, Counsel.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
234,576	492,760	868	1,887,913	5,685	13,079,634	1,784,722	1,670,927	113,795
225,961	556,856	1,962	5,216,505	5,987	14,631,621	1,682,566	1,560,947	121,619
206,539	415,670	1,754	4,734,552	4,954	11,930,911	1,471,875	1,358,476	113,399
190,337	328,289	1,612	4,353,153	3,932	8,825,103	779,432	725,870	53,562
87,928	139,695	943	2,119,500	2,825	5,439,650	240,681	197,466	43,215
75,721	101,305	823	1,864,250	2,285	4,081,200	112,273	73,705	38,568
62,927	67,427	1,172	1,804,400	1,947	2,991,950	71,127	20,368	50,759

* Reincorporated under level premium laws in 1901. Reserve at 3½ and 4 per cent.

COMPANY, ROCKFORD, ILL.

Incorporated 1908.

Brandes, Sec.; Marcus A. Bettman, Treas.; J. E. Tuite, Med. Dir.; E. D. Reynolds, Attorney.

ANCE COMPANY, ROME, GA.

Incorporated June 25, 1907.

Commenced Business July 22, 1907.

John M. Graham, Sec.

14,139	15,003	5,107	481,594	3,770	319,227	110,938	6,656	104,282
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Reserve at 3½ per cent.

ANCE COMPANY, DES MOINES, IA.

Commenced Business March 18, 1886.

Sidney A. Foster, Sec.; G. B. Pray, Treas.; Jas. T. Priestley, M. D., Med. Dir.

246,510	491,609	2,252	3,633,594	10,961	17,700,087	1,996,396	1,799,505	196,891
232,854	398,720	1,852	3,273,714	9,946	16,047,039	1,757,980	1,592,768	165,212
236,030	395,658	2,201	3,271,844	9,598	15,170,104	1,507,917	1,357,562	150,355
241,125	391,137	2,537	4,304,338	9,058	14,883,807	1,266,798	1,143,753	123,045
198,335	303,268	2,062	3,393,879	7,790	12,783,263	1,056,762	947,171	109,591
176,135	291,122	1,591	2,776,477	6,479	10,751,579	856,318	774,553	81,765
135,187	249,855	1,569	2,500,591	5,794	9,505,492	732,122	660,488	71,694
184,705	298,117	2,454	3,939,940	5,482	9,191,600	545,407	490,726	54,668
140,068	188,186	2,122	3,968,150	4,024	7,158,094	372,635	342,615	30,002
83,467	112,278	1,503	2,799,685	2,823	5,047,544	256,876	219,487	37,318
76,522	113,717	1,334	2,738,920	2,391	4,456,659	226,876	191,480	35,396
50,994	64,965	1,213	2,226,667	1,979	3,725,114	177,132	170,340	6,792
34,140	46,149	482	775,800	1,308	2,038,947	147,843	141,075	6,768
24,314	38,821	431	718,500	1,049	1,633,797	134,292	125,526	8,766
19,276	23,475	190	463,308	827	1,324,483	109,358	101,116	8,242
17,354	21,402	214	309,575	808	1,149,775	89,126	82,964	6,162
17,027	18,328	227	329,300	719	1,002,700	69,569	61,258	8,311
11,821	16,084	154	252,450	579	817,400	50,244	45,806	4,438
12,614	13,164	237	357,950	511	703,050	35,016	31,694	3,322
11,660	12,660	176	245,100	433	542,100	18,955	17,707	1,248
8,725	11,725	222	270,000	349	410,500	11,353	9,797	1,556
5,357	5,357	210	234,500	210	234,500	5,576	3,438	2,138

Reserve at 4 per cent. † Change made to paid-for basis.

COMPANY, CHICAGO, ILL.

Incorporated January, 1905.

Commenced Business, April 14, 1905.

Treas.; Wm. A. Peterson, M. D., Med. Dir.; Edwin A. Olson, Attorney and Agency Director.

75,286	237,196	1,113	1,210,200	9,560	9,819,433	615,654	183,749	431,905
59,837	170,920	1,003	1,091,320	9,107	9,330,887	552,585	148,444	404,141
36,196	138,930	9,224	10,976,562	8,742	8,844,577	446,220	108,690	337,530

Reserve at 3½ per cent.

Guaranty Capital, \$100,000.
Incorporated Sept., 1901.

SECURITY LIFE AND ANNUITY

J. Van Lindley, Pres.; P. H. Hanes, Vice-Pres.; G. A. Grimsley, Sec. and
E. R. Michaux, Medical Director;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	354,530	22,192	376,722	71,101	.....	2,448	.....	73,549
1906	296,421	27,925	324,346	73,823	.....	1,094	.....	74,917
1905	203,517	18,921	222,438	35,987	.....	650	.....	36,637
1904	113,486	9,947	123,433	14,105	13,449	117	.....	27,671
1903	83,457	13,323	96,780	14,716	18,340	.....	.....	33,056
1902	44,379	13,716	58,095	13,695	.....	.....	.....	13,695
1901	21,503	.....	21,503	.....	.....	.....	.....	.....

Capital Stock \$492,560.
Incorporated March, 1902.

SECURITY LIFE INSURANCE

W. O. Johnston, Pres.; Geo. C. Gale, Vice-Pres. and Gen. Counsel; Carl T. Prime,
Roy M. Marsh, Dir. of Agencies; J.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	542,265	505,491	1,047,756	34,495	587	43,308	9,323	87,713
1906	344,140	61,491	405,631	36,996	1,125	45,196	.....	83,317
1905	357,168	29,172	386,340	20,442	747	25,480	.....	46,669
1904	281,570	36,049	317,619	8,023	85	8,451	.....	16,559
1903	96,794	386	97,180	2,060	.....	.....	.....	2,060

† Including health claims.

Reincorporated Dec. 29, 1899.

SECURITY MUTUAL LIFE INSURANCE

Fredric W. Jenkins, Pres.; Wm. G. Phelps, Vice-Pres.; Geo. W. Dunn, 2d Vice-Pres.; A. B.
J. W. Manier, Treasurer; Z. Bennett Phelps, Comptroller; R. L.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	1,575,820	223,044	1,798,864	575,318	292	94,301	28,375	698,286
1906	1,677,856	187,735	1,865,591	587,744	292	50,176	17,196	655,408
1905	1,642,263	146,419	1,788,682	481,506	543	31,375	7,389	520,813
1904	1,452,285	864,539	2,316,824	455,210	218	22,188	9,023	486,639
1903	1,211,808	619,670	1,831,478	384,564	.....	24,610	4,585	413,759
1902	1,012,349	66,848	1,079,197	353,469	.....	14,571	1,892	369,932
1901	886,063	35,994	922,057	315,462	.....	2,611	3,706	321,779
1900	777,579	43,202	820,781	333,531	.....	1,715	4,041	339,287
1899	568,876	182,435	751,311	198,306	.....	2,769	5,274	206,349
1898	484,576	19,883	504,459	213,421	.....	1,595	5,966	220,982
1897	509,684	17,028	526,712	173,060	.....	312	5,528	178,900
1896	472,755	12,346	485,101	125,135	.....	.....	6,102	131,237
1895	352,044	49,104	401,148	75,290	.....	.....	6,327	81,617
1894	229,522	20,580	250,122	61,394	.....	.....	2,607	64,001
1893	175,439	12,463	187,902	33,652	.....	.....	1,026	34,678
1892	124,711	4,841	129,552	53,230	.....	75	.....	53,395
1891	92,152	10,400	102,552	34,069	.....	.....	.....	34,069
1890	82,432	4,186	86,618	29,000	.....	27	.....	29,027
1889	61,314	4,065	65,379	6,000	.....	579	.....	6,579
1888	40,714	4,518	45,232	8,000	.....	.....	.....	8,000
1887	17,764	4,760	22,524	1,000	.....	.....	.....	1,000

COMPANY, GREENSBORO, N. C.

Commenced Business Sept. 2, 1901.*

Manager of Agents; Lee H. Battle, Treas.; C. C. Taylor, Agency Director;
J. P. Turner, Asst. Med. Dir.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
150,410	223,959	1,968	3,153,820	5,812	10,049,074	535,529	414,459	121,070
150,807	225,724	2,593	4,132,661	4,987	8,834,700	373,420	261,739	111,681
114,346	150,983	2,054	3,266,600	3,181	5,936,100	273,556	165,283	108,273
47,257	74,928	648	1,272,600	1,340	3,086,100	197,905	88,860	109,045
28,945	62,001	334	895,900	784	2,040,900	148,161	48,028	100,133
37,486	51,181	433	1,061,100	591	1,477,000	112,422	13,901	98,591
19,407	19,407	233	601,800	233	601,800	3,262	1,166	2,096

* Reorganized in 1902. Reserve at 4 per cent.

CO. OF AMERICA, CHICAGO, ILL.†

Commenced Business March, 1902.

Reincorporated June 12, 1903.

Sec.; O. W. Johnson, Treas.; J. Chas. Seitz, Actuary; S. S. Werth, M. D., Med. Dir.;
Harry Cailow, Asst. Sup't. of Agencies.

346,379	434,022	2,052	7,977,718	4,506	15,708,680	1,570,351	620,493	949,858
201,605	284,022	1,073	3,387,741	3,320	10,764,978	666,732	442,752	223,980
219,169	265,838	1,722	5,245,679	3,179	10,357,474	518,452	348,336	170,116
157,307	173,866	1,465	3,805,750	2,163	7,048,750	383,656	173,699	209,957
64,506	66,567	753	3,290,750	1,003	4,163,250	202,723	59,438	143,285

† Incorporated under laws of Va. Reserve at 3½ per cent.

COMPANY, BINGHAMTON, N. Y.

Incorporated November 6, 1886.

Commenced Business January 3 1887.

Howe, 3d Vice-Pres.; C. H. Jackson, Agency Sec.; David S. Dickenson, Actuary;
Lounsberry, Med. Dir.; Charles A. LaDue, Sec.; J. B. Abbott, Cashier.

527,799	1,226,085	4,161	7,037,340	28,050	48,473,969	4,654,380	4,106,015	548,365
699,506	1,354,914	6,871	10,967,517	29,877	51,042,299	4,090,591	3,546,948	543,643
823,188	1,344,001	9,122	14,667,149	29,717	51,010,771	3,637,838	3,116,853	520,985
790,609	1,277,248	9,292	13,888,017	26,260	47,044,657	3,069,340	2,563,519	505,821
656,241	1,070,000	7,315	11,251,038	22,071	42,386,784	1,988,870	1,397,156	591,714
537,472	907,404	6,103	9,791,906	19,594	36,336,866	1,207,388	638,533	568,855
412,431	734,210	5,020	7,719,411	17,035	32,366,384	1,155,453	459,010	696,443
294,052	633,339	4,739	7,803,773	15,329	30,477,401	1,005,386	359,720	645,666
302,551	508,900	7,289	13,286,383	14,582	29,308,883	830,637	262,994	567,643
230,912	451,894	2,703	6,284,269	10,608	23,400,600	604,668	138,807	465,861
275,178	454,078	4,321	8,411,672	11,033	23,324,638	570,773	76,487	.....
278,648	409,885	4,365	9,523,526	10,051	22,619,563	441,150	11,549	.....
227,104	308,721	4,034	10,931,500	8,409	20,137,350	369,367	9,531	.....
123,285	187,286	2,242	5,839,900	6,134	13,756,200	281,116	3,021	.....
86,500	121,178	2,151	4,894,100	5,173	10,745,300	220,368	13,793	.....
60,562	113,867	1,383	3,186,250	3,866	7,663,800	156,594	5,279	.....
35,549	69,618	1,132	1,864,000	3,138	5,701,500	132,866	5,319	.....
27,249	56,276	1,254	2,095,500	2,625	4,814,500	99,588	1,662	.....
22,126	28,705	1,111	2,019,500	1,893	3,575,500	68,936	1,505	.....
20,413	28,413	840	1,584,500	1,146	2,189,500	33,569	4,026	.....
10,512	11,512	626	1,203,000	548	1,034,000	15,032	152	.....

* Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.

† Change made to paid-for basis.

Organized Oct. 3, 1895.

SECURITY MUTUAL LIFE INSUR

W. A. Lindly, Pres.; F. W. Dinsmore, Vice-Pres.; H. D. Brooks, Vice-Pres. and
A. A. Cone, Asst. Supt. of Agents;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	182,930	28,855	211,785	20,675	.....	19,572	47	40,294
1906	168,454	12,687	181,141	29,600	.....	9,845	.....	39,445
1905	169,775	6,327	176,102	22,911	.....	6,231	.....	29,142
1904	137,102	3,817	140,919	10,075	.....	5,372	.....	15,447
1903	88,988	2,295	91,283	4,693	.....	1,911	.....	6,604

Capital Stock, \$200,000.

SOUTH ATLANTIC LIFE INSUR

Edmund Strudwick, Pres.; S. P. Wiley, Beverley B. Munford, S. W. Travers and L. M.
Dr. J. Allison Hodges,

1907	148,628	26,839	175,467	21,492	.....	1,968	916	24,376
1906	110,383	19,040	129,423	21,500	.....	2,302	1,207	25,009
1905	97,784	22,575	120,359	23,500	.....	471	78	24,049
1904	90,438	17,454	107,892	17,050	.....	632	10	17,692
1903	97,985	10,250	108,235	10,235	.....	.....	.....	10,235
1902	85,213	11,391	96,604	11,970	.....	.....	.....	11,970
1901	52,462	13,163	65,625	6,500	.....	.....	.....	6,500
1900	26,221	3,887	30,108	.....	.....	.....	.....	.....

SOUTH BEND LIFE INSURANCE

Geo. I. Richmire, Pres.; Stephen T. Randolph, Vice-Pres.; Addison M. Hoot

1907	11,158	43,532	54,690					
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Capital Stock, \$100,000.

SOUTHEASTERN LIFE INSURANCE

Elliot Estes, Pres.; A. H. Twichell, Vice-Pres.; John B. Cleveland, 2d Vice-Pres.; Wm. H.

1907	62,736	7,463	70,199	7,000	.....	3,722	.....	10,722
1906	46,679	1,670	48,349	.....	.....	745	.....	745

Capital Stock \$300,000.

SOUTHERN LIFE AND TRUST COMPANY

E. P. Wharton, Pres.; A. W. McAlister, 1st Vice-Pres. and Mgr.; A. M. Scales, and Vice-
Dr. Thomas R. Little, Med. Dir.; C. W. Miller,

1907	131,100	27,923	159,023	3,750	.....	.....	193	3,943
1906	94,280	1,972	96,252	3,000	.....	1,459	.....	4,459
1905	55,656	1,891	57,547	.....	.....	453	.....	453
1904	28,948	138	29,086	2,183	.....	254	.....	2,437
1903	7,777	1,090	8,867	.....	.....	.....	.....	.....

ANCE COMPANY, LINCOLN, NEB.

Reincorporated July 1, 1903.
Commenced Business 1895.Agency Director; M. Weil, Sec.; L. J. Dunn, Treas.; A. D. Wilkinson, Med. Dir.;
Allen W. Field, Attorney.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$	\$			\$	\$	\$	\$
71,381	111,675	1,305	1,590,354	4,722	5,639,186	374,746	309,092	65,654
70,743	110,188	1,470	1,681,095	4,431	5,317,415	277,097	238,421	38,676
75,533	104,675	1,928	2,326,076	4,359	5,312,577	199,738	166,122	33,616
69,833	85,280	1,934	2,395,346	3,470	4,297,622	129,772	98,268	31,504
52,263	58,077	1,403	1,559,576	2,295	2,901,376	73,608	59,661	13,947

Reserve at 4 per cent.

ANCE COMPANY, RICHMOND, VA.

Incorporated February 20, 1900.
Commenced Business May 9, 1900.Williams, Vice-Presidents; B. W. Lacy, Jr., Sec. and Act.; O. S. Swink, Supt. of Agencies;
Med. Dir.

88,485	112,861	1,450	3,233,569	3,151	5,809,947	519,455	297,844	221,611
38,533	63,542	606	1,037,564	2,217	3,669,366	455,945	227,845	228,100
36,658	60,707	335	523,284	1,866	3,004,737	393,618	174,533	219,085
59,973	77,665	545	813,341	1,894	3,018,453	333,978	127,357	206,621
74,936	85,171	1,062	1,438,312	2,039	3,191,162	284,339	87,478	196,861
64,617	76,587	1,000	1,602,550	1,539	2,608,600	268,357	49,829	218,528
48,750	55,250	736	1,202,807	926	1,632,250	249,795	24,508	225,287
36,496	36,496	576	1,018,250	552	983,250	205,462	6,194	199,268

* Reserve at 4 per cent; new business since 1901 at 3½ per cent.

COMPANY, SOUTH BEND, IND.

Incorporated Oct., 1906.
Commenced Business May, 1907.

man, Sec.; Eldon N. Hayhurst, Treas.; Stuart Mackibbin, General Counsel.

26,306	26,306	284	435,500	266	394,500	27,116	17,586	9,530
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Reserve at 3½ per cent.

COMPANY, SPARTANBURG, S. C.

Incorporated Nov. 3, 1905.
Commenced Business January 1, 1906.

Valentine, Sec.-Treas.; Geo. R. Dean, M. D., and Geo. W. Heinitch, M. D., Med. Dir.

41,347	52,069	725	1,171,150	1,159	2,044,475	134,680	38,162	96,518
33,140	33,885	746	1,370,325	674	1,268,175	117,273	14,877	102,396

Reserve at 4 per cent.

(Life Department), GREENSBORO, N. C.

Commenced Business July 1, 1903.

Pres. and Counsel; R. J. Mebaue, 3rd Vice-Pres.; R. G. Vaughn, Treas.; David White, Sec.;
Asst. Mgr.; J. W. Browley, Supt. of Agencies.

85,611	89,554	1,164	1,900,000	2,423	4,062,250	613,206	210,952	402,254
48,612	53,071	910	1,391,500	1,643	2,729,750	408,418	60,186	348,232
36,100	36,553	660	910,250	1,000	1,672,500	318,503	27,761	290,742
20,061	22,498	344	712,500	426	890,500	209,452	8,363	201,089
6,524	6,524	120	243,180	120	243,180	217,426	998	216,428

* Reserve at 3½ per cent.

Capital Stock, \$161,700.

SOUTHERN LIFE INSURANCEE. H. Williamson, Pres.; W. J. Johnson, John Blue, A. L. James, R. D. Caldwell, Vice-Presidents;
Brooks, Actuary; J. V. McGougan, M. D., Med. Dir.; J. A.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	187,322	41,484	228,806	34,409	.....	4,780	.....	39,189
1906	97,299	22,503	119,802	11,500	.....	2,315	.....	13,815
1905	9,703	2,109	11,812	.....	.....	.....	.....	.....

Capital Stock, \$100,000.

SOUTHERN STATES LIFE INSURW. L. Moore, Pres.; Thos. D. Meador, Vice-Pres.; R. K. Shaw,
liams, Auditor; Dr. W. S. Kendrick, Med.

1907	233,689	14,288	247,977	36,500	.....	1,845	8,736	47,081
1906	80,694	55,660	136,354	1,000	.....	.....	.....	1,000

Capital Stock, \$250,000.

SOUTHERN STATES MUTUAL LIFE INSURANCEHarrison B. Smith, Pres.; R. L. Smith, 1st Vice-Pres. and Mgr.; A. B. White, ad
Sec. and Treas.; J. P. Bowerman, Actuary; W. H.

1907	72,180	17,767	89,947	3,010	.....	.....	113	3,123
1906	36,989	55,083	92,072	.....	.....	.....	.....	.....

Capital, \$102,246.

SOUTHWESTERN LIFE INSUR

Henry D. Lindsley, Pres.; T. W. Vardell, D. D. Crockett, T. A. Ferris and S. J. Hay, Vice-Pres.;

1907	305,174	15,648	320,822	46,732	.....	1,423	544	48,699
1906	250,503	16,922	267,425	52,156	.....	1,408	113	53,677
1905	184,856	11,432	196,288	23,068	.....	861	5	23,934
1904	112,661	11,214	123,875	9,233	.....	50	.....	9,283
1903	38,746	63,600	102,346	3,500	.....	.....	.....	3,500

Capital, \$150,000.

ST. LOUIS NATIONAL LIFE INSURANCE

P. M. Starnes, Pres.; Theodore F. Meyer, Vice-Pres.; C. Marguard Foster, Treas.; G. A.

1907	6,781	95,639	102,420					
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Capital, \$100,000.

STANDARD LIFE INSURANCE COM

James H. Dawes, Pres.; E. R. Baxter, Vice-Pres. and Gen. Mgr. of Agencies; Henry C.

COMPANY, FAYETTEVILLE, N. C.

Incorporated Nov. 2, 1905.

Commenced Business November 20, 1905

John A. Oates, Secretary; C. J. Cooper, Gen. Mgr. and Treas.; A. W. Peace, Asst. Mgr.; Chas. E. Mackethan, Asst. Med. Dir.; John G. Shaw, Attorney.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
137,825	177,014	2,643	3,862,118	4,010	5,737,150	278,140	114,610	163,530
84,781	98,506	2,792	3,915,037	2,416	3,564,787	202,681	39,767	162,914
7,143	7,143	155	276,500	155	276,500	105,145	3,495	101,650

Reserve at 4 per cent.

ANCE COMPANY, MONTGOMERY, ALA.*

Incorporated April 16, 1906.

Commenced Business May 1, 1906.

Director of Agencies; Frank Orme, Sec.-Treas.; J. H. Wil-
Dir.; Robert F. Moore, Agency Secretary.

77,739	124,820	1,735	4,511,071	2,140	6,339,071	355,980	188,246	167,734
19,602	20,602	527	2,296,000	519	2,555,000	224,172	56,375	167,797

* Executive office, Atlanta, Ga. Reserve at 3½ per cent.

COMPANY, CHARLESTON, WEST VA.

Incorporated January 26, 1906.

Commenced Business May 12, 1906.

Vice-Pres. and Supt. of Agents; J. D. Baines, Sec. and Treas.; Geo. Todd, Asst.
Hinton, Auditor; J. C. Riheldaffer, Agency Director.

64,707	67,830	609	1,535,518	878	2,439,508	331,359	44,826	286,533
44,295	44,295	359	1,100,000	353	1,076,000	304,104	12,434	291,670

Reserve at 3½ per cent.

ANCE COMPANY, DALLAS, TEX.

Incorporated March 10, 1903.

Commenced Business July 1, 1903.

Ralph B. Colt, Secretary and Actuary; Dr. J. H. Reuss, Med. Dir.; Jno. L. Terrell, Gen. Atty.;

146,844	195,543	♢ 1,605	♢ 2,984,059	♢ 5,787	♢ 8,924,743	431,123	313,876	117,247
		♢ 31	♢ 6,915	♢ 1,607	♢ 249,657			
144,583	198,260	3,317	4,205,949	5,252	7,353,119	314,975	179,167	135,808
		♢ 4,592	♢ 803,998	♢ 2,545	♢ 394,167			
151,962	175,896	4,227	4,639,519	4,633	6,151,600	241,308	99,070	142,238
		♢ 10,591	♢ 1,811,129	♢ 5,297	♢ 863,058			
90,614	99,897	3,312	3,797,231	3,483	4,333,925	225,083	55,108	169,975
		♢ 4,932	♢ 909,687	♢ 3,037	♢ 671,835			
39,593	43,093	1,401	1,947,500	1,221	1,754,250	159,833	19,408	140,425

♢ Industrial business; discontinued August 1, 1906. ♢ Change made to paid-for basis. Reserve at 4½ per cent.

COMPANY., ST. LOUIS, MO.

Incorporated March, 13, 1907.

Commenced Business, Aug. 14, 1907.

Vandersluis, Actuary; H. Perk, Jr., Asst. Sec.; S. R. Maxwell, Supt. of Agencies.

21,687	21,687	54	169,675	54	169,675	229,417	2,675	226,741
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Reserve at 3½ per cent.

PANY OF AMERICA, CAMDEN, N. J.

Incorporated April 20, 1908.

Brown, Sec.; E. L. Langley, Treas.; W. H. Parrott, Comptroller; W. H. Carpenter, Med. Dir.

Incorporated Oct. 4, 1894.

STATE LIFE INSURANCE

H. W. Bennett, Pres.; Wilbur S. Wynn, Vice-Pres. and Sec.; Chas. F. Coffin, 2d Vice Med. Dir.; Paul S. Knowles,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,624,316	317,486	2,941,802	528,246	....	255,665	88,345	872,256
1906	2,742,500	263,129	3,005,629	458,959	....	226,537	106,702	792,198
1905	2,521,357	208,554	2,729,911	383,844	....	176,418	76,332	636,594
1904	2,046,908	197,125	2,244,033	300,903	....	130,488	65,240	496,631
1903	1,665,923	82,567	1,748,490	238,288	....	99,902	40,216	378,406
1902	1,207,829	52,855	1,260,684	153,906	....	19,305	30,492	203,703
1901	868,341	33,437	901,778	200,269	....	6,323	33,645	240,237
1900	640,968	23,371	664,339	92,600	....	1,739	22,282	116,621
1899	452,029	15,196	467,225	77,000	....	2,077	17,534	96,611
1898	326,473	6,314	332,787	54,500	....	807	15,596	70,903
1897	202,889	2,094	204,983	20,000	....	....	15,697	35,697
1896	123,135	808	123,943	13,500	....	....	12,357	25,857
1895	59,923	99	60,022	7,500	....	....	1,606	9,106
1894	7,703	....	7,703	....	....	....	....	....

Incorporated March 16, 1844.

STATE MUTUAL LIFE ASSURANCE

A. G. Bullock, Pres.; T. H. Gage, Vice-Pres.; Burton H. Wright, Sec.; D. W. Carter, Gage, M. D., Consulting Med. Dir.; Albert

1907	4,528,761	1,390,577	5,919,338	1,344,746	504,898	545,270	584,728	2,979,642
1906	4,462,093	1,282,148	5,744,241	1,254,733	427,296	543,293	549,416	2,774,738
1905	4,284,367	1,238,078	5,522,445	1,253,776	431,815	526,494	513,815	2,725,900
1904	4,078,880	1,103,749	5,182,629	1,009,655	106,906	474,371	511,400	2,192,332
1903	3,652,185	1,144,681	4,796,866	1,163,884	181,508	391,134	455,514	2,192,040
1902	3,558,238	900,669	4,458,907	721,862	208,984	364,854	419,996	1,715,606
1901	3,372,378	817,740	4,190,118	788,235	234,640	292,991	429,973	1,745,839
1900	3,117,434	741,484	3,858,918	768,325	214,093	285,068	413,367	1,680,853
1899	2,868,273	693,044	3,561,317	825,046	124,404	357,630	392,537	1,699,617
1898	2,687,327	620,188	3,307,515	714,300	157,784	402,220	376,920	1,651,224
1897	2,655,073	565,248	3,220,321	590,885	100,534	307,905	403,802	1,403,126
1896	2,530,943	520,302	3,051,245	540,813	84,101	332,822	362,729	1,320,465
1895	2,371,589	470,833	2,842,422	500,940	133,160	252,170	323,753	1,210,023
1894	2,098,085	453,048	2,551,133	476,215	66,707	318,316	290,371	1,151,609
1893	1,932,354	397,720	2,330,074	424,231	155,609	322,827	262,512	1,165,179
1892	1,828,858	362,394	2,191,252	416,607	113,270	153,674	238,941	922,492
1891	1,591,243	320,288	1,911,531	367,539	76,209	160,626	208,979	813,353
1890	1,385,721	286,887	1,672,608	270,317	53,662	113,524	181,333	618,836
1889	1,201,560	242,827	1,444,387	222,003	54,900	97,595	158,429	592,927
1888	1,033,523	224,161	1,257,684	329,075	55,000	73,983	161,400	619,458
1887	898,116	203,124	1,101,240	221,687	81,392	46,272	141,624	490,975
1886	798,340	189,539	987,879	236,867	92,053	39,787	125,916	494,625
1885	694,555	220,356	914,911	218,621	63,155	40,322	121,361	443,469
1884	572,130	172,587	744,717	167,744	64,301	28,575	102,186	362,806
1883	467,136	143,751	610,887	126,969	63,540	14,041	87,353	291,903
1882	382,871	118,197	501,068	109,105	61,875	9,335	81,218	261,533
1881	330,681	128,732	459,413	124,422	47,000	8,864	88,184	268,470
1880	303,902	123,174	427,076	110,208	11,700	6,852	83,761	212,527
1879	277,368	122,003	399,371	99,605	14,400	14,915	79,430	208,350
1878	273,053	115,478	388,531	129,211	6,820	14,474	77,626	227,131
1877	273,453	110,544	383,997	97,128	6,000	18,295	74,922	195,405
1876	289,587	108,635	398,222	83,955	10,770	24,548	72,887	192,160

CO., INDIANAPOLIS, IND.

Commenced Business Oct. 4, 1894.

Pres. and Gen. Counsel; Allison Maxwell, M. D., and Carleton B. McCulloch, M. D.,
Asst. Sec.; Walter Howe, Cashier.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
983,112	1,855,368	5,043	12,268,668	27,036	75,281,153	6,355,154	5,647,752	707,402
1,091,178	1,883,376	8,757	24,846,726	28,712	81,047,860	5,353,744	4,674,118	679,626
1,125,693	1,762,287	11,570	30,209,567	27,430	74,440,588	4,126,682	3,521,365	605,317
919,615	1,416,246	10,218	23,397,987	22,200	60,148,994	3,160,083	2,615,497	544,586
715,127	1,093,533	8,317	20,517,370	17,247	49,713,706	2,205,636	1,815,059	390,577
505,764	709,468	6,365	14,014,859	13,227	39,541,688	1,527,036	1,176,250	350,786
390,497	630,734	4,828	11,748,794	10,169	33,615,656	1,015,072	699,418	315,654
312,331	428,952	3,895	11,163,507	7,680	28,339,877	671,370	409,595	261,775
228,561	325,172	3,121	9,874,470	5,076	22,208,470	417,781	256,246	161,535
174,393	245,206	2,173	9,101,500	3,806	17,049,000	259,645	152,037	107,608
112,234	147,931	1,576	7,061,000	2,645	11,885,500	150,891	88,276	62,615
60,354	86,211	1,253	5,014,500	1,817	7,859,500	58,770	45,483	13,287
35,155	44,261	731	3,230,500	792	3,548,500	18,300	.....	.....
3,689	3,689	98	443,000	98	443,000	4,015	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3 per cent.

COMPANY, WORCESTER, MASS.

Commenced Business June 1, 1845.

Asst. Sec.; Edward J. Sartelle, Actuary; George W. Mackintire, Treas.; Thos. H.
Wood, M.D., Med. Dir.; Chandler Bullock, Solicitor.

817,595	3,797,237	4,021	10,675,212	47,712	121,725,794	29,808,164	28,255,046	1,553,118
954,517	3,799,255	5,496	13,400,359	46,661	118,748,180	29,062,326	26,276,117	2,786,209
993,554	3,719,454	7,308	17,354,285	44,715	114,423,961	27,303,305	24,653,335	2,649,970
975,842	3,168,174	6,390	15,814,719	41,097	107,294,332	25,457,929	22,899,118	2,558,811
911,843	3,103,883	5,960	14,602,461	38,248	100,902,399	23,249,248	21,061,967	2,187,281
813,789	2,529,485	5,679	14,382,306	35,543	94,966,674	21,678,560	19,224,237	2,454,323
793,132	2,538,971	4,787	12,672,432	32,356	87,424,149	19,611,430	17,531,049	2,080,381
741,686	2,422,539	5,098	12,437,858	29,889	80,889,097	17,793,699	15,927,909	1,865,720
715,033	2,414,650	4,637	11,653,344	27,364	74,933,729	16,124,611	14,514,561	1,610,050
657,105	2,308,329	3,823	9,702,655	25,019	69,517,218	14,735,178	13,249,572	1,485,606
625,113	2,028,239	3,402	9,249,924	23,301	65,877,132	13,455,690	12,159,634	1,296,056
576,732	1,997,197	2,941	7,729,031	21,876	62,040,794	12,237,052	10,963,260	1,273,792
520,555	1,730,578	4,383	12,442,115	21,049	60,291,450	11,122,984	9,853,384	1,269,600
450,564	1,602,173	3,474	9,746,307	18,566	52,909,932	9,803,072	8,742,766	1,150,306
391,931	1,557,160	2,826	8,174,391	16,831	48,192,159	8,780,647	7,832,066	948,581
414,680	1,337,172	3,238	9,672,029	15,628	45,082,951	8,049,324	7,071,435	977,889
355,643	1,168,996	2,577	7,639,866	13,691	39,175,925	7,153,638	6,265,259	888,379
315,468	934,304	2,377	7,360,075	12,380	35,017,951	6,396,572	5,536,567	860,005
255,445	848,372	2,005	6,094,748	11,007	30,476,430	5,659,204	4,824,155	825,049
216,640	836,098	1,769	5,152,202	9,826	26,665,185	5,066,985	4,269,235	797,750
193,479	684,454	1,554	4,246,317	8,797	23,387,840	4,608,170	3,815,468	792,702
164,821	659,446	1,488	3,800,821	7,902	20,968,635	4,186,241	3,415,161	771,080
155,308	598,777	1,342	4,132,316	7,020	18,367,467	3,886,926	3,109,488	777,438
126,834	489,640	1,011	2,980,594	6,242	15,832,144	3,549,301	2,827,648	721,653
111,806	403,799	855	2,900,539	5,711	14,162,113	3,301,788	2,637,398	664,390
81,921	343,454	566	1,658,200	5,165	12,016,345	3,099,248	2,452,804	646,444
62,670	331,140	374	1,098,500	4,845	10,650,835	2,971,511	2,322,407	649,104
52,194	264,715	300	856,000	4,731	10,112,935	2,777,771	2,191,075	586,696
43,546	251,896	267	666,500	4,650	9,736,510	2,533,357	2,020,363	512,994
42,725	269,856	222	614,300	4,732	10,593,465	2,338,844	1,963,496	375,348
41,700	238,111	221	703,500	4,853	10,461,924	2,237,491	1,851,084	386,407
46,554	238,714	295	871,500	4,826	10,309,271	2,081,394	1,763,694	317,700

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. p Change made to paid-for basis.

STATE MUTUAL LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1875	287,060	108,814	395,874	111,410	.....	17,854	80,573	209,837
1874	310,264	105,707	415,971	94,834	.....	12,926	78,545	186,305
1873	285,594	98,945	384,539	82,276	.....	8,337	68,190	158,803
1872	256,518	81,723	338,241	66,637	.....	4,831	55,691	127,159
1871	195,962	76,473	272,435	64,199	1,000	3,915	48,408	120,522
1870	172,093	69,666	241,759	53,513	.....	3,160	58,360	115,033
1869 †	230,812	110,014	340,826	103,618	.....	9,261	63,135	176,014
1868 *	137,279	57,162	194,441	77,015	.....	5,648	40,841	123,504
1867	111,909	57,637	169,546	37,866	.....	3,804	85,033	126,703
1866	80,611	48,826	129,437	55,073	.....	964	.....	56,037
1865	76,413	53,623	130,036	46,566	.....	3,768	.....	50,334
1864	65,230	38,429	103,659	35,808	.....	1,192	63,995	100,995
1863	62,435	29,167	91,602	38,444	.....	5,413	.....	43,857
1862	60,279	27,649	87,928	32,582	.....	9,021	.....	41,603
1861	58,581	25,427	84,008	22,567	.....	2,071	45,595	70,233
1860	54,691	20,691	75,382	16,969	.....	1,980	.....	18,949
1859	52,233	16,776	69,009	19,554	.....	1,725	.....	21,279
1858	50,504	19,374	69,878	27,133	.....	2,454	20,345	49,932
1857	47,170	16,716	63,786	13,691	.....	700	.....	14,391
1856	47,106	15,879	62,985	13,670	.....	1,453	.....	15,123
1855	41,681	12,832	54,513	35,279	.....	586	17,143	53,008
1854	46,274	13,978	60,252	21,269	.....	1,016	.....	22,285
1853	37,052	10,502	47,554	30,844	.....	1,691	.....	32,535
1852	42,985	9,394	52,379	26,300	.....	1,137	12,395	39,832
1851	37,187	8,566	45,753	18,000	.....	1,346	.....	19,346
1850	42,242	9,420	51,662	18,500	.....	629	.....	19,129
1849	35,609	4,943	40,552	20,200	.....	.....	.....	20,200
1848	33,143	12,242	45,385	22,500	.....	.....	.....	22,500
1847	19,950	.....	19,950	.....	.....	.....	.....	.....
1846 *	11,414	.....	11,414	.....	.....	.....	.....	.....

* Year ended June 1 until 1869.

† Nineteen months ending December 31, 1869.

Incorporated 1898.

STATE MUTUAL LIFE INSUR

C. R. Porter, Pres.; J. C. Porter, Vice-Pres.; A. C. Wadsworth, Sec.; W. H.

1907	1,639,435	41,818	1,681,253	126,486	27,098	30,306	47,432	231,322
1906	982,652	25,400	1,008,052	39,800	244	14,976	4,477	59,497
1905	173,232	88,941	262,173	21,486	....	4,801	5,046	31,333

Capital Stock, \$100,000.

TEXAS LIFE INSURANCE

W. D. Mayfield, Pres.; William Green, Vice-Pres.; H. G. Bostwick, E. M. Ewing, Atty.; A. M. Curtis, Med. Dir.;

1907	150,193	15,630	165,823	10,184	.....	1,696	.....	11,880
1906	84,475	17,618	102,093	5,900	.....	1,758	.....	7,658
1905	17,717	14,652	32,369	500	.....	1,744	.....	2,244
1904	17,154	11,911	29,065	500	.....	1,141	.....	1,641
1903	15,948	23,966	39,914	.....	.....	730	.....	730
1902	12,672	9,863	22,535	.....	.....	278	.....	278
1901	4,457	5,023	9,480	.....	.....	.....	.....	.....

(MASS.)—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	*\$	\$
46,832	256,669	463	1,283,500	4,745	9,874,321	1,926,557	1,681,820	244,737
44,622	230,927	510	1,233,500	4,484	8,998,971	1,844,220	1,574,381	269,839
46,445	205,248	497	1,149,500	4,156	8,219,525	1,587,795	1,393,701	194,094
48,118	175,277	627	1,448,000	3,973	7,758,803	1,407,917	1,246,599	160,318
37,307	157,829	638	1,165,000	3,711	7,145,395	1,251,978	1,107,811	144,167
26,961	141,994	339	605,200	3,357	6,142,860	1,146,672	1,026,902	119,707
39,963	215,977	506	956,000	3,388	5,824,075	992,298	885,082	107,216
24,493	147,997	503	1,052,500	3,147	5,423,075	848,441	792,930	55,511
48,517	175,220	434	1,040,900	2,810	4,633,175	777,633	641,831	135,802
.....	56,037	304	542,000	2,462	3,716,175	669,399	.....	.....
.....	50,334	304	496,100	2,236	3,295,078	711,472	.....	.....
23,875	124,870	230	336,800	1,998	2,889,875	639,525	.....	.....
.....	43,857	109	131,050	1,854	2,755,975	593,797	.....	.....
.....	41,603	129	167,300	1,845	2,762,658	571,038	.....	.....
20,871	91,104	198	269,900	1,836	2,793,358	529,736	.....	.....
.....	18,949	192	315,300	1,867	2,812,958	477,610	.....	.....
.....	21,279	175	249,300	1,814	2,699,508	437,581	.....	.....
21,106	71,038	256	363,550	1,747	2,604,808	393,574	.....	.....
.....	14,391	177	278,400	1,646	2,451,853	320,867	.....	.....
.....	15,123	134	208,433	1,585	2,304,008	280,760	.....	.....
16,947	69,955	141	210,300	1,602	2,230,375	250,631	.....	.....
.....	22,285	227	320,150	1,846	2,510,975	228,983	.....	.....
.....	32,535	361	445,975	1,732	2,441,175	197,504	.....	.....
15,718	55,550	275	300,300	1,705	2,570,322	186,149	.....	.....
.....	19,346	189	249,997	1,745	2,271,747	162,864	.....	.....
.....	19,129	315	449,950	1,704	2,243,375	144,427	.....	.....
12,032	232,232	376	507,500	1,609	2,468,420	113,821	.....	.....
.....	.....	538	848,800	1,379	2,201,145	96,740	.....	.....
.....	.....	439	673,520	969	1,574,245	78,622	.....	.....
.....	.....	530	900,725	530	900,725	61,427	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

ANCE COMPANY, ROME, GA.

Commenced business Sept., 1905.*

Gould, Actuary; R. W. Groves, Treas.; Fred Averett, Manager of Agencies.

854,668	1,085,990	9,464	29,001,010	13,390	42,223,540	1,273,127	1,218,545	54,582
735,562	795,059	7,740	25,831,100	7,553	24,372,180	577,445	449,166	128,279
117,329	148,662	1,173	2,565,500	1,665	3,795,500	296,382	176,662	119,720

Reserve at 3 per cent.

* Reincorporated under level premium law.

COMPANY, WACO, TEX.

Incorporated January 9, 1901.

Commenced Business April 1, 1901.

Vice-Pres.; John D. Mayfield, Sec.; Dan. Morris, Jr., Asst. Sec.;
N. A. Olive, M. D., Asst. Med. Dir.

62,509	74,389	826	2,530,000	1,372	4,079,200	256,564	106,226	150,338
70,135	77,793	580	2,042,700	724	2,157,700	195,980	*64,399	131,581
27,580	29,824	35	43,300	175	168,100	162,391	52,942	109,449
15,940	17,581	18	16,500	158	141,800	159,846	50,579	109,267
12,279	13,009	45	42,700	154	139,400	148,351	40,108	108,243
5,981	6,259	82	69,400	120	105,200	121,446	14,310	107,196
311	4,311	84	66,900	84	66,900	105,170	.....	.....

* Reserve at 3 per cent.

Capital Stock, \$1,000,000.

TRAVELERS INSURANCE COM

Sylvester C. Dunham, Pres.; John B. Lunger, Vice-Pres.; John L. Way, ad Vice-Pres.; Louis F. Messenger, Actuary; Edward B. Morris, Benedict D. Flynn, Asst. Actuaries; Wm. Bro Beach and Frank L. Grosvenor, Associate Med. Dirs.; Levi L. Felt, Comptroller; Cowles; Jas. L. Howard, Jr., Asst. Sec. Life Dept.; Chester G. Munyan Samuel R. McBurney, Supts. of Agencies; J. W.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	5,932,318	2,673,650	8,605,968	1,852,512	688,770	321,323	53,439	2,916,044
1906	5,624,373	2,301,958	7,926,331	1,930,729	719,897	310,051	37,443	2,998,120
1905	5,400,953	2,314,289	7,715,242	1,904,130	681,326	228,075	18,370	2,891,901
1904	4,840,512	2,036,172	6,876,684	1,789,094	446,050	245,573	986	2,481,703
1903	4,304,000	1,917,636	6,221,636	1,714,690	397,903	186,590	....	2,299,183
1902	3,942,833	1,655,274	5,598,107	1,308,617	377,185	186,476	....	1,872,278
1901	3,609,084	1,252,228	4,861,312	1,331,005	378,952	188,689	....	1,898,646
1900	3,319,308	1,173,749	4,493,057	995,306	380,098	154,262	....	1,529,666
1899	3,064,861	1,029,397	4,094,258	963,960	318,023	241,602	....	1,523,585
1898	2,687,349	952,485	3,639,834	758,577	239,394	373,385	....	1,371,356
1897	2,463,489	820,089	3,283,578	776,045	131,644	326,431	....	1,234,120
1896	2,379,534	798,143	3,177,677	785,411	158,300	297,819	....	1,241,530
1895	2,283,659	745,210	3,028,869	602,653	125,902	281,562	....	1,010,117
1894	2,152,135	701,793	2,853,928	716,309	71,253	229,977	....	1,017,539
1893	2,073,719	670,303	2,744,022	598,357	138,622	185,370	....	922,349
1892	1,905,623	664,242	2,569,865	566,963	140,381	138,357	....	845,701
1891	1,666,925	595,069	2,261,994	486,913	125,278	122,350	....	734,541
1890	1,515,069	535,850	2,050,919	566,982	100,568	100,362	....	767,912
1889	1,340,404	453,246	1,793,650	360,793	101,648	90,871	....	553,312
1888	1,210,958	477,331	1,688,289	445,580	56,555	78,408	....	580,543
1887	1,099,498	410,005	1,509,503	337,412	44,377	66,712	....	448,501
1886	983,367	437,381	1,420,748	311,606	28,443	58,257	....	428,306
1885	846,298	383,464	1,229,762	267,671	68,685	43,215	....	379,571
1884	758,741	313,618	1,072,359	243,743	54,880	50,461	....	349,084
1883	660,028	331,623	991,651	232,511	28,459	28,921	....	289,891
1882	583,742	263,714	847,456	172,504	48,972	34,437	....	255,913
1881	507,121	249,335	756,456	148,125	25,511	47,915	....	221,551
1880	453,273	225,938	679,211	217,607	27,658	9,253	....	254,518
1879	434,604	197,141	631,745	124,380	15,517	34,595	....	174,492
1878	451,123	211,394	662,517	172,402	15,150	43,410	....	230,962
1877	406,064	210,668	706,732	145,152	14,650	15,975	....	175,777
1876	520,613	183,523	704,136	168,976	5,150	12,415	....	186,541
1875	528,370	179,045	707,415	162,571	9,150	26,274	....	181,995
1874	523,944	140,582	664,526	128,430	400	25,223	1,423	155,476
1873	471,739	116,088	587,827	123,703	150	18,142	221	142,216
1872	411,134	88,526	499,390	111,244	150	8,007	2,370	121,771
1871	378,356	57,425	435,781	64,236	....	6,696	3,157	74,997
1870	334,906	38,041	372,947	60,626	1,241	7,560	....	69,427
1869	285,322	23,023	308,345	79,552	....	....	....	79,552
1868	275,243	16,875	292,118	51,323	....	....	....	51,323
1867	165,083	2,083	167,171	26,668	....	....	....	26,668
1866	35,157	27	35,184	3,071	....	....	....	3,071

PANY, HARTFORD, CONN.

Incorporated June 17, 1863.
Commenced Business July, 1866.

Butler, Sec.; John E. Morris, Associate Sec.; E. V. Preston, Gen. Mgr. Agencies; Hiram J. Smith, Counsel; J. B. Lewis, Wyeth E. Ray and Arthur B. Wright, Med. Dirs.; Chas. C. Dept. Secs.: Life, J. Stanley Scott; Acct., Bertrand A. Page; Liability, Walter G. and George B. Newton, Mgrs. Mortgage Loan Division; Howard A. Giddings, H. Pyc, Auditor; Robert C. Dickinson, Attorney.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	
1,585,406	4,501,450	9,443	24,121,493	74,202	180,335,420	44,690,708	43,521,783	1,168,925
1,506,932	4,505,052	9,456	22,351,648	69,352	166,735,543	42,153,472	39,954,091	2,109,381
1,605,435	4,497,336	9,772	20,908,268	64,898	155,286,469	39,044,515	36,873,784	2,170,731
1,208,603	3,690,306	9,781	20,901,832	59,890	145,077,512	35,552,978	33,830,421	1,722,557
997,274	3,296,458	7,326	17,077,675	53,955	132,761,412	32,197,451	30,860,009	1,337,442
914,112	2,786,390	7,165	15,942,168	49,928	123,160,821	29,659,922	28,317,400	1,342,522
918,614	2,817,260	8,040	18,862,155	46,738	116,222,312	27,137,773	25,800,672	1,337,601
915,618	2,445,284	8,494	20,292,340	43,146	109,019,851	24,943,647	23,681,664	1,261,983
901,244	2,424,829	6,852	18,671,932	39,311	100,334,554	22,615,894	21,369,815	1,246,079
846,323	2,217,679	6,315	17,454,061	36,792	97,352,821	20,787,113	19,059,497	1,727,706
812,026	2,046,146	5,816	16,524,469	34,440	91,882,210	19,026,913	17,235,510	1,791,403
1,322,455	2,563,985	4,901	14,201,045	32,945	88,243,267	17,534,556	16,006,210	1,528,346
793,086	1,803,203	5,528	17,286,407	32,250	87,355,158	16,240,715	14,880,078	1,360,637
833,703	1,851,242	4,898	18,388,586	30,902	84,364,530	14,878,453	13,620,331	1,258,122
627,283	1,549,632	5,316	20,217,667	30,124	79,995,867	13,486,281	12,492,593	993,688
609,964	1,455,665	5,711	22,748,854	28,781	73,804,133	12,622,999	11,261,145	1,361,854
527,547	1,262,088	4,732	17,131,671	26,392	61,809,064	11,506,503	10,130,982	1,375,522
347,703	1,115,615	4,422	14,329,153	24,544	53,558,220	10,466,489	9,161,447	1,305,042
305,465	918,777	3,456	8,899,375	22,447	44,978,949	9,656,148	8,272,746	1,383,402
265,739	846,282	3,177	7,657,158	21,117	41,138,361	8,455,815	7,468,084	987,731
277,776	726,277	3,292	7,640,124	19,840	37,739,893	7,715,518	6,760,971	954,547
242,911	671,217	3,730	8,635,199	18,402	34,171,625	7,023,895	6,096,389	927,506
213,725	593,296	2,809	5,893,682	16,570	29,806,131	6,279,951	5,476,424	803,527
243,207	592,291	2,478	5,643,515	15,340	27,328,814	5,680,683	4,981,816	698,867
167,097	456,988	2,134	4,699,171	14,378	25,005,604	5,235,852	4,589,340	646,512
152,286	408,199	2,032	4,531,375	13,443	22,836,313	4,767,938	4,148,735	619,203
133,136	354,687	1,827	3,691,246	12,556	20,511,522	4,437,389	3,820,326	617,062
113,723	368,241	1,787	3,295,137	11,914	19,098,639	4,044,811	3,537,955	506,859
105,850	280,342	1,771	2,812,459	11,352	18,182,132	3,704,262	3,253,766	450,496
108,288	329,250	2,036	3,261,964	11,130	18,269,355	3,421,737	3,016,893	404,844
116,961	292,738	2,383	3,827,771	11,008	18,690,183	3,203,617	2,810,526	393,091
152,366	338,907	2,451	4,100,396	10,833	19,146,391	2,908,382	2,591,030	317,352
140,566	322,561	2,667	4,954,363	10,511	19,169,114	2,529,979	2,289,695	240,284
135,498	289,532	2,767	5,086,263	9,836	17,972,063	2,103,178	1,974,156	129,022
95,385	237,601	2,479	4,730,186	8,958	16,550,743	1,723,389	1,590,257	133,132
72,685	194,456	2,388	4,058,505	7,963	14,575,777	1,354,656	1,340,478	14,178
66,986	147,075	2,770	4,616,094	7,183	13,181,199	1,046,532	1,052,935	.....
73,431	142,858	2,665	4,613,918	5,846	11,340,676	740,637	785,902	.....
61,226	140,778	2,291	4,592,531	4,705	9,559,559	494,549	566,731	.....
57,760	109,083	2,548	5,276,748	.....	7,575,898	328,735	.....	.....
40,570	67,238	.....	.....	.....	.....	154,081	188,147	.....
14,909	17,980	.....	.....	.....	.....	47,044	.....	.....

• Reserve at 3 1/4 per cent and at 3 per cent on all participating policies.

• Change made to paid-for basis.

Capital \$100,000.

UNION CENTRAL LIFE INSUR

J. R. Clark, Pres.; E. P. Marshall, Vice-Pres.; P. E. Williams, ad Vice-Pres.; John D. Sage, Sec.; Breiling, Treas.; R. F. Rust, Asst. Treas.; Clark W. Davis, M. D., Med. Dir.; Wm. Muhlberg.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	9,466,664	3,456,812	12,923,476	2,013,342	762,519	695,890	1,081,462	4,553,213
1906	8,958,406	3,009,674	11,968,080	1,900,936	549,282	641,068	866,175	3,957,461
1905	8,228,534	2,792,222	11,020,756	1,604,208	497,582	603,490	691,877	3,397,157
1904	7,404,855	2,487,035	9,951,890	1,639,774	546,802	509,495	554,365	3,250,436
1903	6,667,073	2,137,898	8,804,971	1,368,354	446,981	436,035	449,866	2,701,236
1902	6,081,519	1,953,417	8,034,936	1,360,354	448,394	397,710	374,769	2,581,227
1901	5,361,616	1,635,993	6,997,609	1,092,872	411,848	421,137	303,569	2,229,426
1900	4,842,780	1,446,489	6,289,269	955,242	545,822	353,511	273,845	2,128,420
1899	4,392,889	1,345,478	5,738,367	936,140	470,921	359,447	224,530	1,991,038
1898	3,967,956	1,217,176	5,185,132	845,605	171,852	402,673	180,930	1,601,060
1897	3,574,248	1,123,262	4,697,510	778,678	146,356	397,007	171,068	1,493,109
1896	3,208,815	989,525	4,288,340	639,281	128,284	428,693	153,254	1,349,512
1895	3,106,673	849,463	3,956,136	606,575	106,725	384,831	134,147	1,232,278
1894	2,959,154	735,568	3,694,722	567,159	78,795	469,735	125,894	1,241,583
1893	2,775,974	621,911	3,397,885	518,456	58,519	365,178	69,020	1,011,173
1892	2,570,524	507,508	3,078,032	376,160	36,454	340,609	57,163	810,386
1891	2,347,762	425,099	2,772,861	341,771	29,837	332,401	55,801	759,810
1890	2,078,284	332,389	2,410,673	331,479	33,457	336,827	30,625	732,388
1889	2,068,341	270,218	2,338,559	272,468	49,849	295,752	32,508	650,577
1888	1,473,931	244,071	1,718,002	181,017	27,913	221,795	27,215	457,940
1887	1,169,399	195,554	1,364,953	128,107	8,209	137,152	25,086	298,554
1886	943,073	185,994	1,129,067	135,132	13,734	129,797	22,952	301,615
1885	794,795	160,596	955,391	118,689	23,372	100,937	20,830	263,828
1884	621,913	131,692	753,605	96,072	15,794	83,908	19,950	215,724
1883	491,586	111,028	602,614	110,377	44,600	73,390	18,927	247,294
1882	387,946	107,212	495,158	78,018	19,500	46,444	17,360	161,322
1881	291,722	123,882	415,604	51,527	17,133	49,944	17,928	136,082
1880	320,835	127,413	448,248	65,967	18,071	119,500	17,888	221,426
1879	397,678	104,630	502,308	82,655	8,191	207,557	23,040	303,704
1878	461,192	85,680	546,872	81,043	1,300	222,419	25,642	330,704
1877	508,483	87,584	596,067	99,543	....	277,525	32,435	409,503
1876	436,798	61,872	498,670	58,386	....	98,313	38,285	194,984
1875	463,202	47,471	510,673	126,743	454	69,471	38,908	235,576
1874	442,463	71,796	514,259	98,473	303	76,222	35,634	210,632
1873	378,632	23,714	402,346	99,867	151	51,569	37,725	183,310
1872	570,957	29,661	600,618	119,605	....	33,252	27,608	180,465
1871	285,459	11,093	296,552	28,849	....	8,157	11,210	41,216
1870	137,872	10,147	148,019	29,000	....	6,015	11,681	46,696
1869	94,916	9,401	104,317	13,000	....	2,283	5,193	20,476
1868	40,332	4,033	44,365	3,000	....	182	....	3,182
1867	36,838	2,231	39,069	.....	....	....	....	.....

Capital \$202,500.

UNION LIFE AND TRUST

Ira L. Reeves, Pres.; W. T. Hutchings, 1st Vice-Pres.; Leo E. Bennett, 2d Vice-Pres.; John D.

Capital, \$300,000.

UNION LIFE INSURANCE

E. C. Spinney, Pres.; I. W. Robinson, Vice-

ANCE COMPANY, CINCINNATI, O.

Incorporated March 28, 1867.
Commenced Business 1867.

L. A. Stabler, Asst. Sec.; E. E. Hardcastle, Actuary; J. R. L. Carrington, Asst. Actuary; Louis M. D., Asst. Medical Director; Allan Waters, Supt. of Agents; E. D. Haynes, Auditor.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
2,004,960	6,558,173	14,013	31,405,313	137,123	256,564,666	62,242,454	51,341,471	10,900,983
2,181,816	6,139,277	p 15,068	p 31,853,040	p 130,933	p 242,141,715	55,619,517	46,065,343	9,554,174
1,966,355	5,363,512	20,225	41,571,486	127,703	233,933,136	49,511,298	41,285,759	8,225,539
1,827,929	5,078,365	21,045	41,322,108	119,175	216,665,628	43,713,338	36,679,973	7,033,395
1,612,971	4,314,207	18,762	35,925,129	108,614	197,040,899	38,630,328	32,615,895	6,014,433
1,602,833	4,184,060	17,974	35,701,108	99,865	182,546,305	33,925,816	28,982,403	4,943,413
1,453,977	3,683,403	20,154	39,456,523	91,696	168,034,471	29,767,841	25,659,412	4,108,429
1,449,101	3,577,521	16,517	33,089,471	80,917	148,820,737	26,233,304	22,723,065	3,510,239
1,370,350	3,361,388	17,556	37,429,496	74,068	136,157,485	23,478,033	20,453,388	3,024,645
1,302,666	2,993,756	17,699	37,148,081	66,119	120,573,677	20,786,431	18,212,718	2,573,713
1,127,985	2,621,094	15,803	35,927,324	58,580	106,517,344	18,441,178	16,225,187	2,215,991
1,025,363	2,374,875	13,186	30,187,212	52,955	93,898,215	16,304,769	14,241,180	2,063,589
934,498	2,166,776	14,015	26,676,007	50,110	84,250,278	14,342,154	12,685,027	1,657,127
830,421	2,072,004	12,615	22,745,434	45,747	75,211,298	12,522,069	11,147,583	1,374,486
821,072	1,832,245	12,078	21,452,401	43,124	70,874,751	10,933,708	9,900,726	1,032,982
771,860	1,582,246	12,154	21,341,626	39,286	64,843,548	9,345,832	8,621,464	724,368
741,152	1,500,962	12,068	21,268,204	34,478	57,256,171	7,879,959	7,392,700	487,259
719,718	1,452,106	11,573	21,111,955	29,615	50,055,701	6,614,487	6,234,658	379,829
669,481	1,320,058	10,624	19,628,595	24,614	41,643,121	5,575,497	5,196,613	378,884
550,249	1,008,189	8,066	15,052,249	20,110	33,870,922	4,520,998	4,208,836	312,162
496,346	794,900	7,473	14,026,168	16,626	27,724,533	3,768,585	3,485,131	283,454
415,354	716,969	6,231	11,626,322	13,343	22,539,569	3,152,368	2,881,730	270,638
395,945	569,773	4,067	7,233,331	10,571	17,334,913	2,731,905	2,417,676	314,229
251,240	466,964	3,039	5,341,880	8,632	14,053,261	2,266,397	2,028,891	237,506
231,914	279,208	2,957	5,156,204	7,679	12,380,018	1,956,837	1,726,837	229,773
218,336	379,658	2,637	4,403,555	6,743	11,068,311	1,807,069	1,567,960	239,109
154,886	290,968	1,672	2,511,648	5,449	8,975,230	1,679,317	1,418,741	260,563
133,619	355,045	1,226	2,272,708	4,801	8,345,649	1,588,466	1,470,459	118,007
90,137	393,842	763	1,350,408	4,276	7,466,120	1,498,096	1,403,340	94,756
113,246	443,750	910	1,684,412	4,619	8,184,403	1,423,577	1,375,037	48,540
129,766	539,269	1,227	2,009,167	5,104	9,303,324	1,341,399	1,206,058	135,417
125,085	320,069	1,522	2,760,853	5,809	10,866,185	1,290,382	.....	.....
133,654	369,230	1,550	2,975,791	6,215	11,733,683	1,144,290	.....	.....
133,745	344,387	3,019	5,610,110	6,145	11,523,318	1,000,099	.....	.....
97,757	281,067	2,190	3,994,770	5,626	10,712,408	870,212	.....	.....
113,532	293,997	3,645	6,829,080	5,126	9,715,860	730,583	.....	.....
67,698	108,914	3,179	6,116,652	3,933	7,882,632	465,116	.....	.....
61,459	108,155	1,471	3,767,575	2,038	4,607,349	275,193	.....	.....
46,265	66,741	1,021	2,022,498	1,429	2,861,303	221,824	.....	.....
24,543	29,677	559	1,206,142	791	1,873,097	161,579	.....	.....
21,643	23,483	475	1,228,850	405	1,036,650	133,299	.....	.....

* Reserve at 4 per cent; on new business since 1900 at 3½ per cent. † Change made to paid-for basis.

COMPANY, MUSKOGEE, OKLA.

Incorporated Sept. 17, 1907.

Commenced Business Jan., 1908.

Benedict, Treas.; W. R. McLaughlin, Sec.; W. T. Tilley, Med. Dir.; John P. Hall, Supt. of Agencies

COMPANY, CHICAGO, ILL.

Incorporated Jan. 16, 1908.

Pres.; D. R. Leland, Sec.; M. Burdock, Treas.

Incorporated July 17, 1848.

UNION MUTUAL LIFE

Fred. E. Richards, Pres.; Arthur L. Bates, Vice-Pres.; J. Frank Lang, Sec.;
Actuary; Fred. A. Hamblen, Asst.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,214,038	707,989	2,922,027	757,701	159,155	242,200	105,799	1,264,855
1906	2,522,144	700,051	3,222,195	685,365	78,493	361,926	176,787	1,302,571
1905	2,316,091	516,118	2,832,209	673,803	94,593	218,798	133,882	1,121,006
1904	2,154,451	426,390	2,580,841	690,549	106,349	181,800	106,895	1,085,593
1903	1,978,289	408,338	2,386,627	605,965	167,596	113,531	73,591	960,683
1902	1,848,279	396,432	2,244,711	657,847	151,930	106,687	60,152	976,616
1901	1,733,308	371,834	2,105,142	680,874	126,762	103,483	60,575	971,694
1900	1,575,176	384,706	1,959,882	616,266	132,109	103,823	54,943	907,141
1899	1,444,862	389,057	1,833,919	602,021	87,558	94,028	53,135	837,642
1898	1,278,649	386,782	1,665,431	551,034	122,304	111,907	44,443	829,688
1897	1,182,965	342,665	1,525,630	544,668	153,648	98,249	36,852	833,417
1896	1,107,780	314,007	1,421,787	466,270	137,714	101,323	34,220	739,527
1895	1,040,241	313,472	1,353,713	489,758	138,687	78,779	31,072	738,296
1894	989,553	306,593	1,296,146	461,900	157,652	82,434	32,295	734,281
1893	964,201	297,730	1,261,931	477,729	117,653	61,712	24,512	681,606
1892	864,904	286,371	1,151,275	471,535	127,617	72,759	23,155	695,066
1891	809,375	309,347	1,118,722	464,904	147,666	57,770	22,559	692,899
1890	782,364	309,003	1,091,367	493,357	139,326	67,923	25,994	726,600
1889	724,117	276,998	1,001,115	357,692	127,323	39,474	25,356	549,845
1888	711,888	251,632	963,520	449,003	142,832	47,461	50,866	600,152
1887	688,327	296,548	984,875	458,952	172,715	57,517	54,450	743,694
1886	676,956	263,941	940,897	356,223	188,074	79,215	58,154	681,666
1885	668,998	361,657	1,030,655	469,409	234,151	55,857	60,260	819,677
1884	718,179	267,444	985,623	288,506	232,146	84,188	64,038	668,878
1883	710,520	301,499	1,012,019	397,168	220,481	117,002	75,678	810,329
1882	732,340	258,716	991,056	329,936	259,535	123,639	72,445	785,555
1881	695,749	362,869	1,058,618	496,926	435,322	161,451	59,660	1,153,359
1880	770,469	404,324	1,174,793	409,885	425,785	192,949	83,537	1,067,156
1879	897,026	469,905	1,366,931	424,866	342,269	415,022	31,882	1,214,039
1878	1,305,285	347,342	1,652,727	459,920	817,261	709,767	35,985	2,022,933
1877	1,430,450	496,788	1,927,238	548,607	276,255	815,725	182,006	1,822,937
1876	1,616,775	485,173	2,101,948	505,276	58,471	698,125	291,225	1,553,059
1875	1,876,412	526,557	2,402,969	545,304	50,827	567,525	227,333	1,390,989
1874	1,850,161	558,539	2,408,700	453,631	13,000	434,164	218,488	1,119,283
1873	1,670,205	501,792	2,171,997	416,800	7,900	310,717	224,052	959,469
1872	1,719,566	390,531	2,110,097	347,900	.....	251,518	295,744	895,162
1871	1,630,255	316,755	1,947,010	318,950	.....	297,432	350,284	966,666
1870	1,555,675	272,563	1,828,238	267,900	1,000	149,940	394,571	813,411
1869	1,467,151	240,670	1,707,821	201,190	.....	110,973	392,509	704,672
1868	1,335,412	168,385	1,503,797	220,350	.....	264,861	68,785	553,996
1867	1,332,819	120,931	1,453,750	184,500	.....	82,195	46,861	313,556
1866	993,304	84,116	1,077,420	130,850	.....	76,326	45,899	253,075
1865	652,385	63,513	715,898	99,900	.....	24,097	45,064	169,061
1864 †	422,015	67,969	489,984	114,992	.....	129,682	57,697	302,371
1863 †	178,817	40,220	219,037	73,800	.....	34,517	40,573	148,890
1862	143,144	37,696	180,840	84,525	.....	37,516	38,208	160,249
1861	149,002	28,191	177,193	58,450	.....	3,851	31,927	94,228
1860	149,815	28,434	178,249	51,400	.....	3,292	33,187	87,879
1859	139,366	25,805	165,171	45,590	.....	1,521	30,514	77,625
1858	132,350	22,450	154,800	32,935	.....	3,754	32,093	68,722
1857	129,970	21,787	151,757	49,487	.....	1,658	43,437	94,582
1856	119,631	19,887	139,518	75,022	.....	1,158	38,952	115,132
1855	129,941	20,178	150,119	53,657	.....	2,989	27,380	84,026

* Year ended July 1 up to this year.

† Eighteen months ending December 31, 1864.

INSURANCE COMPANY, PORTLAND, ME.

Commenced Business October 1, 1849.

Sylvan B. Phillips, Asst. Sec.; E. M. Northcott, Med. Dir.; Samuel S. Boyden, Actuary; Josiah H. Drummond, Solicitor.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
432,255	1,697,110	1,752	2,530,998	44,702	62,842,507	13,762,661	13,139,289	623,372
1,098,670	2,401,241	7,385	10,252,322	47,407	67,038,856	12,683,078	12,291,319	391,759
768,636	1,889,642	7,325	9,864,107	45,194	64,163,238	12,045,066	11,340,790	704,276
796,510	1,882,103	6,752	9,195,931	42,155	60,598,837	11,063,827	10,430,190	633,637
733,121	1,693,804	6,109	8,431,935	39,327	57,385,198	10,196,359	9,576,225	620,134
700,622	1,677,238	5,434	7,259,342	36,678	54,118,626	9,608,117	8,907,404	700,713
669,124	1,640,818	7,688	10,761,077	35,284	52,945,044	8,981,902	8,385,420	596,382
619,548	1,526,689	8,479	11,762,010	33,139	50,191,852	8,457,449	7,900,963	546,486
590,945	1,428,587	7,962	10,999,915	29,790	46,054,819	7,969,845	7,407,871	561,974
572,687	1,402,375	6,471	8,905,243	26,662	42,222,364	7,524,325	6,965,846	558,479
484,259	1,317,676	6,036	8,372,290	24,499	39,943,375	7,211,360	6,685,935	525,425
503,322	1,242,849	5,345	7,849,767	22,439	38,086,849	7,010,697	6,529,175	481,522
438,371	1,176,667	5,076	8,093,107	20,916	36,932,148	6,781,569	6,358,309	423,260
520,976	1,255,257	4,343	8,404,358	19,550	36,312,042	6,583,252	6,237,514	345,738
485,739	1,167,345	4,566	9,252,728	19,164	35,914,416	6,442,525	6,220,051	222,474
404,628	1,099,694	3,866	7,793,076	17,816	33,203,485	6,428,894	6,099,670	329,224
346,176	1,039,075	3,318	6,879,721	16,412	30,649,490	6,297,555	5,935,357	362,198
318,977	1,045,577	2,472	5,357,519	15,233	28,218,754	6,203,768	5,874,900	328,868
293,417	843,262	2,204	4,879,787	14,873	27,204,606	6,157,343	5,839,827	317,516
301,487	991,639	2,462	5,020,107	14,728	26,395,600	6,002,194	5,733,215	268,979
287,351	1,030,985	2,569	4,933,215	14,478	25,794,196	6,014,523	5,718,646	295,877
279,014	960,680	2,472	5,218,800	14,111	25,185,946	6,119,915	5,739,260	380,655
284,211	1,103,888	2,306	4,232,849	13,961	24,567,437	6,109,619	5,737,861	371,758
303,478	972,356	2,012	3,889,506	13,832	24,222,746	6,311,402	5,918,405	392,997
266,667	1,076,996	2,016	3,806,819	14,020	24,527,958	6,229,684	5,844,068	385,616
268,221	1,053,776	2,219	4,045,098	14,040	24,621,505	6,260,443	5,899,096	361,347
273,312	1,426,671	1,678	2,825,499	13,725	24,083,550	6,247,333	5,906,432	340,901
290,733	1,360,889	1,586	2,767,681	14,120	25,036,862	6,620,833	6,334,927	285,906
311,693	1,525,732	1,840	3,039,356	14,915	26,697,370	6,860,983	6,630,471	230,512
310,871	2,333,805	2,691	4,100,943	15,775	28,915,136	7,035,603	6,928,077	107,526
410,166	2,232,759	3,006	4,789,477	18,131	34,381,818	7,836,890	7,817,474	19,416
654,408	2,207,505	4,777	8,266,345	20,444	40,979,204	8,099,634	6,998,069	101,565
507,091	1,898,080	6,013	12,181,017	22,122	46,740,375	9,158,664	7,917,506	1,241,158
466,764	1,586,047	6,132	13,517,543	21,758	49,207,370	8,796,699	7,629,068	1,166,731
363,108	1,322,577	4,309	10,935,945	18,808	42,904,755	7,717,851	6,915,961	801,890
383,043	1,278,205	4,544	11,227,490	17,528	39,814,365	6,723,696	6,126,913	596,783
282,071	1,248,737	4,030	8,973,804	16,063	35,713,029	5,913,825	5,369,181	544,644
248,672	1,062,083	4,612	10,899,150	15,852	36,008,360	5,295,233	4,667,350	627,883
244,198	948,870	3,385	8,136,735	13,277	30,048,235	4,411,381	3,785,348	626,033
210,624	764,630	3,263	7,350,050	11,738	26,351,618	3,730,837	3,072,313	658,524
207,625	521,181	3,229	6,889,180	11,150	25,145,540	2,991,284	2,422,320	508,963
195,911	448,985	3,567	7,914,060	9,070	20,967,095	2,188,429	1,662,138	526,291
128,634	297,695	2,758	6,405,445	6,505	15,548,710	1,530,877	1,149,188	381,689
75,201	377,572	1,843	4,432,050	4,453	10,543,065	1,094,609	830,727	263,882
34,388	183,278	846	1,917,200	2,626	6,078,757	926,104	693,673	232,431
31,947	192,196	334	707,700	1,922	4,460,907	847,875	610,124	237,751
33,925	128,153	332	656,950	1,924	4,567,932	811,132	610,026	201,106
31,731	119,610	507	1,022,850	2,084	4,666,832	761,598	419,471	342,127
38,194	115,819	524	1,199,625	1,857	4,108,060	702,866	384,609	318,257
33,577	102,359	379	711,250	1,693	3,578,335	652,505	318,582	333,922
33,822	128,474	251	377,250	1,785	3,945,495	609,505	274,440	335,065
24,366	139,498	334	539,975	2,010	4,395,495	589,476	265,642	323,834
38,602	112,628	374	604,955	2,816	5,102,274	570,586	259,159	311,427

* Reserve at 4 per cent; new business since 1900 at 3 per cent.

† Change made to paid-for basis.

UNION MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1854	152,415	16,988	169,403	49,525	.....	3,820	.....	53,345
1853	170,616	12,142	182,758	52,527	.....	295	.....	52,822
1852	169,770	7,541	177,311	63,185	.....	2,995	.....	66,180
1851	168,205	4,959	173,164	39,050	.....	774	.....	39,824
1850	82,589	306	82,895	.....	.....	29	.....	29

Capital \$400,000.

UNION NATIONAL LIFE INSURANCE

Louis P. Forster, Pres.; Joseph E. McGinnis.

Capital Stock, \$266,442.

UNITED STATES ANNUITY AND LIFE

Henry A. Salzer, Pres.; Clair E. More, Vice-Pres.; Wm. T. Smith,

1907	111,127	12,776	123,903	6,164	.....	.....	.....	6,164
1906	61,693	3,766	65,459	.....	.....	.....	.....	.....

Capital Stock, \$264,000.

UNITED STATES LIFE INSUR

John P. Munn, Pres.; Wm. H. Porter, Vice-Pres.; C. P. Fraleigh, ad Vice-Pres.; Geo. W. Hubbell, Actuary; Arthur C. Perry, Cashier; Howard A. Pardee,

1907	1,116,708	449,632	1,566,340	656,321	125,972	398,630	79,289	1,260,212
1906	1,230,495	509,394	1,739,889	660,176	119,521	320,665	94,683	1,195,045
1905	1,300,698	656,338	1,957,036	778,879	107,621	318,428	98,519	1,303,447
1904	1,411,115	549,174	1,960,289	749,048	117,386	260,606	139,892	1,266,932
1903	1,411,486	494,227	1,905,713	597,954	198,743	201,351	110,933	1,108,981
1902	1,460,634	494,372	1,955,006	612,843	149,206	243,888	72,293	1,078,230
1901	1,322,960	409,112	1,732,072	633,149	146,523	185,555	77,452	1,042,679
1900	1,337,545	392,300	1,729,845	532,517	87,780	166,651	88,766	875,714
1899	1,306,535	380,006	1,686,541	660,027	103,089	169,159	125,345	1,054,620
1898	1,192,189	381,337	1,573,526	518,090	59,724	223,629	91,531	892,974
1897	1,125,848	344,028	1,469,876	538,804	101,558	190,220	70,297	900,879
1896	1,101,924	343,034	1,444,958	709,681	93,813	134,766	7,222	945,542
1895	1,149,112	338,720	1,487,832	537,234	71,583	125,615	30,381	704,813
1894	1,226,076	325,457	1,551,533	683,265	54,813	108,681	87,776	934,535
1893	1,184,616	323,185	1,507,801	669,974	66,854	137,826	19,546	894,900
1892	1,178,861	316,768	1,495,629	664,886	54,796	110,795	9,003	899,480
1891	1,087,461	364,973	1,452,434	533,318	108,610	100,189	.....	742,117
1890	1,009,161	289,386	1,298,547	535,702	36,931	85,219	.....	657,852
1889	1,061,943	288,610	1,350,553	358,287	48,373	97,538	158,248	662,446
1888	819,542	267,656	1,087,198	404,466	81,831	41,117	.....	527,410
1887	745,459	278,001	1,023,460	367,731	110,285	46,714	.....	524,738
1886	685,035	283,013	968,048	338,765	113,820	73,783	.....	526,366
1885	660,389	256,929	917,318	306,364	82,162	111,980	.....	500,504

LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
27,602	81,037	542	743,273	2,627	5,135,969	533,485	237,143	296,342
38,646	91,468	894	1,147,967	3,314	5,760,574	440,134	.....	.....
31,186	97,366	1,783	2,138,634	3,582	5,795,374	357,830	.....	.....
36,767	76,591	2,259	3,616,203	3,512	5,637,268	267,735	.....	.....
17,646	17,675	1,564	2,749,498	1,404	2,477,148	165,220	.....	.....

* Reserve at 4 per cent; new business since 1900 at 3 per cent.

COMPANY OF AMERICA, PITTSBURG, PA.*

Incorporated July, 1907.

Vice-Pres.; J. G. Miller, Sec. & Treas.

*Incorporated under the laws of Delaware.

INSURANCE COMPANY, CHICAGO, ILL.

Incorporated Dec., 1905.

Commenced Business Jan. 20, 1906

Sec. and Treas.; Lucius McAdam, Actuary; Jas. H. Stowell, Med. Dir.

97,862	104,026	1,616	2,906,343	2,103	3,492,960	316,851	50,101	266,750
52,487	52,487	1,120	1,602,481	1,016	1,451,218	219,000	11,885	207,115

ANCE COMPANY, NEW YORK, N. Y.

Incorporated February 25, 1850.

Commenced Business March 4, 1850.

Richard E. Cochran, 3d Vice-Pres.; A. Wheelwright, Sec.; J. L. Kenway, Asst. Sec.;
Med. Dir.; Charles E. Patterson and Wm. A. Elliott, Counsel.

404,604	1,664,816	814	1,804,874	18,357	35,018,078	8,715,807	8,439,695	276,112
394,544	1,589,587	71,685	2,216,026	19,427	37,350,422	8,961,068	8,531,393	429,675
512,052	1,815,501	2,417	4,525,145	20,103	39,792,799	8,950,243	8,490,592	459,651
548,851	1,815,783	3,092	6,080,029	20,646	41,941,025	9,002,044	8,431,301	570,743
648,418	1,757,399	3,642	8,173,044	20,989	44,143,344	8,783,134	8,220,486	562,648
678,187	1,756,416	4,264	11,510,094	20,747	45,673,713	8,621,758	8,050,620	571,138
568,055	1,610,734	3,835	8,300,953	19,806	41,710,076	8,466,702	7,878,329	588,373
548,913	1,424,627	3,585	7,473,144	18,973	40,176,622	8,360,838	7,748,208	612,630
512,855	1,567,475	3,403	8,181,287	18,260	39,355,927	8,024,501	7,360,680	663,821
472,435	1,365,409	3,055	7,528,459	17,709	38,150,896	7,901,422	7,093,216	808,206
469,866	1,370,735	3,056	7,182,470	17,736	37,998,353	7,597,184	6,900,490	696,694
446,333	1,391,875	2,777	6,506,935	17,515	37,793,775	7,437,111	6,832,700	604,411
444,478	1,209,291	2,600	6,266,296	17,510	38,872,579	7,351,391	6,746,193	605,198
471,827	1,406,362	4,267	11,423,314	18,548	42,199,250	7,068,151	6,590,065	478,086
483,758	1,377,958	4,328	11,240,131	18,353	42,733,306	6,908,718	6,386,648	522,070
501,831	1,341,311	4,538	14,515,745	17,939	43,728,300	6,861,545	6,257,960	603,585
481,804	1,224,011	4,784	14,555,009	17,064	41,164,116	6,706,886	6,088,846	618,040
435,585	1,093,437	4,078	12,429,917	15,493	36,322,163	6,469,483	5,860,651	608,832
372,326	1,034,772	3,367	9,523,581	13,870	30,431,272	6,266,338	5,642,910	623,428
376,474	903,888	2,653	6,575,176	12,566	25,752,267	5,914,843	5,291,754	623,089
344,825	869,555	2,468	5,641,120	11,735	23,471,829	5,681,494	5,086,716	594,778
315,297	841,665	1,772	4,165,175	10,705	21,109,155	5,586,630	4,934,289	652,341
320,946	821,452	1,582	4,059,260	10,185	20,153,853	5,425,264	4,839,663	585,601

* Reserve at 4 per cent; on new business since 1900 at 3 1/4 per cent. † Change made to paid-for basis.

UNITED STATES

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1884	656,359	266,834	923,193	340,670	136,405	100,811	58,254	636,149
1883	652,324	271,594	923,918	252,067	59,941	117,319	46,597	475,924
1882	558,967	402,472	961,439	288,718	44,897	78,946	47,118	459,679
1881	553,689	256,129	809,818	368,894	112,041	109,105	44,503	634,543
1880	593,517	309,237	902,754	283,349	49,611	129,748	30,037	492,745
1879	639,519	274,794	914,313	226,187	61,049	257,551	39,902	584,689
1878	706,137	272,526	978,663	257,055	86,196	286,813	39,960	670,024
1877	885,342	287,985	1,173,327	300,724	23,290	394,466	97,442	815,922
1876	853,220	284,754	1,137,974	260,031	12,699	329,454	100,412	702,596
1875	929,304	275,883	1,205,187	266,187	9,511	276,730	102,533	654,961
1874	957,660	273,425	1,231,085	346,775	8,140	238,427	148,731	742,073
1873	1,123,745	262,104	1,385,849	245,959	2,110	233,056	299,399	780,454
1872	1,054,279	251,332	1,305,611	243,716	3,140	400,361	214,949	862,166
1871	844,665	244,187	1,088,852	208,243	390	249,669	312,347	770,649
1870	674,516	222,170	896,686	222,172	390	70,364	94,553	387,479
1869	707,478	270,553	978,031	253,268	.....	77,881	.....	331,149
1868	764,094	168,764	932,858	226,667	390	15,803	41,531	294,389
1867	622,711	145,332	768,043	168,859	390	16,178	.....	185,427
1866	533,229	179,831	713,060	171,091	.....	17,513	.....	188,604
1865	421,872	118,707	540,579	91,178	.....	13,620	.....	104,798
1864	330,865	93,817	424,682	76,714	.....	15,019	.....	91,733
1863	252,456	62,014	314,470	57,716	.....	20,600	2,716	81,032
1862	207,044	50,035	257,079	94,500	.....	18,696	24,541	137,737
1861	193,426	44,329	237,755	58,867	.....	26,776	.....	85,643
1860	203,621	37,654	241,275	53,230	.....	16,064	.....	69,294
1859	175,279	31,727	207,006	57,097	.....	\$ 36,725	.....	93,822
1858	169,550	26,671	196,221	65,206	.....	\$ 21,381	.....	86,587
1857	162,676	22,224	184,900	58,794	.....	\$ 17,169	.....	75,963
1856	132,890	18,036	150,926	47,694	.....	\$ 21,192	.....	68,886
1855	107,945	15,890	123,835	41,940	.....	\$ 15,479	.....	57,419
1854	88,634	11,778	100,412	40,594	.....	\$ 3,674	.....	44,268
1853	92,130	119,640	211,770	41,112	.....	2,317	.....	43,429
1852	99,535	14,964	114,499	23,600	.....	1,034	.....	24,634
1851	46,764	6,165	52,929	5,500	.....	3,495	.....	8,995
1850	26,456	4,054	30,510	3,000	.....	702	.....	3,702

† Includes dividends.

Capital \$200,000. *

VOLUNTEER STATE LIFE INSUR

Zeboim C. Patten, Pres.; E. B. Craig, Vice-Pres. and Gen. Mgr.; Theo. F. King, 2d Vice-W. A. Sadd, Treas.; Jos. W. Johnson, Med. Dir.; W.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	331,204	34,782	366,076	62,709	.....	2,161	.....	64,870
1906	222,689	9,374	232,063	38,852	.....	477	.....	39,329
1905	136,798	8,836	145,634	16,300	.....	.....	.....	16,300
1904	62,352	8,752	71,104	5,784	.....	.....	.....	5,784
1903	12,175	50,000	62,175	.....	.....	.....	.....	.....

* Reduced to \$100,000 in 1908.

LIFE—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
322,133	958,282	1,694	4,125,975	10,132	19,769,864	5,154,412	4,765,037	389,375
344,278	820,202	1,931	5,441,054	9,995	19,193,579	5,226,429	4,761,743	464,686
271,428	731,107	1,274	2,947,761	9,709	17,167,105	5,087,513	4,612,362	475,151
285,612	920,155	1,217	3,025,445	9,508	16,671,328	4,994,670	4,482,205	512,465
286,477	779,222	1,140	3,589,474	9,428	16,856,766	5,107,950	4,528,268	579,682
242,571	827,260	1,337	3,416,843	9,711	17,362,693	4,940,811	4,423,359	517,452
250,214	920,238	1,701	4,086,601	9,917	18,432,608	4,838,356	4,362,819	475,537
390,487	1,206,409	4,197	8,865,101	11,080	21,641,192	4,799,789	4,427,360	372,429
385,794	988,390	2,195	4,407,572	10,303	20,835,662	4,803,332	4,275,270	528,062
399,446	964,407	2,531	5,052,880	10,692	22,848,081	4,617,983	4,137,336	480,647
323,084	1,065,157	2,598	5,791,470	10,643	23,542,392	4,381,266	3,923,802	457,464
297,154	1,077,608	2,311	6,667,145	10,165	23,419,762	4,179,902	3,628,623	551,279
246,683	1,108,849	3,805	9,242,107	10,123	22,929,762	3,900,461	3,281,980	618,481
347,062	1,117,711	2,430	5,377,730	8,575	19,230,058	3,683,203	3,175,896	507,307
178,503	565,982	1,127	2,171,033	7,973	18,389,882	3,686,323	3,200,851	485,482
185,690	516,839	1,091	2,445,426	8,085	19,505,250	3,354,525	2,617,683	736,842
266,023	590,412	2,139	4,868,286	8,411	19,699,057	2,915,649	2,687,597	228,052
117,527	302,954	1,846	4,511,275	7,122	17,215,187	2,470,792	1,768,895	701,897
118,893	307,497	1,958	4,687,230	6,477	15,071,476	2,005,703	1,371,697	634,006
140,470	245,268	1,320	3,086,400	5,180	12,306,546	1,609,701	a 1,435,036	a 174,665
80,132	171,865	1,315	2,801,820	4,411	10,164,646	1,360,046	a 916,879	a 443,167
60,211	141,243	1,085	2,493,485	3,631	8,478,027	1,067,685	a 860,379	a 207,306
48,133	185,870	665	1,376,487	2,989	6,953,272	876,068	a 621,379	a 254,689
48,552	134,195	710	928,650	2,910	6,512,370	807,942	a 395,154	a 412,788
47,163	116,457	1,039	2,186,450	2,680	6,968,454	701,482	a 374,654	a 326,828
32,811	126,632	808	1,813,900	2,597	6,375,121	576,665	a 111,466	a 465,199
32,827	119,414	814	2,008,800	2,377	6,129,271	497,291	c 40,739	c 457,552
29,778	105,741	1,004	2,537,900	2,440	4,964,824	420,484	c 32,223	c 388,261
23,847	92,733	1,277	2,766,580	2,087	4,935,824	341,324	c 43,941	c 297,383
22,281	79,700	504	1,273,580	1,564	3,510,366	283,131	c 16,747	c 267,384
26,683	70,951	422	1,110,357	1,626	3,359,001	238,685	c 24,977	c 213,708
24,732	68,161	.....	.....	1,727	3,024,187	206,211	.....	.....
31,588	56,222	.....	.....	.....	.....	178,064	.....	.....
21,346	30,341	539	.....	800	1,455,754	142,552	.....	.....
6,327	10,029	408	.....	.....	756,699	117,981	.....	.....

* Reserve at 4 per cent; on new business since 1900 at 3½ per cent.

a Reserve at 4½ per cent.

c Reserve not calculated.

ANCE CO., CHATTANOOGA, TENN.

Incorporated October 9, 1903.

Commenced Business November 3, 1903.

Pres., Sec. and Mgr. of Agencies; J. T. Fargason, 3d Vice-Pres.; W. C. Stacy, Asst. Sec.;

C. Bright, Comptroller; A. S. Caldwell, Supt. of Agencies.

173,785	238,655	4,234	4,180,500	5,786	10,474,000	453,171	232,907	220,264
135,050	174,379	2,764	4,572,000	4,529	8,022,000	358,248	127,097	231,151
103,412	119,712	2,287	3,808,500	3,006	5,491,000	279,216	51,147	228,069
91,666	97,750	1,431	2,593,000	1,410	2,796,000	231,226	8,296	222,930
22,867	22,867	169	552,000	166	541,000	242,918	2,236	240,682

Reserve at 4 per cent.

Capital Stock, \$500,000.

WASHINGTON LIFE INSURANCE

John Tatlock, Pres.; Chas. H. Allen, Vice-Pres.; Theodore T. Johnson, ad Vice-Pres.;
David Thomson, Counsel;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,228,450	938,976	3,167,426	913,573	793,342	414,713	112,777	2,234,405
1906	2,531,474	908,473	3,439,947	948,671	534,071	453,806	98,735	2,035,283
1905	2,742,373	897,260	3,639,633	1,024,198	463,304	530,931	102,467	2,120,900
1904	2,733,416	1,183,951	3,917,367	1,067,784	932,845	267,201	145,130	2,412,960
1903	2,789,089	887,167	3,676,256	916,689	1,010,839	230,070	156,451	2,314,049
1902	2,733,960	847,410	3,581,370	875,577	843,259	172,203	155,669	2,046,708
1901	2,529,449	811,426	3,340,875	1,075,202	726,811	203,863	183,728	2,189,604
1900	2,468,818	771,678	3,260,496	941,733	582,064	187,789	202,131	1,913,717
1899	2,295,183	839,568	3,134,751	876,741	447,451	182,450	200,916	1,707,558
1898	2,062,267	787,023	2,849,290	817,141	331,508	195,166	178,338	1,522,153
1897	2,003,923	710,238	2,714,161	760,918	350,987	231,238	181,729	1,524,871
1896	2,052,150	647,538	2,699,688	887,937	515,055	272,461	196,377	1,871,830
1895	2,087,795	611,016	2,698,811	892,341	362,152	349,029	208,069	1,811,591
1894	2,105,751	596,539	2,702,290	752,683	179,242	327,910	209,342	1,469,177
1893	2,138,468	581,231	2,719,699	777,484	264,523	377,290	124,885	1,544,182
1892	2,226,730	523,993	2,750,723	882,237	149,725	380,121	129,959	1,542,042
1891	2,150,804	533,622	2,684,426	739,980	236,986	328,919	141,115	1,447,000
1890	2,022,808	472,636	2,555,444	618,247	226,587	287,633	156,629	1,289,096
1889	1,975,824	556,105	2,531,929	596,777	236,463	268,804	177,564	1,279,608
1888	1,831,527	451,478	2,283,005	609,945	188,134	255,747	165,758	1,219,584
1887	1,654,211	420,820	2,075,031	510,594	168,068	252,767	157,171	1,088,600
1886	1,508,699	407,118	1,915,817	518,486	157,263	286,527	149,107	1,111,383
1885	1,392,483	453,975	1,846,458	431,389	155,876	260,102	146,075	993,442
1884	1,434,332	341,002	1,775,334	412,621	187,354	314,797	234,869	1,149,641
1883	1,347,955	446,998	1,794,953	331,678	138,598	273,863	228,915	973,054
1882	1,278,001	351,969	1,629,970	457,930	140,281	241,790	224,763	1,064,264
1881	1,119,031	318,386	1,437,417	399,850	117,471	239,664	208,119	875,104
1880	1,016,003	325,490	1,341,493	329,956	166,478	234,622	200,409	931,465
1879	965,383	299,535	1,264,918	328,057	174,806	274,577	197,067	974,507
1878	955,261	290,061	1,245,322	201,368	173,108	313,985	169,144	857,605
1877	983,839	296,439	1,280,278	325,442	69,949	297,178	170,246	862,815
1876	854,812	281,028	1,135,840	285,585	37,828	92,430	174,743	590,586
1875	972,450	270,153	1,242,603	336,828	14,849	92,261	165,122	609,080
1874	1,007,130	239,410	1,246,540	305,657	16,605	97,795	142,654	562,711
1873	1,042,927	214,083	1,257,010	308,913	17,274	81,212	136,574	543,973
1872	1,032,413	168,229	1,200,642	266,090	1,279	61,455	109,096	437,920
1871	994,427	136,409	1,130,836	292,626	1,188	32,231	105,821	431,866
1870	1,078,244	107,423	1,185,667	242,295	1,026	32,215	154,092	429,628
1869	1,127,102	81,892	1,208,994	167,396	1,026	38,609	250,750	457,781
1868	694,865	63,351	758,216	108,671	800	16,697	10,699	137,147
1867	457,133	45,690	502,823	117,113	574	11,090	3,988	132,765
1866	320,585	38,944	359,529	65,232	574	5,123	6,656	77,585
1865	256,273	25,874	282,147	44,500	374	518	.....	45,392
1864	157,750	29,968	187,718	33,250	374	779	.....	34,403
1863	84,885	18,275	103,160	9,000	374	1,215	.....	10,589
1862	58,152	13,342	71,494	6,000	187	799	.....	6,086
1861	37,851	7,693	45,544	5,000	.....	.....	.....	5,000
1860	23,392	4,907	28,299	.....	.....	.....	.....	.....

COMPANY, NEW YORK CITY, N. Y.

Incorporated January 31, 1860.

Commenced Business February 2, 1860.

J. W. B. Van de Water, Sec.; W. W. Crissey, Cashier; Henry A. Baker, M. D., Med. Dir.;
G. L. Plumley, Actuary.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	* \$	\$
570,458	2,804,863	1,459	3,931,825	32,069	57,859,321	18,608,785	17,910,840	607,945
706,794	2,802,077	3,278	7,050,280	33,973	61,032,283	18,544,512	17,827,321	607,191
927,773	3,048,673	3,872	7,665,080	34,839	63,255,371	18,009,311	17,402,077	607,234
1,151,972	3,564,932	5,957	10,762,539	36,487	67,488,150	17,486,444	16,911,128	575,316
1,190,159	3,434,208	7,778	15,074,802	33,821	63,777,367	16,963,886	16,324,726	639,160
1,106,315	3,153,023	27,450	215,231,226	231,882	261,030,887	16,544,579	15,808,480	736,099
1,078,235	3,267,839	7,471	16,422,198	31,268	61,061,604	16,200,433	15,617,027	583,406
1,021,330	2,935,047	7,106	17,466,939	30,179	61,083,689	16,144,433	15,389,549	754,884
901,289	2,608,847	5,833	14,756,890	28,534	57,398,572	15,849,532	15,117,409	732,123
734,917	2,257,070	5,269	11,036,098	27,035	52,311,363	15,034,951	14,432,044	602,907
643,642	2,168,513	4,932	9,342,953	26,306	50,362,235	14,501,110	13,937,876	563,734
557,409	2,429,299	4,596	8,604,472	25,388	48,813,597	13,928,374	13,378,985	549,385
509,186	2,320,777	4,484	7,997,440	24,720	48,595,749	13,655,065	13,131,771	523,294
529,226	1,998,403	4,678	8,759,236	24,600	49,628,097	13,316,863	12,820,714	496,149
575,413	2,119,595	4,477	8,423,047	24,315	49,709,521	12,581,850	12,190,325	391,525
602,567	2,144,609	5,703	11,355,553	24,677	51,561,932	12,012,809	11,611,312	401,497
567,688	2,014,688	5,587	11,769,691	23,609	50,586,622	11,409,924	11,032,520	377,404
578,915	1,868,011	4,859	10,638,473	22,084	48,397,326	10,741,899	10,382,314	359,585
560,069	1,848,677	5,119	10,663,767	21,028	46,390,324	10,019,268	9,670,824	348,444
526,828	1,746,413	4,321	9,551,611	19,273	42,768,034	9,401,336	8,960,828	440,508
412,702	1,501,302	3,627	8,288,276	17,761	39,506,527	8,807,479	8,304,605	502,874
385,348	1,406,731	3,266	7,695,163	16,504	36,574,831	8,231,130	7,762,293	468,837
342,318	1,335,760	2,408	5,348,665	15,385	33,950,324	7,771,785	7,292,852	478,933
329,724	1,479,365	2,917	6,808,500	15,043	33,334,672	7,273,650	6,917,451	356,199
329,210	1,302,264	2,644	6,389,470	14,425	31,994,723	6,978,607	6,527,791	450,816
297,228	1,361,422	2,832	6,891,831	13,395	29,374,019	6,534,465	6,035,329	499,136
223,800	1,098,904	2,076	5,072,179	11,960	25,928,150	6,191,887	5,697,050	494,837
250,053	1,181,518	2,007	4,446,072	11,076	23,451,270	5,815,981	5,251,639	564,342
215,474	1,189,981	1,432	3,164,289	10,139	21,447,274	5,591,889	5,014,953	576,936
207,005	1,064,610	1,255	2,607,008	9,947	21,215,796	5,487,809	4,896,219	591,590
216,391	1,079,206	1,408	3,308,432	10,229	23,127,543	5,353,251	4,740,944	612,307
189,642	780,228	1,433	2,866,235	10,899	24,346,506	5,173,279	4,686,433	486,846
203,201	812,281	1,795	3,712,225	11,141	25,429,555	4,812,710	4,389,473	423,237
203,516	766,227	1,786	3,936,740	11,022	25,021,417	4,379,425	4,010,586	368,839
229,022	772,975	2,273	5,827,269	11,398	26,812,062	3,886,453	3,646,788	239,665
233,869	671,769	2,268	6,254,707	10,962	25,950,890	3,411,203	3,187,532	223,671
222,344	654,210	3,560	5,788,916	10,634	24,888,781	2,869,837	2,665,926	203,911
255,065	684,693	3,435	7,737,287	11,234	25,951,117	2,477,348	2,299,813	177,535
327,757	785,538	6,671	13,251,015	12,144	24,385,759	2,109,718	1,928,350	181,368
252,089	389,236	5,081	10,804,796	8,885	20,650,937	1,503,152	1,284,960	218,192
155,383	288,148	3,055	7,145,384	5,708	14,099,859	1,017,643	918,560	99,083
121,052	108,637	1,838	4,715,942	3,757	10,017,092	709,130	523,159	185,971
82,255	127,647	1,105	3,718,950	2,548	6,920,000	530,097	309,348	220,749
60,821	95,224	919	2,330,300	1,747	4,661,000	369,568	187,868	181,700
31,890	42,479	512	1,387,250	1,057	2,945,800	267,463	99,992	107,471
29,035	36,021	361	860,300	682	1,910,550	200,723	59,107	141,616
29,502	34,502	225	643,000	438	1,381,250	156,300	25,188	131,112
20,504	20,504	328	1,093,600	315	1,040,100	141,280	6,173	135,107

* Reserve at 4 per cent; also at 8 and 8½ per cent on new business since 1897. a Reserve calculated at 4½ per cent.

p Change made to paid-for basis.

Capital Stock, \$250,000

WEST COAST LIFE INSURANCE

J. Walter Crocker, Pres.; Thomas L. Miller, Vice-Pres.; Julian Sonntag,
Counsel; Edward L. Dorn,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	153,309	141,890	295,199	4,860	48,539	.....	.....	13,399
1906	38,355	122,645	161,000	1,087	42,396	.....	.....	3,483

* Indemnity claims.

Capital Stock, \$100,000.

WESTERN AND SOUTHERN LIFE

Dr. Frank Caldwell, Pres. and Treas.; John E. Bruce, Vice-Pres.; J. W. Johnson, 2d Vice-Pres.; John R.

1907	1,683,767	103,502	1,787,269	463,447	.....	9,909	.....	473,356
1906	1,505,737	79,381	1,585,118	405,857	.....	9,022	.....	414,879
1905	1,360,437	50,220	1,410,657	367,771	.....	5,582	.....	373,353
1904	1,249,945	82,470	1,332,415	354,666	.....	9,183	.....	363,849
1903	1,113,699	25,628	1,139,327	295,369	.....	1,342	.....	296,711
1902	917,337	72,134	989,471	221,284	.....	726	.....	222,010
1901	722,605	19,216	741,821	203,895	.....	1,018	.....	204,914
1900	614,301	17,926	632,227	150,642	.....	786	.....	151,429
1899	508,900	15,319	524,219	122,494	.....	731	.....	123,225
1898	397,687	11,666	409,353	96,448	.....	931	.....	97,379
1897	320,996	8,291	329,287	79,169	.....	767	.....	79,936
1896	298,686	5,819	304,505	79,060	.....	424	.....	79,484
1895	246,807	5,076	251,883	69,087	.....	561	.....	69,648
1894	227,392	4,919	232,311	52,456	.....	299	.....	52,755
1893	183,415	4,836	188,251	44,336	.....	678	.....	45,014
1892	140,564	4,836	145,400	38,675	.....	864	.....	39,539
1891	101,397	24,000	125,397	26,944	.....	248	.....	27,192
1890	70,327	14,000	84,327	19,233	.....	392	.....	19,625
1889	43,518	14,000	57,518	10,837	.....	162	.....	10,999
1888	14,359	10,864	25,223	1,107	.....	34	.....	1,141

Incorporated September 5, 1905.

WESTERN MUTUAL LIFE INSUR

Chas. N. Herreid, Pres.; C. F. Easton, 1st Vice-Pres.; C. J. McLeod, 2d Vice-Pres.;

1907	4,961	206	5,167	1,000	.....	.....	413	1,413
1906	4,566	73	4,639	.....	.....	.....	.....	.....
1905	2,489	192	2,681	.....	.....	.....	.....	.....

Incorporated April 30, 1907.

WESTERN MUTUAL LIFE INSUR

C. M. Atherton, Pres. and Gen. Mgr.; Victor E. Bender, Vice-Pres.; A. W.

1907	11,048	5,423	16,471					
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COMPANY, SAN FRANCISCO, CAL.

Incorporated Feb. 1906.

Commenced Business April 4, 1906.

Sec. and Treas.; Edward Topham, Acting Med. Dir.; F. P. Deering,
Manager of Industrial Agencies.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
254,203	267,602	b 21,682	b 3,596,404	b 10,986	b 1,718,844	310,651	50,359	260,292
		901	2,211,500	954	2,541,000			
127,112	130,595	b 11,356	b 1,545,363	b 5,705	b 778,161	231,917	4,248	227,669
		241	538,500	230	529,000			

Reserve at 3½ per cent.

b Industrial business.

INSURANCE COMPANY, CINCINNATI, O.

Incorporated February 23, 1888.

Commenced Business April 30, 1888.

Davey, Vice-Pres.; Wm. J. Williams, Sec.; Edward Winnewski, Auditor; J. Wm. Johnson, Counsel.

							*	
740,718	1,214,074	b 115,173	b 13,162,868	b 302,845	b 33,529,081	2,916,339	2,761,594	154,745
		c 2,037	c 1,944,895	c 6,217	c 5,974,404			
691,145	1,106,024	b 114,093	b 13,116,741	b 277,086	b 30,501,871	2,322,657	2,191,790	130,867
		c 11,793	c 1,728,500	c 5,225	c 5,013,562			
623,946	997,299	b 110,601	b 12,312,511	b 251,577	b 27,370,792	1,824,295	1,709,241	115,054
		c 1,728	c 1,624,724	c 4,539	c 4,368,474			
643,876	1,007,725	b 120,363	b 14,830,110	b 227,624	b 24,600,187			
		c 2,084	c 1,964,500	c 3,983	c 3,844,750	1,393,719	1,280,605	113,114
671,897	968,608	b 128,877	b 14,161,533	b 209,623	b 22,223,035			
		c 3,034	c 2,944,500	c 3,578	c 3,492,250	1,074,654	962,415	112,239
580,236	802,246	b 125,322	b 12,948,340	b 184,686	b 19,643,480	876,007	746,344	129,663
		c 3,486	c 3,429,250	c 2,769	c 2,731,500			
415,343	620,257	b 105,555	b 10,878,524	b 155,096	b 16,426,534	636,647	497,426	139,221
		c 180	c 175,250	c 180	c 175,250			
371,671	523,100	106,792	10,070,944	131,132	13,618,878	506,133	368,165	137,968
323,217	446,442	102,869	8,370,729	117,545	10,881,961	401,717	267,729	133,988
266,560	363,939	85,248	7,256,666	91,589	8,392,902	321,505	209,882	111,623
186,459	266,395	55,351	4,980,043	71,301	6,619,653	274,290	168,894	105,396
172,654	252,138	53,856	4,290,332	62,747	5,724,728	210,712	129,739	80,973
168,763	238,411	55,878	4,573,492	56,960	5,294,381	155,640	103,154	52,484
177,418	230,173	63,317	6,149,014	46,362	4,374,675	142,446	66,736	75,710
136,259	181,273	45,377	3,830,862	41,296	3,691,843	139,826	44,286	95,540
105,059	144,598	30,600	2,522,842	30,472	2,707,366	133,381	40,160	93,221
76,888	104,040	28,814	2,661,930	24,638	2,329,936	132,985	25,495	107,490
60,042	79,667	23,006	2,620,328	16,926	2,000,073	112,664	18,054	94,610
45,194	56,193	18,939	2,505,945	11,348	1,537,430	107,864	5,459	102,405
23,046	24,187	12,264	1,698,748	6,237	889,073	104,307	1,995	102,312

* Reserve at 4 and 3½ per cent. b Industrial business. c Ordinary business.

ANCE COMPANY, ABERDEEN, S. D.

Commenced Business November 1, 1905.

Walter G. Jacobs, Sec.; A. C. Witte, Treas.; Dr. C. B. Mallory, Medical Director.

583	1,996	15	15,000	81	97,000	10,106	4,879	5,227
307	307	33	36,000	78	93,500	6,935	1,637	5,298
78	78	45	57,500	45	57,500	2,603	1,637	966

Reserve at 3 per cent.

ANCE COMPANY, COUNCIL BLUFFS, IA.

Commenced Business Aug. 29, 1907.

Bannick, Sec.; Perry Badollett, Treas.; Grant Augustine, Med. Dir.

8,264	8,264	277	300,000	277	300,000	7,544	1,640	5,904
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Incorporated July 27, 1906.

WESTERN RESERVE LIFE INSURANCE

D. P. Campbell, Pres.; C. O. Prutzman, 1st Vice-Pres.; August A. Braun, Med. Dir.; H. H. Orr, Gen. Attorney

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1907	\$ 28,243	\$ 20,828	\$ 49,071	\$ 2,500	.....	.....	\$ 592	\$ 3,092
1906	20,502	.....	20,502	.....	.....	.....	.....	.....

Capital \$111,600.

WESTERN UNION LIFE INSURANCE

R. L. Rutter, Pres.; F. E. Goodall, Vice-Pres.; Philip Harding, Sec. and Gen. Mgr.; T. H. Brewer, Treas.;

1907	110,868	102,740	213,608	5,195	.....	.....	.....	5,195
1906	15,543	15,554	31,097	.....	.....	.....	.....	.....

Incorporated April 24, 1895.

WISCONSIN LIFE INSURANCE

R. B. Anderson, Pres.; John L. Nedderson, Vice-Pres. and Mgr.; C. M. Putnam,

1907	64,483	10,627	75,110	10,500	.....	5,498	1,308	17,306
1906	80,419	8,454	88,873	11,592	.....	6,188	1,219	18,099
1905	82,446	7,968	90,414	34,501	.....	4,091	75	38,667
1904	96,829	7,585	104,414	24,500	.....	4,050	.....	28,550
1903	80,606	7,103	87,709	19,000	.....	1,049	.....	20,049
1902	55,307	4,557	59,864	10,000	.....	6,138	.....	16,138

Capital Stock, \$1,000,000.

CANADA LIFE ASSURANCE

Geo. A. Cox, Pres.; F. W. Gates, Vice-Pres.; R. Hills, Sec.; H. B. Walker, Treas.; W. T. and H. C. Scadding, M. D.,

1907	3,542,661	1,462,182	5,004,843	1,390,445	376,857	141,726	83,246	1,992,274
1906	3,417,465	1,474,441	4,891,906	1,321,308	338,747	138,816	89,138	1,888,009
1905	4,104,595	1,377,237	5,481,832	1,393,451	432,707	258,917	1,194,689	3,279,764
1904	3,043,178	1,267,645	4,310,823	1,338,230	272,055	76,501	68,218	1,755,004
1903	2,798,989	1,176,375	3,975,364	1,227,414	301,006	79,458	65,816	1,673,694
1902	2,615,172	1,098,968	3,714,140	1,179,370	263,551	96,763	65,694	1,605,378
1901	2,476,251	1,041,366	3,517,617	1,163,098	221,141	102,907	72,797	1,559,943
1900	3,055,905	912,337	3,968,242	1,112,367	193,213	111,379	865,881	2,282,841
1899	2,199,262	853,298	3,052,560	964,885	159,851	101,172	131,443	1,357,351
1898	2,167,489	868,960	3,036,449	872,946	120,694	107,377	194,353	1,295,370
1897	2,087,995	869,047	2,957,042	770,169	129,247	145,411	218,481	1,263,308
1896	2,025,716	716,196	2,741,912	818,616	118,844	118,844	252,437	1,308,141
1895	2,006,891	714,380	2,721,271	641,440	84,479	110,706	688,072	1,524,697
1894	1,920,220	726,916	2,647,136	670,915	62,769	69,173	195,665	998,522
1893	1,799,590	701,103	2,500,693	665,859	70,028	76,829	195,814	998,931
1892	1,708,998	623,640	2,332,638	717,056	66,134	69,752	210,706	1,063,647
1891	1,618,713	590,632	2,209,345	545,370	47,895	67,184	245,702	906,151
1890	1,542,256	551,626	2,093,882	588,880	32,250	47,562	547,183	1,215,975
1889†	973,790	401,699	1,375,489	319,411	6,200	17,457	100,207	443,275

† Business of eight months only.

ANCE COMPANY, MUNCIE, IND.

Reorganized July 3, 1907.*

ad Vice-Pres.; John W. Dragoo, Sec.; D. A. McLain, Treas.; L. L. Ball,
M. H. Pearson, Agency Director.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 20,686 12,594	\$ 23,778 12,594	311 258	\$ 450,800 771,000	487 224	\$ 1,058,550 736,000	\$ 29,085 4,705	\$ 16,502 26	\$ 12,583 4,679

* Commenced business under level premium law.

COMPANY, SPOKANE, WASH.

Incorporated Oct. 31, 1906.

Commenced Business Nov. 22, 1906.

Morris C. Robins, M. D., Med. Dir.; M. A. Folsom, Gen. Counsel; F. D. Culver, Mgr. Agency Dept.

65,110 8,353	70,305 8,353	1,029 100	3,475,550 402,500	1,133 100	3,716,000 402,500	199,201 85,529	45,690 7,053	153,511 78,476
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Reserve at 3½ per cent.

COMPANY, MADISON, WIS.

Commenced Business April 25, 1895.*

Sec.; A. R. Bushnell, Treas. and Counsel; Philip Fox, M.D., Medical Director.

19,887 31,802 39,645 60,430 49,057 24,423	37,193 50,801 78,312 88,980 69,106 40,561	187 358 495 1,027 778 416	242,259 499,264 674,000 1,493,906 1,194,725 518,360	1,530 1,609 1,826 2,117 1,640 1,157	1,895,262 2,025,240 2,465,675 3,007,315 2,385,947 1,600,722	228,207 188,144 179,907 161,268 143,338 125,223	216,100 182,617 161,952 149,929 132,648 107,073	12,107 5,587 17,955 11,339 10,690 18,150
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* Reincorporated in 1902. † Reserve at 3½ per cent.

COMPANY, TORONTO, ONT.*

Organized Aug. 21, 1847.

Commenced Business Aug. 21, 1847.

Ramsay, Supt.; F. Sanderson, Actuary; E. W. Cox, Gen. Mgr.; F. Le M. Grasset, M. D.,
Chief Medical Advisers.

1,023,510 997,766 1,091,366 1,005,399	3,015,784 2,885,775 4,371,130 2,760,403	5,256 5,192 6,568 6,742	11,677,843 11,780,179 14,301,822 13,161,909	55,212 53,068 51,304 48,623	117,500,827 112,572,028 107,681,884 101,805,944	33,914,757 32,222,868 30,329,365 29,074,599	31,847,896 30,340,094 28,935,962 26,698,173	2,066,861 1,882,774 1,393,403 2,376,426
937,933 774,332 656,808 653,451 475,666	2,608,197 2,379,710 2,216,751 2,936,292 1,833,017	6,591 4,806 3,776 2,170 3,980	12,784,776 9,888,768 8,134,797 5,556,636 8,292,125	45,176 41,481 39,047 37,331 37,100	95,531,110 89,170,576 84,404,792 81,099,081 80,229,688	27,180,007 25,964,932 24,504,790 22,648,204 21,364,062	25,318,640 24,133,214 23,156,084 21,642,691 19,270,349	1,861,367 1,831,718 1,348,706 1,005,513 2,093,713
438,305 421,248 380,910 479,702 420,030	1,733,675 1,684,556 1,689,051 2,004,459 1,418,552	3,080 3,060 2,574 3,103 3,731	6,361,153 6,281,058 5,635,438 8,997,041 8,409,539	34,733 33,407 32,302 31,858 30,868	75,256,241 72,719,555 70,747,557 70,541,396 66,807,928	20,038,817 18,678,916 17,413,148 16,300,118 15,578,983	18,095,069 16,980,834 16,228,537 15,637,837 13,120,545	1,943,748 1,689,082 1,164,611 662,281 2,458,438
354,975 390,448 311,951 375,978 187,700	1,353,906 1,393,095 1,218,102 1,591,853 630,975	3,052 2,661 2,614 2,847 2,036	7,297,782 6,416,920 6,223,304 7,875,842 4,588,965	29,040 27,772 26,484 25,667 24,375	62,703,246 59,382,937 56,218,318 54,086,801 49,519,559	14,272,288 13,033,488 12,035,486 10,990,522 10,448,752	11,564,443 11,040,020 10,289,242 9,887,827 8,321,638	2,707,845 21,993,467 21,745,244 21,108,695 22,127,114

* Entered United States in 1880.

† Reserve on business since 1899 at 3 per cent; prior to 1900 at 2½ per cent.

‡ Reserve at 4½ per cent.

Capital Stock, \$300,000.

MANUFACTURERS LIFE INSUR

G. W. Ross, Pres.; Lloyd Harris and M. R. Gooderham, Vice-Pres.; Geo. A. Somerville,
J. T. Franks, Treas.; J. B. McKechnie, Ass't. Actuary;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	2,014,437	421,141	2,435,578	390,161	121,217	154,815	55,025	721,228
1906	1,847,286	346,233	2,193,519	283,911	41,428	101,733	28,686	455,758
1905	1,645,386	299,424	1,944,810	319,856	46,870	71,512	29,435	467,673
1904	1,421,348	240,021	1,661,369	216,420	40,696	54,289	28,286	339,691
1903	1,219,436	215,853	1,435,289	239,270	30,130	67,408	29,725	366,533
1902	1,054,816	186,074	1,240,890	174,965	73,466	39,276	28,850	316,557

Guarantee Fund, \$60,000.

NORTH AMERICAN LIFE ASSUR

J. L. Blaikie, Pres.; Wm. R. Meredith and E. Gurney, Vice-Presidents; L. Goldman,
T. G. McConkey, Supt. of

1907	1,429,839	385,259	1,815,098	273,528	64,632	171,822	97,305	607,347
1906	1,409,928	382,867	1,792,795	273,376	72,682	150,100	91,979	588,137
1905	1,354,607	309,247	1,663,854	259,256	62,680	130,191	86,521	538,648
1904	1,287,250	269,780	1,557,030	252,502	112,370	92,423	103,842	561,137
1903	1,132,617	248,747	1,381,364	227,379	62,225	68,232	65,382	423,218
1902	1,049,653	221,187	1,270,840	193,858	55,757	61,449	63,449	374,513
1901	922,935	176,462	1,099,397	167,603	66,283	61,945	60,857	386,688
1900	822,929	183,042	1,005,971	183,150	47,186	35,184	39,159	304,679
1899	744,865	148,657	893,522	148,717	65,257	41,641	47,467	303,082

Capital Stock, \$105,000.

THE SUN LIFE ASSURANCE COM

Robertson Macaulay, Pres. and Managing Director; S. H. Ewing, Vice-Pres.; T. B. Officer; Arthur B. Wood, Assistant Actuary;

1907	4,918,739	1,396,865	6,315,604	1,042,885	578,183	373,399	391,335	2,385,802
1906	4,665,169	1,566,388	6,231,557	996,347	520,152	253,156	205,682	1,975,337
1905	4,301,138	1,416,354	5,717,492	851,508	392,568	235,424	166,578	1,646,078
1904	3,792,928	769,008	4,561,936	751,473	316,494	185,006	117,238	1,370,211
1903	3,297,494	688,645	3,986,139	687,142	269,441	141,334	93,471	1,191,388
1902	2,933,710	627,799	3,561,509	577,982	229,605	153,338	103,550	1,064,476
1901	2,577,187	518,479	3,095,666	626,628	223,406	136,181	79,332	1,065,547
1900	2,347,743	441,484	2,789,227	489,989	132,318	161,620	59,845	843,772
1899	2,214,599	381,698	2,596,297	525,521	76,737	137,887	63,829	803,973
1898	1,993,627	334,287	2,327,914	478,572	108,156	90,299	68,539	745,566
1897	1,851,158	358,001	2,209,159	360,702	117,373	83,567	192,702	754,344
1896	1,649,942	236,316	1,886,258	334,019	71,932	67,161	39,715	512,827
1895	1,301,622	226,833	1,528,455	297,409	55,854	45,190	25,797	424,250

* Entered United States in 1895.

PRUSSIAN LIFE INSUR

C. F. Sturbahn, General Attorney; Wm. C. Scheide,

1907	58,974	17,004	75,978	12,166	.....	.....	.....	12,166
1906	44,940	29,601	74,541	36,738	.....	.....	.....	36,738
1905	22,049	11,377	33,426	.....	.....	.....	.....	.....

ANCE COMPANY, TORONTO, ONT.*

Incorporated June 23, 1887.

Commenced Business Aug. 19, 1887.

Gen. Mgr.: R. Junkin, Asst. Mgr.: L. A. Winter, Sec.: A. N. Mitchell, Ass't Sec.:
J. F. W. Ross and W. Nattress, Med. Dirs.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	†\$	\$
578,792	1,300,020	5,196	8,991,089	35,051	51,237,157	9,459,231	8,449,736	1,009,495
544,696	1,000,454	5,202	9,002,411	33,125	47,380,655	8,467,371	7,390,709	1,076,662
506,806	974,479	4,919	7,843,571	30,395	42,270,272	7,189,582	6,286,923	902,759
422,064	761,755	5,168	7,204,289	27,739	37,668,468	6,112,345	5,340,475	771,870
376,277	744,303	5,475	7,582,899	25,341	34,392,303	5,136,669	4,515,403	621,266
324,270	640,827	3,961	6,222,857	21,945	20,797,328	4,406,329	3,799,211	607,118

* Entered United States in 1903. † Reserve on business prior to 1900 at 4½ per cent; since 1899 at 3½ per cent.

ANCE COMPANY, TORONTO, ONT.*

Incorporated May 15, 1879.

Commenced Business January 10, 1881.

Managing Director: W. B. Taylor, Secretary: J. D. Thorburn, M. D., Medical Director;
Agencies: J. N. Lake, Auditor.

							†	
327,394	934,741	2,877	4,573,242	26,958	39,288,552	8,751,625	8,033,728	717,897
371,227	959,364	2,692	4,288,290	26,336	38,003,365	7,862,020	7,156,190	705,830
404,488	943,136	3,982	6,236,444	26,122	37,580,047	7,090,428	6,489,292	601,136
376,741	937,878	4,305	6,464,914	24,784	35,416,380	6,362,473	5,905,880	456,593
355,720	778,938	3,794	5,884,890	22,697	32,452,977	5,695,104	5,250,467	504,637
316,851	691,364	9,757	6,399,095	24,761	30,646,798	5,111,457	4,509,313	602,144
265,684	652,372	5,092	5,478,742	21,469	27,977,794	4,523,183	4,000,612	522,571
264,494	569,173	4,200	4,215,000	19,020	25,585,122	3,977,264	3,417,071	560,193
231,182	534,264	4,271	4,976,915	17,402	23,706,675	3,509,083	2,981,059	528,024

* Entered United States in 1899. † Reserve on business since 1899 at 3½ per cent; 1893 to 1899 at 4 per cent; prior at 4½ per cent.

PANY OF CANADA, MONTREAL, QUE.*

Incorporated 1865.

Commenced Business May, 1871.

Macaulay, Sec. and Actuary; E. A. Macnutt, Treas.; George Wilkins, M. D., Chief Medical
Frederick G. Cope, Superintendent of Agencies.

1,374,629	3,760,431	15,670	23,779,844	83,401	111,135,694	26,488,595	24,336,711	† 2,151,884
1,299,826	3,275,163	16,291	22,196,349	78,625	102,566,399	24,287,555	21,957,308	† 2,339,247
1,272,116	2,918,194	17,703	23,607,515	74,441	95,290,895	21,298,411	19,457,712	† 1,840,699
1,118,573	2,488,784	17,685	21,498,073	68,507	85,327,663	17,804,991	16,525,545	† 1,279,446
952,599	2,138,819	16,298	18,561,959	62,801	75,681,189	15,473,744	14,472,362	† 1,001,382
825,333	1,888,510	14,228	14,739,764	57,380	67,181,602	13,474,846	† 12,762,666	712,180
760,957	1,826,504	14,805	14,068,301	53,950	62,400,931	11,768,026	11,025,143	742,883
692,401	1,536,173	13,130	12,752,376	51,206	57,980,635	10,480,452	9,768,645	711,803
643,807	1,447,780	16,876	12,991,531	48,925	52,806,036	9,247,665	8,575,310	672,355
658,265	1,403,831	21,908	13,428,774	46,853	49,693,405	8,231,439	7,872,041	359,398
635,765	1,390,109	24,241	14,842,907	39,158	44,983,797	7,322,371	7,008,151	314,220
462,218	975,045	10,224	9,956,932	26,840	38,196,891	6,388,145	5,893,040	495,105
428,881	853,131	6,322	8,973,157	22,301	34,754,840	5,365,771	† 4,700,476	† 665,295

† Reserve at 3½ per cent on new business since 1899; 4½ per cent prior. ‡ Reserve at 4½ per cent. § On basis of 3½ per cent on new business since 1899; 4 per cent prior. ¶ All reserves at 3½ per cent. † Reserve at 3 per cent on new business since 1902; 3½ per cent prior.

ANCE COMPANY, BERLIN.*

Incorporated 1865.

Resident Manager. U. S. Office, 92 William St., New York.

19,709	31,875	666	3,789,347	1,047	6,068,192	318,890	39,695	279,195
17,343	54,081	756	4,244,226	699	4,277,746	287,999	22,600	265,399
13,792	13,792	456	2,538,409	394	2,250,683	279,624	11,123	268,501

* Entered United States in 1905 for reinsurance only; deposit funds, \$250,000.

**CASUALTY, SURETY
AND
MISCELLANEOUS
INSURANCE.**

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE IN THE UNITED STATES

THE HISTORY AND DEVELOPMENT OF CASUALTY INSURANCE IN AMERICA.

BY EDWIN W. DE LEON, FIRST VICE-PRESIDENT, CASUALTY COMPANY OF AMERICA,
NEW YORK.

The term Casualty Insurance is used to designate the forms of insurance generally known as Liability, Accident, Boiler and Plate Glass. The importance of this branch of the great underwriting family will be readily appreciated when it is stated that for the ten years ending December 31, 1906, the total premiums received from the four groups above named amounted to \$267,913,310. Of this sum, Liability business contributed \$110,239,728, or forty-one (41) per cent; Accident (including Health), \$122,390,754, or forty-six (46) per cent; Boiler, \$16,700,131, or six (6) per cent, and Plate Glass, \$18,582,697, or seven (7) per cent. In the same period losses paid aggregated \$108,579,288, of which amount Liability payments were \$47,805,502, or forty-three and four-tenths (43.4) per cent of premiums received. Accident (including Health), \$51,920,368, or forty-two and four-tenths (42.4) per cent; Boiler, \$1,725,214, or ten and three-tenths (10.3) per cent, and Plate Glass, \$7,128,204, or thirty-eight and four-tenths (38.4) per cent.

LIABILITY INSURANCE.

While Liability Insurance does not take first place, either in point of time during which the business has been transacted, or in volume of premiums written, it ranks first in the great development that it has enjoyed since the first policy was issued in the United States, scarcely more than twenty years ago. Not only so, but it is universally conceded that it is the most difficult, deceptive, early encouraging and later disappointing form of insurance underwriting attempted at the present time. The reasons for this are numerous and intricate, but in a very general way may be summed up in the radical changes that have taken place in manufacturing and contracting operations; in the evolution of the relations of employer and employee, and in the growing sentiment of Federal and State authorities in favor of compulsory compensation for injured workmen.

Until 1887 the liability of employers for injuries suffered by their employees was regulated in the United States by the common law. In that year Massachusetts passed the first employers' liability statute ever enacted in this country, and it has been in successful operation for more than twenty years with certain additions incorporated in the year 1902. Alabama was the next State to legislate on this subject by the passage of an employers' liability act in 1897, similar in terms to the Massachusetts statute. In 1902, New York State followed suit, and since that year, exclusive of laws affecting railroad

companies, employers' liability laws have been enacted by Arizona, Arkansas, California, Colorado, Connecticut, Georgia, Indiana, Iowa, Maryland and Missouri (limited to mine operators), Montana, Nevada, North Dakota, Ohio, Oklahoma, Pennsylvania, Porto Rico, South Dakota, Texas, Utah and Wyoming.

FEDERAL LEGISLATION.

It remained for the Federal Government, however, to attempt legislation regulating the liability of employers in different States by the passage of an Employers' Liability Law in June, 1906, affecting all common carriers in the District of Columbia, the Territories and those engaged in inter-State commerce. This law practically abrogated the "fellow-servant" rule and formulated the doctrine of comparative contributory negligence. Several suits were brought under the act, which was declared unconstitutional by two Federal judges, but was upheld by several others. The United States Supreme Court decided the question finally in January, 1908, by declaring the law unconstitutional. Inasmuch as this law was the first effort on the part of the Federal authorities to regulate the liability of employers to employees, it may be interesting to quote a portion of the opinion of the Supreme Court, which was delivered by Justice White, five judges concurring and four dissenting. After citing the law in full the court said:

In testing the constitutionality of the act, we must confine ourselves to the power to pass it and may not consider evils which it is supposed will arise from the execution of the law, whether they be real or imaginary. * * * *

1. The proposition that there is an absolute want of power in Congress to enact the statute is based on the assumption that, as the statute is solely addressed to the regulation of the relations of the employer to those whom he employs and the relation of those employed by him among themselves, it deals with subjects which cannot under any circumstances come within the power conferred upon Congress to regulate commerce.

As it is patent that the act does regulate the relation of master and servant in the cases to which it applies, it must follow, that the act is beyond the authority of Congress if the proposition just stated be well founded. But we may not test the power of Congress to regulate commerce solely by abstractly considering the particular subject to which a regulation relates, irrespective of whether the regulation in question is one of inter-State commerce. On the contrary, the test of power is not merely the matter regulated, but whether the regulation is directly one of inter-State commerce, or is embraced within the grant conferred on Congress to use all lawful means necessary and appropriate to the execution of the power to regulate commerce. We think the unsoundness of the contention, that because the act regulates the relation of master and servant, it is unconstitutional, because under no circumstances and to no extent can the regulation of such subject be within the grant of authority to regulate commerce, is demonstrable. We say this because we fail to perceive any just reason for holding that Congress is without power to regulate the relation of master and servant, to the extent that regulations adopted by Congress on that subject are solely confined to inter-State commerce, and therefore are within the grant to regulate that commerce or within the authority given to use all means appropriate to the exercise of the powers conferred. To illustrate: Take the case of an inter-State railway train, that is, a train moving in inter-State commerce, and the regulation of which therefore is, in the nature of things, a regulation of such commerce. It cannot be said that because a regulation adopted by Congress as to such train when so engaged in inter-State commerce deals with the relation of the master to the servants operating such train or the relations of the servants engaged in such operation between themselves, that it is not a regulation of inter-State commerce. This must be, since to admit the authority to regulate such train, and yet to say that all regulations which deal with the relation of master and servants engaged in its operation are invalid for want of power would be but to concede the power and then to deny it, or at all events to recognize the power and yet to render it incomplete. * * * *

From the first section it is certain that the act extends to every individual or corporation who may engage in inter-State commerce as a common carrier. Its all-embracing words leave no room for any other conclusion. It may include, for example, steam railroads, telegraph lines, telephone lines, the express business, vessels of every kind, whether steam or sail, ferries, bridges, wagon lines, carriages, trolley lines, etc. Now, the rule which the statute establishes for the purpose of determining whether all the subjects to which it relates are to be controlled by its provisions is that any one who conducts such business be a "common carrier engaged in trade or commerce in the District of Columbia, or in any Territory of the United States, or between the several States," etc. That is, the subjects stated all come within the statute when the individual or corporation is a common carrier

who engages in trade or commerce between the States, etc. From this it follows that the statute deals with all the concerns of the individuals or corporations to which it relates if they engage as common carriers in trade or commerce between the States, etc., and does not confine itself to the inter-State commerce business which may be done by such persons. Stated in another form, the statute is addressed to the individuals or corporations who are engaged in inter-State commerce and is not confined solely to regulating the inter-State commerce business which such persons may do—that is, it regulates the persons because they engage in inter-State commerce and does not alone regulate the business of inter-State commerce. * * * *

So far as the face of the statute is concerned, the argument is this, that because the statute says carriers engaged in commerce between the States, etc., therefore the act should be interpreted as being exclusively applicable to the inter-State commerce business and none other of such carriers, and that the words "any employee" as found in the statute should be held to mean any employee when such employee is engaged only in inter-State commerce. But this would require us to write into the statute words of limitation and restriction not found in it. But if we could bring ourselves to modify the statute by writing in the words suggested the result would be to restrict the operation of the act as to the District of Columbia and the Territories. We say this because immediately preceding the provision of the act concerning carriers engaged in commerce between the States and Territories is a clause making it applicable to "every common carrier engaged in trade or commerce in the District of Columbia, or in any Territory of the United States." It follows, therefore, that common carriers in such Territories, even although not engaged in inter-State commerce, are by the act made liable to "any" of their employees, as therein defined. The legislative power of Congress over the District of Columbia and the Territories being plenary and not depending upon the inter-State commerce clause, it results that the provision as to the District of Columbia and the Territories, if standing alone, could not be questioned. Thus it would come to pass, if we could bring ourselves to modify the statute by writing in the words suggested, that is, by causing the act to read "any employee when engaged in inter-State commerce," we would restrict the act to the District of Columbia and the Territories, and thus destroy it in an important particular. To write into the act the qualifying words, therefore, would be but adding to its provisions in order to save it in one aspect, and thereby to destroy it in another; that is, to destroy in order to save and to save in order to destroy. * * * *

Concluding, as we do, that the statute, whilst it embraces subjects within the authority of Congress to regulate commerce, also includes subjects not within its constitutional power, and that the two are so interblended in the statute that they are incapable of separation, we are of the opinion that the courts below rightly held the statute to be repugnant to the Constitution and non-enforceable; and the judgments below are, therefore, *affirmed*.

PRESIDENT ROOSEVELT AND EMPLOYERS' LIABILITY.

On January 31, 1908, the President sent a special message to Congress, urging the immediate passage of a new employers' liability act, which has since become a law, whereby the Congress of the United States has again attempted to impose upon common carriers engaged in inter-State commerce, or in the Territories, or in the District of Columbia, or in the Panama Canal zone, liability for injury to employees, without, however, fixing any limit of compensation to be recovered in damages. The President has gone still further by recommending "that a comprehensive act be passed providing for compensation by the government to all employees injured in the governmental service. Under the present law an injured workman in the employment of the government has no remedy, and the entire burden of the accident falls on the helpless man, his wife and his young children. This is an outrage. It is a matter of humiliation to the nation that there should not be on our statute books provision to meet and partially to atone for cruel misfortune when it comes upon a man through no fault of his own while faithfully serving the public."

Thus was sounded the first note in America looking to the establishment of workmen's compensation on somewhat the same lines as it now exists in most European countries.

CHILD LABOR AND FACTORY LAWS.

At the present time, child labor laws regulating the age of employment of children in factories, mills and stores are in force in forty-three States, and twenty-eight States have passed laws regulating the age of employment in mines.

Every State now has a factory law, regulating the working hours of employees, providing for the safe-guarding of all dangerous machinery and limiting the age at which minors may work on certain kinds of machines. Congress has taken a hand in this great sociological question by the passage of a bill at the last session, providing that "The Secretary of Commerce and Labor is hereby authorized and directed to investigate and report on the industrial, social, moral, educational and physical condition of woman and child workers in the United States whenever employed, with special reference to their age, hours of labor, term of employment, health, illiteracy, sanitary and other conditions surrounding their occupation and the means employed for the protection of their health, person and mortals." Expositions of safety devices were held in New York and Chicago in 1907, the object of which was to quicken the public mind to the dangers to life and limb existing in the average factory of to-day, and to create a strong sentiment in favor of the adoption of all possible precautions to insure the safety of employees.

The unmistakable trend of public opinion as well as of legislative and judicial action is to impose upon the employer a stricter liability for the well being of his employees almost to the point of making the employer an absolute insurer of their safety when in his service.

FORMS OF LIABILITY POLICIES.

There are various forms of liability policies in general use, known respectively as Manufacturers' Employers' Liability; Manufacturers' Public Liability; Contractors' Employers' Liability; Contractors' Public Liability; General (Landlords') Liability; Teams' Liability; Elevator Liability; Automobile Liability; Vessel Employers' Liability; Vessel Employers' and Public Liability; Theater Liability; Owners' Contingent Liability and Contractors' Contingent Liability. In addition to the foregoing there is a form of indemnity closely allied to liability insurance known as Workmen's Collective that will be explained under this heading.

MANUFACTURERS' EMPLOYERS' LIABILITY.

This form of insurance protects manufacturers against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees while within the factory, shop or yards, or immediately adjacent thereto, and resulting from the business operations of the insured. The premium is based on the total estimated annual compensation of all employees, but it is permissible to exclude the salaries of executive officers not actually directing or superintending; the salaries of office and clerical force, if these employees are not to be covered by the policy; the wages of pieceworkers employed away from the premises, and the wages of drivers and drivers' helpers, if a concurrent teams' policy is carried. At expiration of policy a statement must be rendered to the company by the insured, of the actual compensation earned by all employees covered by the policy, and if this amount exceeds the estimate upon which the policy was issued, the excess premium calculated at the rate named in the policy must be paid to the company. On the other hand, if this amount is less than the estimate, the company will refund to the insured the amount of such difference calculated in the same way, subject, however, to a minimum premium of \$25.00 for every policy.

MANUFACTURERS' PUBLIC LIABILITY.

This form of policy applies to persons other than the employees of the insured, but in all other respects is identical with the Manufacturers' Employers' Liability contract.

CONTRACTORS' EMPLOYERS' LIABILITY.

This form of insurance protects contractors, builders, electric light and power companies, telegraph and telephone and mining companies against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, acci-

dentially suffered by an employee or employees at the locations where work is being done or business operations carried on, and resulting from said work or business operations of the insured. The premium is calculated and adjusted substantially in the same way as for Manufacturers' Employers' Liability, subject to a minimum premium of \$50.00 for each policy.

CONTRACTORS' PUBLIC LIABILITY.

This form of policy applies to persons other than the employees of the insured, but in every other respect is identical with the provisions of the Contractors' Employers' Liability contract.

GENERAL OR LANDLORDS' LIABILITY.

This form of insurance protects owners, lessees or tenants of premises (not manufacturers) against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any employee or employees, or by any other person or persons while within the premises, or upon the sidewalks or approaches immediately adjacent thereto, and resulting from the business operations of the insured. The premium for the liability to employees is calculated and adjusted in practically the same manner as for Manufacturers' Employers' Liability. The premium for the liability to persons other than employees is based upon the total area and frontage of the premises, and upon the number and kind of elevators to be covered. This form of policy is adapted to the use of apartment houses, cemeteries, churches, clubs, hotels, office buildings, private dwellings, public libraries, public museums and picture galleries, restaurants, retail stores, sidewalks used by hucksters, tenements, vacant land, wharf and water front property, wholesale stores and wholesale and retail stores.

TEAMS' LIABILITY.

This form of insurance protects the owners or users of horses and vehicles against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees, or by any other person or persons by means of the use of such horses or vehicles in the business operations of the insured. The premium is based upon the number of vehicles in use, which is determined by the number of drivers employed by calculating from the total payroll of drivers the average wages per driver. The adjustment of premium at expiration is made in the same manner as for Manufacturers' Employers' Liability.

The hazard of loading and unloading may be included in the policy, in which case an endorsement is used for which an additional premium is charged of from ten per cent to thirty per cent of the original premium.

The premium for vehicles adapted for private use only is based upon the number of such vehicles driven by the insured or any employee. If the policy is to be extended to cover vehicles while in charge of members of the insured's family the premium is based upon the number of horses owned in place of upon the number of vehicles.

AUTOMOBILE LIABILITY.

This form of insurance protects the owners or users of automobiles against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees, or by any other person or persons by means of the use of such automobiles. The premium for business vehicles is based upon the number of drivers employed, and is calculated and adjusted in the same manner as for Teams' Insurance. The premium for private vehicles is calculated upon the number of cars owned and the horse-power of each car, subject, however, to a minimum premium per car regardless of horse-power. No different charge is made for the kind of motive power used as between gasoline, electric or steam.

ELEVATOR LIABILITY.

This form of insurance protects owners or users of elevators against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees, or by any other person or persons while in the elevator car, or while entering upon or alighting therefrom, or caused by the machinery or appliances connected with the elevator. The premium is based on the number and type of elevators to be insured, whether passenger or freight, sidewalk, one-story, factory, hand hoist, private house, escalator or sidewalk chute.

VESSEL EMPLOYERS' LIABILITY.

This form of insurance protects vessel and ship owners against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees while on or about the vessels or on the ways immediately thereto, and resulting from the business operations of the insured. The premium is based on the total compensation earned by the crew, and is calculated and adjusted in the same manner as for Manufacturers' Employers' Liability. If the hazard of collisions is to be included under the policy, an endorsement covering this feature must be attached, for which an additional charge is made. Vessel liability policies are adapted for use of ferry companies, fishing vessels, great lakes, ocean and coastwise steamers, sailing vessels and tugboats—towing, river and sound steamers, sailing vessels and tugboats—towing and water boats, supplying water for shipping.

VESSEL EMPLOYERS' AND PUBLIC LIABILITY.

This form of insurance applies to employees as well as to persons other than employees, excluding passengers, but in every other respect is identical with the Vessel Employers' Liability contract. An additional charge is made on this policy, also for protection against the hazard of collisions.

THEATER LIABILITY.

This form of insurance protects against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons while within the premises, or upon the sidewalks, or other ways immediately adjacent thereto. The premium is based upon the total seating capacity in the case of theaters, opera houses and music halls, and upon the total gate receipts in the case of horse shows, dog shows, bicycle shows, automobile shows, agricultural or horticultural shows and baseball grounds.

OWNERS' CONTINGENT LIABILITY.

This form of insurance protects owners of buildings in course of construction against loss by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons during the continuance of the work, and resulting from the negligence of any contractor or sub-contractor engaged in the work. The premium is based on the estimated total cost of the work, and is adjusted at expiration of policy according as such actual cost is greater or less than the estimated cost.

CONTRACTORS' CONTINGENT LIABILITY.

This form of insurance protects contractors for buildings in course of construction against loss by reason of the liability imposed by law for damages, on account of bodily injuries, including death, accidentally suffered by any person or persons during the continuance of the work, and resulting from the negligence of any sub-contractor engaged in the work. The premium is based upon a percentage of the estimated cost of the work, less the compensation earned by the employees of the contractor. If the contractor

does no part of the work the premium is estimated upon the total cost of the work. In either case, the adjustment of premium is made in the same manner as under Owners' Contingent Liability.

WORKMEN'S COLLECTIVE INSURANCE.

This form of insurance protects employees against bodily injuries, including death, sustained through external, violent and accidental means while engaged in the occupations and at the places mentioned and resulting from the business operations of the employer. A fixed sum, either one year's wages or one-half year's wages, is paid for death, or for the loss of limbs or sight; one-third of one year's wages is paid for the loss of one hand or one foot; one-eighth of one year's wages is paid for the loss of one eye; one-half weekly wages is paid for temporary disablement, not exceeding twenty-six weeks. The premium is based upon the estimated compensation earned by all the employees not excluded in the policy, and is adjusted upon the actual compensation earned according as such amount is greater or less than the estimate. The policy can be extended at additional cost to cover employees for the entire twenty-four hours and to include full medical and surgical treatment for injuries sustained. This policy is taken out in the name of the employer for the benefit of the employees, and the premium is paid wholly by employees as a rule, although the employer sometimes pays it either partly or in full.

PERSONAL ACCIDENT INSURANCE.

The first accident insurance transaction in America is said to have been a verbal contract entered into between the president of the Travelers Insurance Company, of Hartford, and a resident of that city, whereby in consideration of a premium of two cents the company agreed to be liable in the sum of \$5,000 in case of accident to the assured while going from the postoffice to his home. The first policy was issued by that company shortly afterwards, and agreed in consideration of a premium of two (\$2.00) dollars to protect the assured against loss of life or personal injuries while traveling from Hartford, Conn., to Washington, D. C., and return. These transactions took place about forty-five years ago, since which period the business of accident insurance has grown to be one of the largest and most important branches of underwriting. Originally an accident policy was a contract of insurance against loss of life, limbs, or total disability on account of bodily injuries effected solely by external violent and accidental means. The full amount of the policy was payable in case of death, or loss of both hands, or both feet, or both eyes. Proportionate amounts were payable for the loss of one hand, or one foot, or one eye. For many years the pioneer company held undisputed possession of the field, for while a large number of other companies started, all either failed to make a success or were absorbed by the original company. Gradually, however, new companies entered the field, encouraged by the success of the first comer, until at the present time more than forty companies and associations are engaged in the business of accident insurance in the United States, with premium incomes varying from less than ten thousand dollars (\$10,000) annually to more than three million dollars (\$3,000,000).

Competition brought with it the inevitable broadening of the contract, the first important addition being the inclusion of weekly indemnity, represented by a fixed sum, payable per week during the period of total temporary disability. This was limited at first to twenty-six weeks, but was later extended to fifty-two weeks, then to one hundred weeks, until at the present time the limit is placed at two hundred weeks. The next radical change was the adoption of the combination feature, the natural result perhaps of the progress of civilization and the advancement of science through the introduction of steam, electricity and cable power for common carriers. Under that clause the benefits otherwise payable by the policy were doubled in favor of a passenger injured while riding in a common carrier. Subsequently this concession was extended to include passenger elevators and burning buildings, as well as

vehicles and vessels propelled by motive power of any kind from horse to gasoline and naphtha.

Next came payment of weekly indemnity for partial disability, limited for many years to fifty per cent of the amount stated in the policy, but gradually extended to ninety per cent, dependent upon the extent of the disability and the ingenuity of the claimant in presenting his claim. It was not until the last ten years, however, with the introduction of Health and of Disability Insurance, that the business began to assume the great proportions that it now enjoys. Sickness insurance had been written in many European countries for a number of years previous to 1896, but it was not until about this time that it was successfully attempted in America. At first the insurance here was granted in the shape of a rider to be attached to Accident Policies, and covering about eight diseases. Next came a restricted Health Policy limited to fifteen diseases, then to thirty, then to forty and finally unlimited.

The combination of Accident and Health Insurance under one policy is known as Disability Insurance, and with the adoption of this form of contract the highest development appears to have been reached in the evolution of the business from the modest contract of nearly a half century ago, with its premium of two cents, to the Disability Policy of to-day, insuring, not only the applicant but including without extra cost the beneficiary, to the extent of one-half the limits of the policy for fatal or non-fatal injuries sustained as the result of an accident on a common carrier, or in a passenger elevator, or a burning building; paying indemnity not only for practically every accident or illness that "flesh is heir to," but adding the "Schedule of Operation," giving a fixed sum in addition to weekly indemnity to cover the cost of a surgical operation; the "Schedule of Indemnities," providing for a specified cash amount, payable in lieu of weekly indemnity at the option of the assured, and the "Accumulation Table," under which the principal sum of the policy increases each year, usually ten per cent, until such increase amounts to fifty per cent of the original sum.

Other gratuitous additions that have more recently made their appearance are the old age pension clause, paying a limited sum to the assured for permanent total disability to age 70; insurance upon the children of the assured for small fixed amounts under certain conditions; triple indemnity payments for accidents sustained on steam railroad trains, and the extension of "Accumulation" benefits to the weekly indemnity clause of the policy. As some one has very cleverly said, "The wonderful crop of 'best ever' Accident Policies of the spring of 1908 is the most astonishing on record. Has some new supreme court decision made it safe, or is it the twentieth century version of Ajax defying the lightning? What the harvest will be is one of those problems left to the inscrutability of Providence."

STEAM BOILER INSURANCE.

The first boiler insurance policy issued in America dates back over forty years ago, and by a strange coincidence the first company to engage in the business, as in the case of accident insurance, hailed from Connecticut. For over twenty years this company enjoyed a monopoly of the business, although at the outset the development of this branch of insurance was slow. Steam users failed to appreciate the advantages accruing from the protection offered, and engineers of plants opposed the scheme as an interference with their prerogatives. At first the policy was limited to insurance against loss or damage to the property of the assured, or to property of others, for which the assured might be held liable, due to the explosion, rupture or collapse of the boilers named in the policy. One of the main arguments used to sell the insurance was the fact that the company would make a periodical inspection of each boiler and furnish the assured with a report showing the condition of the boiler. This feature appealed more strongly to manufacturers than the indemnity offered, and it may be considered responsible for the greatest part of the success that has come to the business. In the year 1887 a new company entered the field, and in the natural competition that followed, an important

change was made in the policy through the addition of a clause insuring against loss from legal liability for fatal or non-fatal injuries suffered by any person or persons due to the explosion, rupture or collapse of any of the boilers named in the policy. From that date to the present time the boiler policy has remained practically the same, the principal change being the addition within the last five years of the "Use and Occupancy" contract, insuring against loss of daily profits and income on account of the total or partial destruction of the plant, because of the explosion, rupture or collapse of any boiler. This new feature was originated by the writer, and was first adopted and used by the company with which he is associated. At the present time, however, most of the leading companies have taken it up, and it is certain to prove an indispensable adjunct to the contract of boiler insurance.

For the ten-year period ending December 31, 1906, as we have seen, premiums received in this line amounted to \$16,700,131, and losses paid to \$1,725,214, whereas, in the year 1907, premiums received were \$2,062,086, or one-eighth of the total premiums secured in the previous ten years, indicating the satisfactory growth of the business. On the other hand, losses paid in 1907 amounted to only \$170,948, or 8.5 per cent loss ratio as compared with an average loss ratio of 10.3 per cent for the ten-year period above named. It is only fair to state, however, that the reduction in loss ratio in 1907 is partly due, no doubt, to the fact that two companies entered the field for the first time during the year, and while premiums of about \$50,000 were received, practically no losses were paid. It is unquestionably true, however, that the business is becoming better understood both by the assured and the companies, to the end that the cost of administration is getting down to the most economical basis consistent with efficiency. Steam users are disposed, as a rule, to comply promptly with the recommendations contained in the inspection reports, often to the extent of replacing the boiler entirely. The introduction, furthermore, of automatic safety appliances, the general improvement in the condition of water supply, and the continued education of the assured, the inspectors and the heads of inspection departments along lines of prevention of explosions, all tend to encourage the underwriters of boiler insurance to look forward to a considerable increase in premiums and a material reduction of losses in the future.

FLY-WHEEL INSURANCE.

This branch of Casualty Insurance is one of the latest comers in the field and is an outgrowth of Boiler Insurance. The contract covers loss or damage to the property of the assured, or to property of others for which the assured may be liable; also the liability of the assured for loss of life or bodily injuries sustained by any person or persons caused by the explosion, bursting or disruption, during rotation, of any of the fly-wheels named in the policy.

For a number of years one company alone transacted this form of insurance, but at the present time four companies are engaged in the business, although the total premium income is still comparatively small, and statistics are, therefore, limited.

The premium is based upon the number, kind and diameter of the fly-wheels and the amount of insurance applicable to one loss; but, as yet, the rates are more or less in the experimental stage, and the business has shown no profit for the entire period, although the experience seems to be improving.

In 1907 the Use and Occupancy contract was extended to Fly-Wheel Insurance, covering loss of daily profits or income from the total or partial destruction of the plant, due to the explosion, bursting or disruption of any of the fly-wheels named in the policy. This has given considerable impetus to the business, and, furthermore, it is becoming generally known that more fly-wheels burst in the course of a year than boilers explode, with a greater resulting damage to property as a rule.

For this reason it is fair to assume that the development of fly-wheel insurance in the next decade will be more rapid and extensive than that of boiler insurance in the last decade, and that within a reasonable time these two branches of casualty business will run along on a substantially equal footing, as regards income at least.

PLATE GLASS INSURANCE.

New Jersey claims the distinction of being the home of the first American company to write Plate Glass Insurance. This was in 1868, exactly forty years ago, although it was not until the first New York company was organized in 1874 that the business showed much substantial progress. Since that time a number of companies have entered the field, and the volume of premiums has steadily increased, although the policy contract has remained practically the same. Plate Glass Insurance provides indemnity for loss or damage to the glass insured caused by accidental breakage, due to causes beyond the control of the assured. The policy does not cover loss or damage resulting directly or indirectly from fire, earthquake, floods, riot, insurrection or any military or usurped power, from the blowing up of buildings or from alterations or repairs to the premises named in the policy. For many years the insurance was limited to plain plate glass, but with the evolution of business methods came the introduction of various other kinds of glass, such as bevelled, mitred, leaded, cathedral, chipped, bent, florentine, jeweled, ribbed and wired glass, until at the present time every large store or building has one or more of the various kinds mentioned, to be surveyed and insured.

The real troubles of plate glass underwriters did not develop, however, until the advent of clamped or patented glass in the year 1900. This was an absolutely new proposition, and consisted of riveting the glass at the sides and tops and dispensing entirely with wooden frames. The rates promulgated at first soon proved to be totally inadequate, and were continually advanced until the insurance of patented glass became as much of a luxury to the companies as a necessity to the assured. Gradually, however, the use of various kinds of patented glass has become general, even in small towns, and, while the rates are still more than double the charge for plain plate, the earlier difficulties have been largely overcome and the experience is steadily improving. At the present time fifteen stock companies are transacting plate glass insurance in addition to numerous local mutual companies.

The premium income for 1907 of the stock companies was \$2,799,746, and the losses \$1,170,484. As was noted at the beginning of this chapter, the total premiums received for ten years ending December 31, 1906, amounted to \$18,582,697, and losses to \$7,128,204, or a loss ratio of 38.4 per cent, and while the income for the past year was one million dollars in excess of the average annual income for ten years previously, the losses paid exceeded the annual ten-year average by fifty per cent, indicating that while the business is developing rapidly, the losses are keeping pace therewith. On the whole, however, plate glass insurance may be considered a well-developed member of the Casualty Insurance family.

LIABILITY LOSS RESERVE, DECEMBER 31, 1906.

	aNumber of Suits Pending.	Average Cost per Suit.	Reserve.	bNumber of Injuries.	Average Cost per Injury.	Reserve.	Deduct Payments on Accidents Reported within 18 Months.	Net Reserve Massachusetts Law.	Liability Premiums 1906.	Premiums Received During 10 Years to Dec. 31, 1906.
Etna.....	474	\$844.44	\$208,084.56	70,067	\$29.01	\$2,293,733.67	\$1,046,103.93	\$1,505,694.30	\$2,018,067.51	193,391,426
American Fidelity.....	5	\$844.44	2,790.00	2,046	\$29.01	59,354.46	31,867.77	38,706.06	143,325.89	7,253,621
American Mutual Liability.....	87	\$33.24	72,491.58	16,171	21.66	377,086.76	118,065.61	231,513.08	314,451.76	2,760,894
Casualty Company of America.....	89	\$844.44	45,466.16	14,916	\$29.01	437,684.18	235,123.31	343,016.00	822,451.02	12,392,696
Employers' Liability.....	271	\$35.37	160,505.27	80,746	26.73	2,154,340.58	835,904.62	1,468,941.23	2,266,564.50	15,464,300
Fidelity and Casualty.....	692	\$34.29	483,928.98	41,106	\$3.51	1,583,107.89	843,964.96	1,172,071.31	1,838,035.57	16,637,406
Frankfort of Germany.....	376	\$69.97	191,238.76	21,936	34.11	748,202.85	301,484.40	687,967.20	808,200.10	6,516,536
General Accident.....	99	\$844.44	134,899.56	5,381	\$29.01	242,652.61	79,872.84	217,079.33	316,267.96	1,000,942
London Guarantee and Accident.....	436	\$31.97	264,733.92	36,731	23.53	865,069.12	360,906.90	737,921.14	1,267,327.13	5,976,544
Maryland Casualty.....	559	\$844.44	304,341.96	31,891	\$29.01	925,137.91	498,660.40	730,839.47	1,300,111.10	10,084,566
New Amsterdam.....	106	\$844.44	57,166.30	6,060	\$29.01	173,771.59	102,690.30	130,247.49	302,955.00	12,743,290
Ocean Accident and Guarantee.....	194	\$844.44	105,621.36	24,398	\$29.01	862,856.96	483,067.96	608,869.06	1,046,961.82	79,081,176
Philadelphia Casualty.....	236	\$844.44	19,063.50	2,074	\$29.01	38,178.76	38,232.78	80,099.41	101,456.86	783,112
Standard of Detroit.....	134	\$80.51	71,463.84	22,194	19.58	433,443.83	240,467.09	264,435.57	744,341.43	5,012,038
Travelers.....	1,712	\$84.79	830,960.48	138,648	\$9.41	4,077,637.68	1,262,792.31	3,024,906.85	4,422,776.09	20,550,302
United States Casualty.....	94	\$118.13	41,278.22	11,353	23.30	331,261.60	142,432.53	230,106.30	413,199.50	3,091,404

* Averages furnished by Insurance Commissioner of Massachusetts from experience of companies having had ten years' experience as required by law. † Received since company began writing liability insurance. Less than ten years. ‡ Number of suits pending on account of accidents reported 18 months prior to date of statement. § Number of injuries reported during 18 months prior to date of statement.

Note—The foregoing figures are from the returns of the companies, which have not been audited or verified by the Department.

LIABILITY EXPERIENCE, DECEMBER 31, 1906.

Company.	Premium Amount.	4 Number Persons Reported Injured.	Amount Paid on Injuries Reported in Column 2.	Average Cost.	Number Suits Settled.	Amount Paid on Settled Suits.	Average Cost.
<i>Five years, 1897-1901 Combined.</i>							
American Mutual Liability.....	\$1,188,723	30,523	\$683,092	\$21.56	433	\$360,795	\$832.24
Employers' Liability.....	5,793,984	119,180	3,158,918	26.75	3,052	1,695,003	555.37
Fidelity and Casualty.....	7,084,154	108,910	4,194,079	38.51	3,790	2,403,992	634.30
Frankfort of Germany.....	2,772,866	51,940	1,771,708	34.11	1,787	901,118	509.97
General Accident (°).....	77,366	365	4,268	11.75	5	1,692	338.40
London Guarantee and Accident.....	3,542,715	80,543	1,894,693	23.53	2,036	1,184,895	581.97
Maryland Casualty (°).....	3,739,092	81,104	2,493,728	30.80	3,414	1,473,770	431.68
New Amsterdam (°).....	8,32,079	12,231	493,730	32.74	479	258,187	534.84
Ocean Accident and Guarantee (°).....	1,283,845	24,266	810,061	33.35	670	450,310	672.10
Philadelphia Casualty (°).....	13,312	122	6,400	52.46	13	4,300	337.69
Standard of Detroit.....	1,792,375	39,538	777,333	19.53	1,026	400,600	390.51
Travelers.....	5,209,995	95,766	2,845,532	29.41	4,045	1,960,945	484.79
United States Casualty.....	1,658,379	39,781	842,940	28.30	1,094	480,406	439.18
<i>Five years, 1902-1906 Combined.</i>							
Alma (°).....	\$6,770,637	128,126	\$2,392,352	\$18.67	2,706	\$1,038,568	\$371.45
American Fidelity (°).....	212,144	1,610	24,799	15.40	119	6,140	51.60
American Mutual Liability.....	1,381,187	55,604	837,275	10.58	450	248,854	575.28
Casualty Company of America (°).....	1,959,338	22,235	450,680	19.40	603	128,649	212.35
Employers' Liability.....	8,640,317	175,613	2,890,419	16.00	2,307	884,181	383.28
Fidelity and Casualty.....	8,206,314	104,464	2,146,277	20.53	2,022	1,245,421	615.94
Frankfort of Germany.....	3,577,105	59,472	1,270,970	21.37	1,531	578,100	374.23
General Accident.....	857,518	16,173	303,998	18.80	237	143,403	425.43
London Guarantee and Accident.....	4,897,886	101,516	1,447,474	14.28	1,086	487,103	402.49
Maryland Casualty.....	5,661,115	87,401	1,577,195	31.48	2,112	811,484	384.21
New Amsterdam.....	1,439,178	21,766	483,531	31.07	632	184,643	290.10
Ocean Accident and Guarantee.....	4,213,541	66,344	1,489,572	31.80	1,076	534,092	496.37
Philadelphia Casualty.....	474,251	4,912	134,294	27.74	297	66,025	222.31
Standard of Detroit.....	2,890,595	83,332	833,673	15.99	617	253,287	410.51
Travelers.....	13,282,790	240,116	3,733,547	15.76	4,555	1,637,415	357.28
United States Casualty.....	1,723,712	30,788	517,379	16.80	757	221,936	293.24

(°) Began writing liability insurance in 1893. (°) Began in 1899. (°) Began in 1900. (°) Began in 1902. (°) Began in 1903.

OUTSTANDING SUITS UNDER LIABILITY POLICIES, DECEMBER 31, 1906, BY YEARS IN
WHICH POLICIES ISSUED.

	Date Com- pany Began to Write Liability Business.	Pre- vious to 1896.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	Total All Years.	Premiums Received During 10 Years to Dec. 31, 1906.
Edna Life.....	1902	..	..	..	..	..	..	..	23	131	288	637	290	1869	\$83,391,420
American Fidelity.....	1903	..	..	..	..	..	..	..	1	1	..	1	51	3	..
American Mutual Liability.....	1887	..	..	..	..	..	..	7	18	21	37	62	34	104	\$233,071
Casualty Company of America.....	1903	..	..	..	..	..	..	..	..	11	94	144	60	185	2,750,364
Employers' Liability.....	1886	..	..	..	..	..	..	21	45	77	154	286	159	318	\$2,392,596
Fidelity and Casualty.....	1888	8	9	20	16	18	37	1	115	177	231	316	125	759	15,404,309
Frankfort of Germany.....	1895	1	3	..	3	7	16	45	57	102	163	209	90	1131	16,087,505
General Accident.....	1899	..	..	..	..	..	..	..	23	32	38	60	47	200	6,315,339
London Guarantee and Accident.....	1892	4	3	4	9	11	14	31	92	102	176	193	74	713	\$1,000,962
Maryland Casualty.....	1898	..	..	..	8	3	20	45	88	156	221	269	134	973	8,975,844
New Amsterdam.....	1899	..	..	..	..	..	..	3	6	24	48	55	78	214	\$9,984,866
Ocean Accident and Guarantee.....	1900	..	..	..	..	..	..	1	21	54	110	161	57	424	\$2,248,269
Philadelphia Casualty.....	1899	..	..	..	..	..	..	2	19	34	71	119	41	4	\$3,081,786
Standard of Detroit.....	1899	2	1	1	4	4	9	..	18	46	89	128	46	91	\$533,412
Travelers.....	1889	2	1	2	6	12	39	94	186	469	859	1434	837	3639	5,013,033
United States Casualty.....	1895	..	..	..	..	..	..	1	1	20	41	61	51	199	20,559,892
		..	..	..	..	..	..	1	7	3	..	..	..	3	3,691,404

Roman figures represent numbers of outstanding suits against policyholders being defended by the company.
 Black face figures represent number of outstanding suits brought by policyholders against the company under or on account of policies where company has refused to recognize liability.
 * Received since company began writing liability insurance. Less than ten years.

STATUTES OF LIMITATIONS IN THE DIFFERENT STATES.

LIMIT OF TIME FOR COMMENCEMENT OF SUIT FOR PERSONAL INJURIES IN THE DIFFERENT STATES.	Total from Time of Accident.	Total from Date of Death.	Suits Under E. L. Act.	Non-Fatal.
Alabama.....	2 (a)	..	..	1
Arizona.....	1	..	..	1
Arkansas.....	1	..	..	3
California.....	1	..	..	1
Colorado.....	2	..	2	6
Connecticut.....	1	..	..	1
Delaware.....	1	..	..	1
District of Columbia.....	..	1	..	3
Florida.....	..	2	..	4
Georgia.....	2	..	..	2
Honolulu.....	6	..	..	6
Idaho.....	2	..	..	4
Illinois.....	1	..	..	2
Indiana.....	2	..	..	2
Indian Territory.....	..	..	..	2
Iowa.....	2	..	..	2
Kansas.....	2	..	..	2
Kentucky.....	..	1	..	1
Louisiana.....	..	1	..	1
Maine.....	1	2	..	6
Maryland.....	..	1	..	3
Massachusetts.....	1	..	1	6 (b)
Michigan.....	3	..	..	3
Minnesota.....	2	..	..	6
Mississippi.....	..	1	..	6
Missouri.....	1	..	..	5 (c)
Montana.....	3	..	2	5
Nebraska.....	..	2	..	4
Nevada.....	3	..	..	4
New Hampshire.....	..	2	..	2
New Jersey.....	..	1	..	2
New Mexico.....	1	..	..	1
New York.....	2	..	1	3
North Carolina.....	..	1	..	3
North Dakota.....	..	2	..	6
Ohio.....	..	2 (d)	..	4
Oklahoma.....	2	..	..	2
Oregon.....	2	..	..	2
Pennsylvania.....	1	..	..	2
Rhode Island.....	..	2	..	2
South Carolina.....	..	2	..	6
South Dakota.....	6	..	..	6
Tennessee.....	1	..	..	1
Texas.....	2	..	..	2
Utah.....	2 (e)	..	..	4
Vermont.....	..	2	..	6
Virginia.....	1	..	..	5
Washington.....	..	2	..	2
West Virginia.....	..	2	..	1
Wisconsin.....	..	2	..	6
Wyoming.....	..	2	..	4

(a) One year for minors. (b) And death preceded by conscious suffering. (c) One year under special Mining Statute.
 (d) Four years for actual suffering from fatal injuries. (e) Three years for fatal in coal mines.

[illegible]

(e) Unless widowed mother or disabled father, dependent or incapacitated from labor by illness. (f) Unless attended school twelve weeks in each year or instructed by qualified person at home. (g) Except fruit, vegetable and provision preserving and manufacture of fruit and berry baskets. (h) For more than sixty days except with consent of legal guardian. (i) Subject to school certificate. (j) Unless attended school four months of preceding year. (k) Subject to permission, in writing, of parent or guardian. (l) Unless attended school for time required by law. (m) During vacation. (n) Factory or packing house. (o) In villages and cities of third class. (p) Unless attended school for time required by law. (q) On permit of commissioner, inspector or judge. (r) Smelter. (s) Unless able to read and write. (t) Unless attended school twenty weeks in each year or instructed by qualified person at home. (u) Except fruit, vegetable and provision preserving and manufacture of fruit and berry baskets. (v) Subject to age certificate. (w) Unless attended school for time required by law. (x) In cities of first and second class to sell newspapers. (y) Except oyster canning and packing. (z) Smelter.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31	Capital.	Total Assets.	Liabilities (Including Capital).	Net Sur- plus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Accident—Cont.</i>											
CONSOLIDATED CASUALTY CO., a, h, el, Minne- apolis, Minn., 412 Nicollet Ave.....1907. G. W. Barnes, Pres., D. D. McInnis, Sec.	1907	\$ 100,000	.....	\$ .....	\$ .....	.....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....
COSMOPOLITAN INDUSTRIAL INSURANCE CO., a, h, Philadelphia, Pa., 1413 Filbert St.....1907. Evan G. Badger, Pres., C. H. Gurka, Sec.	1907	c 25,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
EMPIRE CASUALTY CO., a, h, Parkersburg, W. Va., ...1905.	1907	30,500	64,228	38,933	25,295	38,499	39,805	5,095	.....	18,943	24,038
F. O. Havener, Pres., Lee J. Fristoe, Sec.	1906	30,500	56,391	42,800	13,591	47,088	48,754	9,445	.....	12,568	21,904
EXCELSIOR ACCIDENT INSURANCE CO., Eckman, W. Va., ...1905.	1905	30,500	35,448	30,939	3,152	16,052	16,607	4,998	.....	5,409	10,407
Jas. R. Gilliam, Pres., Morris Watts, Sec.	1906	12,500	12,500	12,500	.....	15,962	.....	5,704	.....	.....	.....
FARVIEW CASUALTY CO., a, h, Burlington, Vt., ...1907. H. C. Gleason, Sec. and Ins. Mgr.	1907	.....	.....	.....	.....	599	.....	.....80	.....	.....	.....
FEDERAL CASUALTY CO., a, h, Detroit, Mich., Ma- jestic Building.....1906	1907	100,000	176,710	124,950	51,760	8,202,226	370,975	122,245	20,000	8138,706	313,611
V. D. Cliff, Pres., Peter Patterson, Sec.-Treas.	1906	100,000	120,032	103,308	16,724	32,475	82,495	13,666	7,000	10,314	63,434
FEDERAL HEALTH AND ACCIDENT CO., a, h, Phila- delphia, Pa., Bullitt Building.....1907. Justice Cox, Jr., Pres., James N. Randal, Sec.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIDELITY AND CASUALTY CO., a, ba, bu, dl, an, o, el, f, w, g, l, h, la, p, pl, phy, I, b, s, t, ap, t, v, ww, 97-103 Cedar St., New York.....1876.	1907	1,000,000	7,300,601	6,599,288	701,313	6,181,502	6,536,536	*2,930,309	150,000	13,119,000	6,108,924
Geo. F. Seward, Pres., Robt. J. Hillas, Vice- Pres., Sec. and Treas.	1906	1,000,000	7,876,048	6,118,970	1,757,078	5,780,271	6,149,130	*2,563,002	260,000	12,898,717	9,081,810
	1905	500,000	7,444,502	5,909,558	2,134,944	5,345,087	5,762,373	*2,363,945	95,000	12,675,334	5,135,415
	1904	500,000	6,667,549	5,086,281	1,581,268	5,210,888	5,474,475	*2,310,346	85,000	12,588,531	4,969,897
	1903	500,000	5,792,354	4,128,500	1,163,794	4,949,001	5,264,346	*2,059,576	77,500	12,329,647	4,473,196
	1902	250,000	5,268,681	3,564,810	1,453,871	4,486,536	4,754,804	1,594,327	62,500	12,310,590	3,967,417
	1901	250,000	4,416,913	3,086,755	1,080,158	3,768,516	3,952,364	1,530,637	56,250	12,087,796	3,674,683
	1900	250,000	3,936,216	2,793,219	892,956	3,572,252	3,746,258	1,367,828	50,000	12,012,476	3,430,304
	1899	250,000	3,440,653	2,462,200	728,453	3,431,814	3,591,339	1,331,744	50,000	12,034,342	3,316,086
	1898	250,000	3,109,732	2,279,442	580,290	3,209,346	3,356,279	1,275,004	50,000	11,775,248	3,100,252

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Manage- ment (In- cluding Taxes).	Total Expendi- tures.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Imperial Assurance Co., Pittsburg, Pa., Bank for Savings Building, a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1907. S. C. McFarland, Pres. and Ins. Mgr.; J. D. Mars, Sec. and Treas.	1907	30,000	36,002	30,200	5,782	12,501	23,447	1,714	.....	.....	16,108
KEYSTONE INDEMNITY CO., a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1905. J. Edward Dickinson, Pres.; D. L. Kaufman, Sec.	1906	25,000	30,612	32,038	.....	13,534	19,111	2,737	.....	14,370	17,107
LIBERTY CASUALTY CO. OF PITTSBURG, Pittsburg, Pa., Columbia Bank Bldg. f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1907. John Beavan, Pres.; C. Gerwig, Sec. and Treas.	1905	25,000	28,608	28,806	.....	6,493	11,270	1,104	.....	6,788	7,892
	1904	25,000	25,313	25,511	.....	1,738	3,509	584	.....	2,694	3,279
	1907	25,000	26,388	25,421	967	3,672	4,102	986	.....	12,550	13,536
	1906	25,000	27,432	25,000	2,432	6,192	18,164	1,439	.....	14,292	15,731
LINCOLN INDUSTRIAL INSURANCE CO., a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1907. Chester, Pa. Elmer N. Pennell, Pres.; Barry D. Lane, Sec.	1907	225,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
LONDON GUARANTEE AND ACCIDENT CO. (LTD.), a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1906. W. W. London, England, ... 1869. A. W. Masters, U. S. Mgr., Corn Exchange Bank Building, Chicago.	1906	250,000	2,233,982	1,665,005	568,957	1,669,650	1,734,751	776,781	.....	649,446	1,541,317
	1905	250,000	2,144,816	1,525,247	619,569	1,465,349	1,523,130	624,072	.....	571,565	1,393,429
	1904	250,000	1,900,121	1,440,311	459,810	1,293,210	1,392,262	554,031	.....	511,438	1,116,041
	1903	200,000	1,646,858	1,156,783	490,075	1,153,764	1,197,147	570,170	.....	459,431	1,084,711
	1902	200,000	1,478,902	1,028,006	450,896	1,104,992	1,233,862	668,187	.....	462,073	1,116,767
	1901	200,000	1,330,428	910,351	420,077	1,116,005	1,154,277	566,517	.....	443,670	1,048,359
	1900	200,000	1,231,818	786,820	444,980	979,749	1,016,227	502,763	.....	394,595	897,357
	1899	200,000	1,171,520	741,228	430,292	911,032	944,166	410,666	.....	361,340	772,016
	1898	200,000	1,033,848	631,257	402,591	812,723	843,598	372,075	.....	330,098	702,172
	1897	200,000	960,281	598,005	362,255	740,179	768,786	368,041	.....	317,523	686,164
MAINE INSURANCE CO., Portland, Me., 22 Exchange Pl., a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1908. Pascal P. Gilmore, Pres.; David E. Moulton, Sec.	1908	100,000	.....	.....	25,000	.....	.....	.....	.....	.....	.....
MARYLAND CASUALTY CO., a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1907. da, e, el, fw, gl, h, la, m, p, phy, pl, r, s, t, u, v, w, x, y, z, 1905. P. W. T. a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1904. Building, Baltimore, ... 1898. John T. Stone, Pres.; James F. Mitchell, Sec.	1907	750,000	4,130,479	3,217,253	913,226	3,015,800	3,171,955	1,345,024	105,000	1,298,818	2,748,841
	1906	750,000	3,771,105	2,897,269	890,087	2,381,370	2,601,383	1,117,264	90,000	1,104,296	2,311,560
	1905	750,000	3,424,302	2,790,574	752,728	2,107,919	2,321,395	1,072,625	90,000	954,677	2,117,393
	1904	750,000	3,360,052	2,482,746	877,306	2,238,665	2,387,835	1,100,301	93,750	880,045	2,175,155
	1903	750,000	3,662,674	2,239,078	822,596	1,895,612	2,054,357	895,351	93,750	899,031	1,818,163
	1902	750,000	2,767,428	2,064,627	722,781	1,898,100	2,038,933	936,688	75,000	777,077	1,788,795
	1901	750,000	2,476,369	1,769,910	686,459	1,679,037	1,756,454	770,999	75,000	744,766	1,590,795
	1900	750,000	2,326,096	1,648,113	677,982	1,488,021	1,581,280	450,931	89,970	824,569	1,394,570
	1899	750,000	2,070,223	1,405,119	665,094	1,166,259	1,218,369	167,686	.....	617,492	785,172
	1898	500,000	886,500	645,262	241,238	164,072	184,699	9,690	.....	100,911	110,601

	1907	10,000	11,978	11,876	100	2,852	2,852	169	.....	4,591	4,684
NATIONAL ACCIDENT INS. CO., Lincoln, Neb., 1907 H. J. Winnett, Pres., Frank P. Diggins, Sec.	1907	8,400	9,453	.....	.....	16,766	.....	6,071	.....	.....	.....
NATIONAL BENEFIT INSURANCE CO., Jacksonville, Fla., 1906	1906	7,975	8,481	386	8,961	14,440	.....	5,019	.....	.....	.....
NATIONAL CASUALTY CO., Detroit, Mich., 1904 Building..... David E. Thomas, Pres.; W. G. Curtis, Vice-Pres.; Franklin S. Dewey, Sec.	1907 1906 1905 1904	100,000 100,000 100,000 100,000	174,452 165,728 141,603	128,851 123,668 114,750	45,601 40,123 26,853	9 485,759 354,286 282,718	544,401 423,816 285,944	189,332 142,608 118,430	16,000 24,000 12,000	9 269,740 240,562 146,319	533,714 497,170 276,749
NATIONAL INSURANCE CO., INC., Norfolk, Va., Bank of Commerce Bldg., 1905. Capital Stock, \$18,000. A. H. Martin, Pres.; W. T. Barron, Sec.	1906	14,200	13,078	33,471	.....	30,624	39,536	7,793	.....	34,202	41,995
NATIONAL LIFE AND ACCIDENT CO., * 19, Nash- ville, Tenn., 1900	1907 1906 1905 1904	150,000 100,000 100,000 100,000	257,766 106,096 148,997 114,675	210,175 137,590 130,040 109,642	47,591 58,520 18,866 5,033	848,479 667,178 497,427 382,746	858,341 676,265 501,804 384,743	280,463 211,822 155,576 123,452	22,500 15,000 10,000 4,650	490,042 395,125 393,741 246,694	793,005 622,017 470,081 374,796
NATIONAL RELIEF ASSURANCE CO., a, b, Philadel- phia, Pa., Drexel Building..... 1903. M. S. Boyer, Pres., A. D. Miller, Sec. and Gen. Mgt.	1907 1906 1905 1904 1903	25,000 25,000 25,000 25,000 25,000	28,272 20,820 25,974 28,090 20,424	26,803 25,743 26,043 27,590	1,469 1,076 590 4,424	125,660 16,375 13,530 20,795 3,325	30,109 21,872 21,399 27,795 9,575	9,969 5,151 6,324 6,675 736	..... ..... ..... ..... .....	15,488 14,296 15,414 24,753 4,415	28,567 19,448 21,738 31,428 5,151
NEW AMSTERDAM CASUALTY CO., a, b, d, n, o, e, f, g, h, i, j, k, l, m, n, p, q, r, s, t, u, v, w, x, y, z, William St., New York..... 1898. Wm. F. Moore, Pres., George E. Taylor, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899	314,400 314,400 314,400 314,400 314,400 314,400 314,400 314,400 200,000	1,002,116 998,965 894,732 807,667 712,136 644,302 576,170 580,382 316,965	898,696 865,884 795,669 679,357 636,777 584,136 524,546 535,073 279,652	103,479 133,081 99,123 102,251 75,359 60,165 51,623 45,313 44,333	771,021 658,867 596,120 568,632 523,888 456,161 349,140 344,161 111,373	804,440 686,969 620,712 590,602 543,155 472,793 364,531 354,614 118,893	363,651 249,091 249,954 224,601 218,214 188,412 168,096 112,268 20,761	..... ..... ..... ..... ..... ..... ..... ..... .....	372,723 336,728 236,546 282,245 253,516 221,962 182,302 181,278 168,752	796,285 578,819 559,027 507,934 471,770 410,374 350,358 293,547 129,513
NORTH AMERICAN ACCIDENT INSURANCE CO., a, h, The Rookery, Chicago, Ill., 1906. E. C. Waller, Pres., Alfred E. Forrest, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899	200,000 200,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	545,590 470,728 465,545 350,771 294,578 244,417 234,827 212,766 153,105	340,875 318,561 216,392 209,475 196,024 186,788 188,848 174,606 121,805	204,715 152,167 189,243 147,295 97,569 57,569 45,979 38,069 31,300	4 754,313 663,651 607,940 435,806 332,076 233,266 201,789 129,190 79,356	969,031 872,433 623,007 444,809 341,604 240,645 209,911 134,487 80,301	242,184 204,052 224,594 155,048 120,948 74,980 62,239 39,972 29,111	30,000 20,000 20,000 20,000	4 447,378 393,450 301,151 227,095 174,261 145,660 128,535 73,721 53,956	7 995,315 7 009,676 545,744 363,268 299,471 220,501 190,774 113,693 82,367

* Reorganized on stock basis, 1904. † Includes \$511 reserve. § Formerly Iron City Health and Accident Ins. Co. ¶ Industrial.
 a Includes \$15,000 policy fees. b Writes sick and funeral benefits. c Contingent reserve, \$16,000, additional liability reserve, \$12,000 and special reserve for unpaid liability losses, \$44,176. d Excludes \$195,586 policy fees. e Includes \$15,000 remitted to home office. f The company transacts only an industrial department under its indemnity coupon system. g Contracts have coupons (small policies) attached which can be used by the insured either as endowment policies, health indemnity or as life insurance policies. h Stock dividend \$100,000. i Includes deposit capital. j Formerly National Protective Assn., reorganized in 1904. k Deposit capital. l Excludes \$8,624 policy fees. m Includes net profit and loss \$6,827. n Capital stock. o Excludes \$3,130 policy fees. p Incl. net profit and loss, \$222. q Includes \$100,000 stock dividends. r Charter amended and capital paid up in 1899. s Less \$3,527 loss on sale or maturity of ledger assets.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Sur- plus Over- Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Manage- ment (In- cluding Taxes).	Total Expendi- tures.
Accident—Cont.											
NORWICH AND LONDON ACCIDENT INSURANCE ASSN., Norwich, 1856; entered U. S., 1907. U. S. office, 141 Milk St., Boston, Mass.	1907	\$200,000	\$276,692	\$237,814	\$238,878	\$19,827	\$292,835	\$1,204	.....	\$35,027	\$36,231
A. B. Cilley, U. S. Mgr. and Atty. W. Van Winkle, Asst. United States Mgr.											
OCCIDENTAL LIFE INSURANCE CO., Sixth and Spring Sts., Los Angeles, Cal. a, h, l, v (acc. branch) 1906. Joseph Buckhard, Pres., W. H. Cramer, Sec.	1907	\$50,000	\$395,108	\$19,257	\$281,715	\$10,378	\$10,378	\$1,257	.....	\$14,451	\$15,708
OCEAN ACCIDENT AND GUARANTEE CORP., Ltd., a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, 1871. s f, t, w, London, Eng.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	\$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$200,000	3,309,790 2,993,821 2,772,614 2,538,465 2,298,507 2,095,617 1,814,842 1,490,212 1,165,444 633,253	\$2,047,086 \$1,736,699 \$1,517,424 \$1,291,356 \$1,061,252 \$866,945 \$604,072 \$313,616 \$91,285 78,004	\$1,262,704 \$1,257,122 \$1,255,190 \$1,247,109 \$1,237,255 \$1,228,673 \$1,210,771 \$1,195,596 \$1,074,159 \$555,249	\$2,367,013 \$1,856,159 \$1,652,839 \$1,622,579 \$1,574,271 \$1,503,389 \$1,061,705 \$790,140 \$178,427 \$159,760	\$2,471,006 \$1,953,458 \$1,746,389 \$1,709,767 \$1,658,185 \$1,556,123 \$1,086,199 \$513,757 \$200,145 \$174,691	\$1,010,522 \$811,800 \$750,833 \$755,344 \$733,387 \$596,241 \$284,704 \$69,302 \$25,421 \$34,745	..... ..... ..... ..... ..... ..... ..... ..... ..... .....	\$222,657 \$718,499 \$624,527 \$648,180 \$634,142 \$596,962 \$434,053 \$204,182 \$58,128 \$54,751	\$1,933,180 \$1,540,229 \$1,393,300 \$1,403,594 \$1,367,528 \$1,193,203 \$718,757 \$273,487 \$83,549 \$89,496
OHIO CASUALTY CO., Columbus, Ohio, Ruggery Building.	1908	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. D. Brickell, Pres.; Tcd. B. Galloway, Sec.											
PACIFIC MUTUAL INDEMNITY CO., a, h, Los Angeles, Cal.	1907	\$25,000	\$160,141	\$130,410	\$20,731	\$9,541	\$16,177	\$1,120	.....	\$6,074	\$7,194
Geo. I. Cochran, Pres.; J. N. Russell, Jr., Sec.											
PACIFIC MUTUAL LIFE INSURANCE CO. OF CAL., (Accident Branch), a, h, Los Angeles, Cal.* 1868. G. I. Cochran, Pres., C. I. D. Moore, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	\$1,000,000 \$1,000,000 \$700,000 \$500,000 \$500,000 \$500,000 \$500,000 \$200,000 \$200,000 \$200,000	\$1,151,770 \$1,272,154 \$1,080,393 \$739,843 \$638,513 \$594,720 \$495,559 \$431,793 \$3,640,720 \$3,401,664	\$418,651 \$331,490 \$286,861 \$288,383 \$275,578 \$231,494 \$208,838 \$180,621 \$110,684 \$115,874	\$7,316,959 \$11,500,002 \$946,362 \$836,468 \$836,901 \$800,514 \$800,130 \$309,872 \$293,865 \$284,566	\$7,757,931 \$598,549 \$541,866 \$536,547 \$543,579 \$540,410 \$533,078 \$478,762 \$420,953 \$261,678	\$796,810 \$604,799 \$641,866 \$536,547 \$543,579 \$540,410 \$533,078 \$478,762 \$420,953 \$261,678	\$7,996,347 \$249,459 \$227,236 \$203,020 \$227,144 \$214,957 \$214,957 \$199,740 \$186,180 \$125,061	62,500	\$359,728 \$287,013 \$309,995 \$306,585 \$287,284 \$200,340 \$277,105 \$357,005 \$253,593 \$159,295	\$756,575 \$543,292 \$537,821 \$306,605 \$519,387 \$505,306 \$505,249 \$456,745 \$493,773 \$277,376

COMPANY	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605	604	603	602	601	600	599	598	597	596	595	594	593	592	591	590	589	588	587	586	585	584	583	582	581	580	579	578	577	576	575	574	573	572	571	570	569	568	567	566	565	564	563	562	561	560	559	558	557	556	555	554	553	552	551	550	549	548	547	546	545	544	543	542	541	540	539	538	537	536	535	534	533	532	531	530	529	528	527	526	525	524	523	522	521	520	519	518	517	516	515	514	513	512	511	510	509	508	507	506	505	504	503	502	501	500	499	498	497	496	495	494	493	492	491	490	489	488</
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STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending at December 31.	Capital.	Total Assets.	Liabilities (including Capital).	Net Sur- plus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (including Taxes).	Total Expendi- tures.
<i>Accident—Cont.</i>											
PREFERRED ACCIDENT INSURANCE Co., a, h, 290 Broadway, New York. 1893.	1907	\$ 350,000	\$ 1,672,826	\$ 1,238,166	\$ 434,660	\$ 1,403,184	\$ 1,457,385	\$ 488,791	\$ 84,000	\$ 707,195	\$ 707,986
Kimball C. Atwood, Pres., P. C. Lounsberry, Vice-Pres., Wilfrid C. Potter, Sec., Geo. H. Ackerman, Treas. 1904.	1906	350,000	1,603,122	1,185,712	417,410	1,403,102	1,446,757	487,075	43,000	780,812	1,310,887
	1905	200,000	1,310,514	1,044,880	274,634	1,375,282	1,419,470	508,840	24,000	704,487	1,397,397
	1904	200,000	1,230,874	958,530	274,344	1,337,053	1,367,399	545,939	12,000	749,115	1,307,054
	1903	200,000	1,159,330	919,721	239,609	1,151,956	1,177,712	485,550	12,000	694,143	1,191,668
	1902	200,000	1,064,961	780,282	284,679	1,167,377	1,187,491	412,815	12,000	640,790	1,071,666
	1901	200,000	958,995	768,511	190,484	1,127,490	1,147,879	463,306	12,000	637,532	1,112,838
	1900	200,000	886,232	510,790	188,442	1,087,558	1,108,200	348,386	12,000	610,987	971,374
	1899	200,000	751,590	586,426	165,164	952,053	970,998	315,917	x	552,753	868,670
	1898	100,000	667,604	443,405	224,199	824,399	840,193	274,084	6,000	464,453	744,537
	1906	13,275	13,636	13,515	121	670	.....	372	.....	.....	.....
PROVIDENT LIFE AND CASUALTY Co., Charleston, W. Va., 7..... 1906.											
A. W. McDonald, Pres.; E. A. Hutson, Sec.	1907	5,000	7,168	6,473	695	.....	8,909	5,317	.....	.....	.....
PRUDENTIAL BENEFIT ASSOCIATION, Key West, Fla., 6..... 1906.	1906	5,000	8,165	6,150	2,015	.....	6,743	2,922	.....	.....	.....
SOUTHERN MUTUAL AID ASSOCIATION, Pensacola, Fla., 6..... 1906.	1907	10,000	11,254	10,182	1,072	52,403	.....	19,344	.....	.....	.....
	1906	10,000	11,913	10,080	1,833	44,215	.....	14,985	.....	.....	.....
RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass., 518 Main St., 1894, reincorporated as a stock company Dec. 26, 1907, a, h. Francis A. Harrington, Pres., Albert L. Pratt, Sec. 1908.	1908	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
SECURITY CASUALTY Co., Indianapolis, Ind., Newton Claypool Building. 1907.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Edwin P. Thayer, Pres., Ralph B. Turner, Sec.											
SECURITY LIFE AND ACCIDENT INSURANCE Co., Birmingham, Ala., a, 1, 9..... 1908.	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John C. Pugh, Pres., Alexis C. Craven, Sec.											
SOUTHERN HOME INSURANCE Co., Bartow Fla., 6..... 1907.	1907	25,000	42,735	34,200	8,535	.....	8,617	838	.....	.....	.....

STANDARD ACCIDENT CO., a, s, l, ap, b, c, el, g, l, h, la, p, r, t, Detroit, Mich., Penobscot Bldg., 1884. Lem W. Bowen, Pres., E. A. Leonard, Sec.	1907	500,000	3,003,968	2,222,900	781,068	12,079,012	2,208,188	932,860	45,000	† 927,783	1,906,597
	1906	500,000	2,713,123	2,055,475	657,649	1,808,202	1,968,779	743,869	321,500	816,521	1,871,099
	1905	250,000	2,370,951	1,704,799	606,243	1,592,875	1,674,177	702,918	30,000	712,742	1,445,660
	1904	250,000	2,024,467	1,601,293	501,174	1,551,556	1,621,628	684,130	37,500	683,610	1,405,440
	1903	250,000	1,808,147	1,513,963	384,184	1,512,924	1,575,980	670,087	25,000	642,456	1,337,543
	1902	250,000	1,549,322	1,222,016	316,386	1,325,848	1,377,787	595,888	25,000	574,248	1,195,130
	1901	250,000	1,331,391	1,075,648	255,053	1,244,722	1,285,980	515,678	28,750	530,867	1,095,494
	1900	250,000	1,155,223	949,861	205,362	1,178,667	1,276,015	499,788	10,000	532,967	1,071,715
	1899	250,000	970,057	804,986	105,071	1,010,057	1,037,395	499,389	9,000	500,522	999,911
	1898	200,000	839,901	754,779	85,003	987,182	1,018,123	540,510	12,000	454,103	1,006,612
TRAVELERS, INSURANCE CO., a, al, bl, c, o, e, g, l, h, la, p, r, t, w, 56 Prospect St., Hartford, Conn. (Accident and Liability De- partment) C. Dunham, Pres., John B. Langer, Vice-Pres., Louis F. Butler, Sec.	1907	1,000,000	11,777,656	8,911,612	2,836,024	8,534,467	9,168,834	3,824,085	250,000	3,672,393	7,764,479
	1906	1,000,000	11,248,255	8,306,374	2,941,880	7,627,205	8,168,432	3,000,333	250,000	3,216,391	6,566,724
	1905	1,000,000	9,915,565	6,768,676	3,146,887	6,353,624	6,808,212	2,743,777	250,000	2,898,786	5,824,563
	1904	1,000,000	8,911,328	5,793,377	3,117,923	5,794,831	6,070,545	2,286,945	250,000	2,703,017	5,240,922
	1903	1,000,000	7,908,358	5,021,704	2,886,694	5,069,317	5,449,254	1,941,911	250,000	2,333,922	4,595,873
	1902	1,000,000	7,418,446	4,535,134	2,883,312	4,342,069	4,613,083	1,613,517	150,000	2,129,921	3,893,438
	1901	1,000,000	6,706,866	4,056,510	2,650,310	3,798,085	4,070,893	1,542,133	150,000	1,779,761	3,471,894
	1900	1,000,000	5,984,684	3,735,393	2,249,291	3,455,095	3,716,174	1,379,196	150,000	1,598,374	3,127,570
	1899	1,000,000	5,144,617	3,381,661	1,702,956	3,066,957	3,268,350	1,227,977	100,000	1,505,870	2,733,847
	1898	1,000,000	4,528,330	3,119,318	1,493,011	2,984,396	3,188,664	1,257,467	50,000	1,445,390	2,702,857
UNION CASUALTY INSURANCE CO., Sixth and Wal- nut Streets, Philadelphia, Pa. 1908	1908	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richard V. Page, Pres., Gustav Schmaal, Sec.	1907	100,000	102,930	104,035	w	12,850	15,677	2,945	.....	10,270	13,235
UNION GUARANTEE ASSOCIATION, a, f, e, l, p, s, ab, Marquam Bldg., Portland, Ore. 1907	1907	100,000	169,939	107,749	62,190	74,297	104,005	25,399	.....	60,800	86,198
W. B. Glaske, Pres., H. D. Wagon, Jr., Sec. and Gen. Mgr.	1906	100,000	154,060	105,921	48,198	.....	52,623	.....	.....	.....	.....
UNION HEALTH AND ACCIDENT CO., a, h, Den- ver, Colo. 1906	1907	5,000	9,876	.....	.....	22,462	.....	7,089	.....	.....	.....
F. S. Moore, Pres., J. S. McCleery, Sec.	1906	5,000	8,287	5,000	3,287	15,599	.....	4,290	.....	.....	.....
UNION MUTUAL AID ASSOCIATION OF AMERICA, Jacksonville, Fla., e 1906	1907	250,000	.....	.....	125,000	.....	.....	.....	.....	.....	.....
James A. Flaherty, Pres., M. J. Carroll, Sec.	1906	10,300	10,445	10,378	67	2,397	.....	1,962	.....	.....	.....
UNITED LIFE AND ACCIDENT CO., Charleston, W. Va. 1906	1906	10,300	10,445	10,378	67	2,397	.....	1,962	.....	.....	.....

† Excludes \$20,054 policy fees. ‡ Includes \$250,000 stock dividend. § Stock dividend \$250,000. ¶ w writes sick and funeral benefits. / Reinsured Union Mutual Benefit Life Assn., N.Y., 1906. * Includes net profit and loss \$1,158. † w writes industrial life insurance. w Capital restored to unimpaired condition by cash payment April 30, 1908. x Stock dividend \$100,000. y Issues minor. z Capital increased to \$2,000,000, February, 1908.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Fidelity and Surety—Cont.</i>											
AMERICAN SURETY CO., f, s, 100 Broadway, New York.....1884.	1907	\$ 2,500,000	\$ 6,374,602	\$ 4,306,666	\$ 2,068,937	\$ 1,998,652	\$ 2,997,565	\$ 886,745	\$ 200,000	\$ 81,130,601	\$ 2,451,352
Henry D. Lyman, Pres., Henry C. Wilcox, and F. W. Lafrentz, Vice-Pres's., H. B. Zevilly, Sec.	1906	2,500,000	6,587,905	4,104,797	2,482,409	1,886,158	2,272,136	377,668	250,000	999,590	1,771,675
	1905	2,500,000	6,170,932	3,865,327	2,304,795	1,595,334	2,005,362	362,534	200,000	822,149	1,632,001
	1904	2,500,000	5,820,279	3,723,748	2,096,537	1,471,000	1,854,441	599,888	200,000	702,539	1,741,721
	1903	2,500,000	5,627,955	3,628,655	1,999,302	1,296,868	1,627,978	369,080	200,000	725,285	1,451,200
	1902	2,500,000	5,523,728	3,524,314	1,999,514	1,093,667	1,410,460	265,530	200,000	618,651	1,252,771
	1901	2,500,000	5,341,663	3,366,816	1,974,787	1,014,660	1,446,177	508,485	200,000	593,546	1,425,773
	1900	2,500,000	5,217,513	3,383,868	1,833,646	986,966	1,355,070	385,285	200,000	574,705	1,280,740
	1899	2,500,000	5,115,409	3,348,210	1,767,199	1,005,280	1,527,969	372,977	200,000	628,215	1,297,605
	1898	2,500,000	4,970,217	3,305,735	1,664,482	992,272	1,432,021	371,428	200,000	573,954	1,288,527
ATLANTIC TRUST AND DEPOSIT CO., f, s, Norfolk, Va.....1902.	1907	250,000	967,821	860,193	107,628	12,007	59,821	.....	15,000	35,973	50,973
A. E. Krise, Pres., S. C. Browne, Sec. and Treas.	1906	250,000	1,230,720	1,153,272	77,448	6,547	432,083	.....	15,000	25,120	40,127
	1905	248,500	784,305	755,866	28,438	4,285	27,224	.....	14,799	13,400	28,199
	1904	226,200	493,050	473,897	20,153	3,919	27,224	.....	6,786	10,057	16,843
BANKERS SURETY CO. OF CLEVELAND, f, s, Cleve-land, O.....1901.	1907	500,000	751,331	629,921	121,410	291,147	324,493	99,553	.....	179,722	283,325
P. W. Harvey, Pres., M. A. Craig Sec.	1906	500,000	710,326	621,671	88,655	231,475	258,353	34,999	.....	139,778	181,144
	1905	500,000	650,921	627,838	23,083	152,427	180,882	117,141	.....	105,298	222,439
	1904	500,000	706,971	679,527	27,444	146,837	172,882	62,843	15,000	99,054	177,797
	1903	500,000	693,156	576,028	117,128	131,824	155,326	3,539	.....	86,075	95,560
	1902	500,000	617,021	528,939	88,081	53,229	68,795	624	.....	52,004	52,638
	1901	500,000	595,010	501,979	93,031	1,224	8,166	.....	.....	9,849	9,848
BOND AND GUARANTY CO. OF TEXAS, el, f, s, Dallas, Tex.....1908.	1908	375,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charles E. Brown, Pres., R. L. Chapman, Sec.											
CITIZENS TRUST & GUARANTY CO., OF WEST VIRGINIA, f, s, Parkersburg, W. Va. d f, s, 1899.	1907	350,000	508,477	421,668	86,809	59,128	93,247	22,331	21,000	39,024	73,355
W. W. Jackson, Pres., J. H. Knapp, Sec.	1906	350,000	487,952	419,148	68,804	60,442	88,070	27,977	21,000	31,254	86,321
	1905	350,000	481,190	399,683	81,507	77,375	77,375	21,268	21,000	31,328	73,560
	1904	350,000	483,797	399,932	83,865	56,367	82,134	4,339	21,000	28,662	54,501
	1903	350,000	461,921	522,797	79,124	57,385	89,283	3,414	26,000	30,541	59,955
	1902	250,000	617,885	584,122	33,763	58,229	58,229	1,920	.....	26,167	28,177
	1901	250,000	276,310	260,010	16,300	34,890	33,901	286	.....	14,999	15,000
	1900	48,125	50,531	51,434	5,097	7,498	14,491	.....	.....	6,395	6,395
COMMERCE TRUST CO., f, Kansas City, Mo.....1907.	f1907	1,000,000	1,800,467	1,792,911	7,556	.....	12,451	.....	.....	4,895	4,895
W. S. Woods, Pres., H. C. Schwitzgebel, Sec.											

COMMONWEALTH TRUST CO., f, s, St. Louis, Mo.....1901.	1906	2,000,000	15,805,374	12,049,713	3,755,662	.....	978,456	.....	440,000	496,366	996,966
	1905	2,000,000	14,274,207	10,774,207	3,500,000	193	978,534	.....	440,000	548,291	998,291
	1904	2,000,000	15,186,888	11,477,559	3,709,329	770	1,111,534	.....	440,000	641,790	1,102,790
	1903	2,000,000	10,500,793	6,797,981	3,702,742	478	624,105	.....	.....	.....	507,411
	1902	1,980,000	6,995,171	3,695,171	3,300,000	555	.....	.....	.....	.....	301,256
	1901	1,000,000	4,875,062	3,875,062	1,000,000	.....	144,853	.....	.....	81,949	111,948
EMPIRE STATE SURETY CO., s, al, b, Bl, Bu, dl, ds, e, el, fl, gl, h, la, P, phy, pw, pl, a, s, b, sf, sp, t, w, w, 991 Fulton St., Brooklyn, N. Y. (Executive office, 84 William St., New York).....1901.	1907	500,000	1,284,467	1,101,884	182,583	735,227	778,593	249,241	54,500	471,827	784,801
	1906	750,000	1,359,484	1,244,137	115,347	672,235	831,601	216,295	40,000	434,695	690,990
	1905	500,000	946,081	829,537	116,543	439,960	494,937	79,622	50,000	315,512	445,135
	1904	250,000	620,581	576,128	114,453	223,607	223,607	34,428	34,500	150,352	216,855
	1903	250,000	470,000	328,413	80,587	118,917	266,165	36,945	35,000	103,288	167,233
	1902	250,000	444,980	301,068	143,882	86,059	119,734	15,704	15,625	50,506	81,835
	1901	125,000	201,383	132,259	129,124	12,900	30,707	.....	.....	20,099	20,099
EQUITABLE FIDELITY AND TITLE GUARANTY CO., Brookings, S. D.....1905.	1906	24,195	24,977	.....	.....	3,100	4,428	.....	.....	2,857	2,857
	1905	20,700	.....	.....	.....	792	.....	.....	.....	.....	.....
FEDERAL UNION SURETY CO., f, s, Indianapolis, Ind.....1902.	1907	300,000	516,382	484,219	32,163	216,924	234,632	132,234	18,000	146,375	266,590
	1906	300,000	515,810	480,693	26,177	287,427	302,359	58,176	.....	176,389	236,634
	1905	250,000	425,171	364,535	40,635	187,218	199,831	36,684	.....	111,954	148,638
	1904	250,000	343,475	311,012	32,463	99,704	109,834	7,070	.....	62,096	73,624
	1903	250,000	299,240	277,472	21,768	49,172	61,103	1,397	.....	35,138	30,535
	1902	250,000	270,425	264,663	5,761	19,478	30,491	254	.....	16,381	16,635
FIDELITY AND DEPOSIT CO., b, s, f, s, Charles and Lexington Sts., Baltimore, Md.....1891.	1907	2,000,000	5,776,027	3,454,734	2,321,293	1,434,893	1,637,201	828,799	280,000	793,066	1,940,370
	1906	2,000,000	6,260,950	3,455,136	2,804,914	1,370,354	1,665,203	437,479	280,000	764,161	1,609,425
	1905	2,000,000	6,220,266	3,592,246	2,621,026	1,364,114	1,660,597	527,017	280,000	701,085	1,568,102
	1904	2,000,000	5,864,418	2,940,949	2,923,469	1,320,828	1,721,622	616,221	280,000	708,117	1,664,338
	1903	2,000,000	5,797,267	2,990,049	2,797,227	1,368,024	1,536,612	466,352	279,998	709,807	1,552,614
	1902	2,000,000	5,790,565	2,914,332	2,876,233	1,227,994	1,542,771	454,906	279,998	729,000	1,493,901
	1901	2,000,000	5,691,794	2,912,943	2,773,850	1,206,952	1,468,786	450,128	244,963	648,730	1,343,841
	1900	1,500,000	4,361,839	2,305,411	2,056,427	1,136,262	1,386,131	371,260	262,447	588,807	1,222,514
	1899	1,500,000	4,237,324	2,149,093	2,088,212	947,542	1,182,619	227,430	207,486	525,416	960,322
	1898	1,000,000	2,661,290	1,597,152	1,134,138	819,124	975,694	278,822	100,000	448,142	826,984
FIDELITY TRUST CO., f, s, t, Kansas City, Mo. x.....1899.	1907	1,000,000	8,452,458	8,536,549	1,109,585	.....	533,714	.....	.....	.....	433,466
	1906	1,000,000	9,046,134	8,813,496	1,019,338	9,684	447,305	.....	.....	248,666	255,006
	1905	1,000,000	8,813,496	8,794,158	1,019,338	10,332	166,546	.....	.....	.....	189,801
	1904	1,000,000	6,302,824	5,475,785	827,039	9,684	166,546	.....	.....	.....	158,972
	1903	1,000,000	5,057,946	4,355,972	701,922	1,014	297,418	.....	.....	.....	135,830
	1902	1,000,000	4,130,377	3,730,377	400,000	8,881	.....	.....	.....	.....	109,241
	1901	500,000	2,460,603	2,360,603	100,000	.....	221,546	.....	.....	.....	.....

* Special reserve for losses, \$71,500. † Exclusive of \$2,069 loss on sale or maturity of ledger assets. ‡ Fidelity and surety risks in force Dec. 31, 1907, \$14,568,811. § Risks in force Dec. 31, 1907, \$70,700,028. ¶ Exclusive of \$460,721 repairs and expenses (other than taxes on real estate), \$25,637 taxes on real estate, and \$5,918 loss on sale or maturity of ledger assets. c Including net profit and loss \$458. d Reports to State Banking Commissioner. A Exclusive of \$37,714 expense on real estate. † Including net profit and loss \$9,438. / Statement at close of business, March 22, 1907. k Includes \$968,728 balance from banking department. * Company writes only such bonds as are required by the courts of Jackson county.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended December 31	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Fidelity and Surety—Cont.</i>											
GUARANTEE CO. OF N. AMERICA, f, Y. M. C. A. Bldg., Montreal, Cana. 1851. Edw. Rawlings, Pres., Richard B. Scott, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	\$ 304,600 304,600 304,600 304,600 304,600 304,600 304,600 304,600 304,600 304,600	\$ 1,354,721 1,189,637 1,334,950 1,275,227 1,197,718 1,150,473 1,092,861 1,042,122 1,007,600 986,545	\$ 453,879 444,879 457,805 472,851 477,044 450,029 452,148 470,013 465,172 454,085	\$ 900,842 744,758 877,044 802,376 747,689 698,325 628,847 576,950 552,616 506,915	\$ 207,498 224,640 195,388 197,809 204,910 179,248 180,403 156,272 142,305 174,450	\$ 268,597 301,766 352,220 251,866 254,853 223,842 243,175 199,580 184,661 211,859	\$ 41,042 79,657 62,603 51,970 38,659 36,075 40,086 43,244 37,801 53,026	\$ 24,368 33,566 24,368 24,368 24,368 24,368 24,368 24,368 24,368 24,368	\$ 124,434 131,854 123,947 111,626 135,491 108,834 100,850 104,584 105,196 112,106	\$ 103,873 244,217 210,918 194,904 174,915 169,277 165,304 170,196 167,456 189,560
ILLINOIS SURETY CO., f, s, 184 La Salle St., Chicago, Ill. 1905. Fred M. Blount, Pres., H. W. Watkins, Sec.	1907 1906 1905	250,000 250,000 250,000	403,119 332,617 302,996	350,950 298,802 271,369	52,169 33,815 31,627	139,028 75,993 24,595	192,599 101,095 32,742	6,317 2,466 183	12,500	121,444 61,767 25,867	147,764 64,284 26,050
INTERNATIONAL FIDELITY INS. CO., 15 Exchange Place, Jersey City, N. J. 1904. DeWitt Van Buren, Pres., Geo. A. Shiffert, Sec.	1907 1906 1905	100,000 100,000 100,000	257,014 224,326 184,951	139,665 140,306 135,465	117,349 84,220 49,487	86,965 84,226 78,650	93,505 89,839 81,857	42,958 32,582 7,832	..... ..... .....	13,643 14,532 16,574	61,018 59,365 26,966
LINCOLN TRUST CO., f, s, t, St. Louis, Mo.	1906 1905	250,000 250,000	928,225 1,107,793	927,886 1,107,503	339 290	230 1,030	 263,892	..... .....	..... 157,000	 106,601	 263,601
LION BONDING AND SURETY CO., Omaha, Neb., New York Life Building, bn, f, p, s. 1907. Henry Haubens, Pres., Edward L. Culver, Sec.	1907	100,000	*123,822	100,000	23,822	31,699	32,860	.....	.....	8,725	8,725
MASACHUSETTS BONDING AND INSURANCE CO., Boston, Mass., 77 State Street, bn, f, s. 1907. T. J. Falvey, Pres., John T. Burnett, Sec. & Treas.	1907	500,000	740,393	593,890	236,503	6,660	754,339	.....	.....	20,660	20,660
MERCANTILE TRUST CO., f, s, St. Louis, Mo., 1899. F. J. Wade, Pres., C. H. McMillan, Sec.	1907 1906 1905 1904 1903 1902	3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000	30,186,432 27,183,866 26,950,205 26,903,813 21,624,004 22,140,581	15,951,360 20,410,793 20,063,743 20,173,403 14,841,511 15,431,661	6,533,134 6,773,144 6,886,522 6,730,409 6,782,492 6,782,491	 1,691 281 300 435 405	 906,243 1,197,218 917,728 910,656 735,815	..... ..... ..... ..... ..... .....	..... 600,000 600,000 480,000 480,000 390,000	 286,457 405,362 313,243 316,193 291,844	 1,019,621 1,041,103 969,811 837,084 647,918

METROPOLITAN SURETY CO., 39 Park Row, New York, bu, f, s, 1905-1906. M. J. McCloskey, Pres., Walter C. McClure, Sec.	1907 1906 1905	250,000 500,000 500,000	723,973 777,948 685,743	651,158 890,379 595,196	79,815 120,547	439,044 390,540 89,863	469,974 420,838 97,971	153,557 41,074 276	20,000 20,000	325,098 261,948 784,526	498,775 323,022 87,996	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MICHIGAN BONDING AND SURETY CO., Detroit, Mich., f, s, 1908. Arthur Darmstaetter, Pres., Julius Haab, Sec.	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MISSISSIPPI VALLEY TRUST CO., f, s, Fourth and Pine Sts., St. Louis, Mo., 1891. Breckinridge Jones, Pres., James E. Brock, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 1,500,000 1,500,000	23,150,179 26,985,501 24,550,966 25,373,759 25,728,923 29,177,759 26,157,353 21,240,864 17,866,905 10,413,414	17,683,219 21,338,533 18,966,257 16,924,250 20,393,823 28,677,759 21,822,869 17,317,045 16,485,123 9,337,733	5,466,960 5,666,968 5,584,669 8,381,509 5,245,099 3,500,000 4,300,546 3,923,219 1,321,781 1,075,681	79,815 120,547	439,044 390,540 89,863	469,974 420,838 97,971	153,557 41,074 276	20,000 20,000	325,098 261,948 784,526	498,775 323,022 87,996	.....	.....	.....	.....	.....	.....	.....	.....	
NATIONAL FIDELITY AND CASUALTY CO., Omaha, Neb., Merchants National Bank Building, s, bu, o, l, f, s, sb, sp, 1907. Chas. F. Manderson, Pres., Edwin T. Swobe, Sec.	1907	1,000,000	105,638	104,629	1,009	8,028	8,546	.....	.....	6,352	6,352	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL SURETY CO., sp, bu, bu, o, l, f, m, s, sf, 115 Broadway, New York, 1897. Wm. E. Joyce, Pres., W. J. Griffin, Vice-Pres., Samuel H. Shriver, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000	2,377,780 2,085,527 2,042,069 1,940,031 1,611,556 1,613,727 1,519,041 1,508,548 1,375,518 1,376,136	1,834,766 1,639,314 1,130,647 1,640,621 1,424,818 1,668,154 970,547 916,217 842,116 800,701	543,023 446,213 402,422 299,407 186,738 545,573 543,495 594,325 533,402 575,435	1,585,657 1,286,708 1,211,032 1,025,373 848,509 768,869 649,828 558,747 501,916 401,408	1,676,017 1,340,809 1,200,003 1,091,100 912,856 819,590 692,386 657,540 546,250 471,812	501,799 696,798 482,843 342,819 293,724 217,694 175,701 95,130 146,087 46,103	40,000 50,000 50,000 50,000 50,000 50,000 25,000	761,584 643,099 582,187 501,017 455,566 474,849 414,582 377,431 301,982 243,593	1,316,932 1,200,797 1,082,118 995,936 799,290 724,483 640,342 522,516 498,069 314,696	.....	.....	.....	.....	.....	.....	.....	.....		
NORTHERN TRUST CO., f, s, Fargo, N. D., 1902. Geo. H. Hollister, Pres., B. I. Keating, Sec.	1907 1906 1905 1904	100,000 100,000 100,000 100,000	538,493 446,556 330,959 210,000	500,778 442,951 327,959 205,000	37,715 19,598 3,000 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORTHWESTERN SURETY CO., f, s, Mitchell, S. D., 1908. Wm. M. Smith, Pres., W. E. Tipton, Sec.	1908	25,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Of which \$50,000 is secured capital notes. † Commenced business January, 1905. ‡ As of February 14, 1908. § Risks in force December 31, 1907, \$68,763,340. ¶ Securities valued according to Insurance Commissioner's monthly average plan. § Of which \$22,450 is stockholder's notes. ¶ Risks in force \$1,849,000. § Exclusive of \$17,087 loss on securities and \$104,504 charged off. † Includes special safety reserve, \$200,000. ‡ Less \$2,194 interest accrued on securities purchased. § Began business Nov. 2, 1907, statement as of April 30, 1908.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Fidelity and Surety—Cont.</i>											
PACIFIC SURETY CO., f, p, s, San Francisco, Cal., 326 Montgomery St. 1885	1907	\$ 250,000	\$ 443,465	\$ 323,601	\$ 119,864	\$ 113,956	\$ 134,076	\$ 25,326	\$ 15,000	\$ 62,395	\$ 111,547
Wallace Everson, Pres., A. P. Redding, Sec.	1906	250,000	433,016	320,510	104,506	98,864	117,863	28,855	15,000	64,122	109,431
	1905	250,000	428,789	315,727	114,062	98,980	118,072	27,655	15,000	56,098	99,368
	1904	250,000	426,401	315,229	93,172	105,378	126,058	50,641	15,000	61,142	126,783
	1903	250,000	415,601	274,439	87,162	116,854	138,132	24,074	15,000	63,055	102,129
	1902	250,000	398,978	328,292	52,686	98,947	119,097	21,622	15,000	63,055	91,945
	1901	250,000	350,005	301,240	48,765	83,256	102,455	16,915	15,000	49,437	81,352
	1900	250,000	315,374	283,708	41,666	80,645	68,849	3,990	15,000	34,844	53,774
	1899	250,000	307,163	271,141	36,022	33,198	52,407	3,599	14,250	28,662	46,511
	1898	250,000	298,457	267,522	30,935	29,282	39,534	6,139	33,140	22,597	61,876
PENNSYLVANIA SURETY CO., f, s, Harrisburg, Pa. 1905	1907	250,000	324,522	253,887	70,634	.....	.....	.....	.....	.....	.....
Edward Bailey, Pres., R. G. Cox, Sec.-Treas.	1906	250,000	295,764	255,764	40,000	.....	.....	.....	.....	.....	.....
PEOPLES SURETY CO., s, l, ap, ba, e, e, l, f, g, l, l, a, pl, s, t, w, w, 76 William St., N. Y.	1907	500,000	724,853	704,333	20,519	264,969	294,025	56,647	30,000	147,738	234,385
John H. Sell, Pres.	1906	500,000	733,002	644,102	88,901	173,207	196,612	19,523	15,000	112,964	147,497
	1905	500,000	643,898	522,458	121,440	19,606	152,457	434	.....	24,137	24,561
SEATTLE SURETY CO., Seattle, Wash., Holler Building, ... 1907.	1907	350,000	440,421	393,487	46,934	3,380	.....	.....	.....	.....	.....
L. T. Turner, Pres., H. A. Lawrence, Sec.											
SOUTHERN SURETY CO., f, s, Oklahoma City, Okla., General Offices, Denison, Tex. 1907.	1907	400,000	522,575	469,047	53,528	58,229	137,118	.....	34,000	25,882	59,882
C. S. Coble, Pres., S. P. Ancker, Sec.											
ST. LOUIS UNION TRUST CO., f, s, t, St. Louis, Mo., Fourth & Locust Sts. 1889	1907	5,000,000	29,164,054	22,553,347	6,610,707	.....	.....	.....	.....	.....	.....
Thos. H. West, Pres., I. H. Orr, Sec.	1906	5,000,000	31,251,829	23,671,520	6,153,993	1,622	1,359,064	.....	800,000	345,894	1,145,894
	1905	5,000,000	31,461,439	23,530,516	5,930,823	1,140	1,300,689	.....	600,000	351,345	951,345
	1904	5,000,000	33,956,120	28,434,040	5,521,480	2,594	1,420,502	.....	600,000	413,203	1,013,203
	1903	5,000,000	25,793,712	20,679,531	5,114,181	4,809	1,758,285	.....	500,000	485,152	985,152
	1902	5,000,000	25,986,695	16,986,694	4,341,049	5,506	1,313,593	.....	450,000	291,138	741,138
	1901	5,000,000	15,598,765	13,601,097	2,181,684	8,976	837,174	.....	390,000	137,193	367,193
	1900	5,000,000	11,169,729	10,673,539	961,793	14,297	501,604	.....	150,000	146,435	296,435
	1899	5,000,000	11,762,262	11,266,034	750,533	13,739	433,410	.....	150,000	129,598	279,598
	1898	5,000,000	8,376,099	7,883,058	666,632	7,659	358,795	.....	150,000	223,275	273,275

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Fidelity and Surety—Con.</i>											
VIRGINIA TRUST CO., <i>s, s</i> , Richmond, Va.....1892.	1907	\$ 500,000	\$ 682,243	\$ 629,256	\$ 52,987	\$ 9,075	\$ 55,821	\$	\$ 20,000	\$ 35,970	\$ 55,970
James N. Boyd, Pres., L. D. Aylett, Sec.	1906	500,000	866,071	775,048	121,024	12,405	229,500	.....	20,000	28,764	55,425
	1905	500,000	815,289	693,293	121,996	8,956	58,132	.....	20,000	35,499	55,499
	1904	500,000	877,719	758,356	119,363	11,791	64,957	.....	20,000	35,952	55,952
	1903	500,000	1,167,673	1,077,319	110,354	8,296	83,292	.....	.....	39,472	111,472
	1902	500,000	1,241,596	1,103,059	138,537	12,133	.....	.....	.....	27,655	65,517
WASHINGTON SURETY AND TRUST CO., <i>s</i> , Lee Bldg., Oklahoma City, Okla.....1908	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. A. Rea, Pres., H. R. Morris, Sec.											
WESTERN SURETY CO., Sioux Falls, S. D.....1905.	1907	101,100	.....	.....	62,688	23,436	27,131	5,432	.....	7,170	12,602
John A. Bowler, Pres., Joe Kirby, Sec.	1906	45,554	48,996	49,019	.....	16,811	21,866	.....	.....	5,579	5,579
	1905	.....	.....	.....	.....	13,866	.....	.....	.....	.....	.....
<i>Investment Insurance.</i>											
INDUSTRIAL INSURANCE AND BANKING CO., Jack- sonville, Fla.....1902.	1907	25,400	41,253	28,252	13,001	.....	13,283	1,915	.....	.....	.....
	1906	25,400	37,838	29,281	8,557	.....	15,121	2,876	.....	.....	.....
	1905	25,400	40,359	29,820	10,539	.....	17,753	2,040	.....	.....	.....
	1904	25,400	36,484	28,858	7,626	.....	20,364	2,107	.....	.....	.....
	1903	25,400	35,707	28,584	7,223	.....	15,238	2,284	.....	.....	.....
	1902	25,400	33,254	29,141	.....	.....	11,994	1,699	.....	.....	.....
<i>Liability.</i>											
EMPLOYERS INDEMNITY, <i>s l, ap, bl, d l, dm, e,</i> <i>el, g l, la, phy, p l, t</i> , West End Trust Bldg., Philadelphia.....1892.	1907	100,000	485,506	228,503	200,203	264,591	281,277	84,437	6,000	129,878	220,536
Frank R. Tobey, Pres., T. B. Dallas, Vice-Pres. and Sec.	1906	100,000	408,443	243,497	164,946	222,510	236,453	88,927	6,000	87,925	182,852
	1905	100,000	357,137	207,834	149,303	180,130	192,123	55,475	6,000	83,119	144,593
	1904	100,000	302,533	185,506	119,028	149,422	159,041	54,136	6,000	67,937	129,006
	1903	100,000	262,120	174,296	86,645	116,773	123,593	41,621	3,000	46,138	100,586
	1902	.....	131,288	.....	.....	101,001	102,203	39,539	.....	40,272	93,591
	1901	.....	115,385	.....	.....	91,975	97,104	25,882	.....	33,922	69,076
	1900	.....	89,819	.....	.....	65,681	69,673	22,290	.....	28,134	53,936
	1899	.....	66,648	.....	.....	48,030	51,266	8,557	.....	18,143	31,015
	1898	.....	43,832	.....	.....	35,234	40,543	12,006	.....	15,130	30,985

[illegible]

^e/includes interest on borrowed money.
and loss \$7,800. ^f/includes glass on hand.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending at close of year	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Plate Glass—Cont.</i>											
UNITED STATES PLATE GLASS, P, 126 S. Fourth St., Philadelphia, Pa. 1867.	1907	100,000	203,326	116,912	86,414	23,430	35,978	9,073	6,000	17,162	\$ 34,939
F. V. Smyth, Pres., H. L. Henderson, Sec.	1906	100,000	201,062	116,199	84,863	26,301	36,759	10,366	7,000	19,801	37,167
	1905	100,000	202,341	116,078	86,263	24,616	34,866	6,533	7,000	19,711	33,843
	1904	100,000	200,107	116,311	83,796	25,060	35,184	7,358	7,000	19,481	34,839
	1903	100,000	195,624	115,787	79,837	26,398	36,157	7,285	7,000	18,392	31,116
	1902	100,000	182,841	115,136	67,705	24,801	33,205	5,812	7,000	16,696	28,597
	1901	100,000	172,435	114,680	57,755	25,155	32,568	6,308	6,000	18,757	25,065
	1900	100,000	158,002	116,869	41,133	22,485	32,303	7,280	6,000	19,033	26,487
	1899	100,000	137,698	114,922	22,776	20,407	27,654	4,699	5,000	22,242	26,941
	1898	100,000	106,658	118,669	11,989	18,335	25,998	3,631	6,000	25,570	29,201
<i>Steam Boiler.</i>											
HARTFORD STEAM BOILER INSPECTION AND IN- SURANCE CO., s b, 56 Prospect St., Hartford, Conn. 1866.	1907	1,000,000	4,060,195	3,053,397	1,006,798	1,226,381	1,426,651	66,936	250,000	1,031,646	1,660,175
Lyman B. Brainerd, Pres., C. S. Blake, Sec.	1906	500,000	3,978,246	2,492,788	1,485,458	1,340,436	1,531,403	127,158	60,000	1,019,957	1,207,115
	1905	500,000	3,664,696	2,423,121	1,241,575	1,228,225	1,415,673	85,426	60,000	1,005,997	1,156,610
	1904	500,000	3,412,545	2,402,179	1,010,366	1,261,056	1,407,870	53,750	60,000	1,094,260	1,148,010
	1903	500,000	3,126,815	2,404,287	722,530	1,304,054	1,464,314	157,155	60,000	1,095,988	1,313,143
	1902	500,000	3,109,591	2,368,334	741,258	1,224,011	1,371,706	108,165	60,000	1,059,740	1,227,905
	1901	500,000	2,880,726	2,190,598	690,128	1,140,879	1,285,679	111,450	80,000	977,666	1,169,115
	1900	500,000	2,701,027	2,079,286	621,741	1,148,040	1,288,976	109,338	80,000	935,520	1,122,851
	1899	500,000	2,563,064	2,010,590	546,474	1,019,290	1,126,541	102,460	80,000	820,580	1,012,539
	1898	500,000	2,396,524	1,840,187	556,337	938,622	1,039,997	55,726	60,000	973,668	891,394
TRAVELERS INDEMNITY CO., s, a, c, bl, s, c, el, f w, gl, h, la, pl, s b, t, 700 Main St., Hart- ford, Conn. 1907.	1907	500,000	663,741	564,341	99,400	85,635	171,801	8,998	.....	59,998	71,566
Sylvester C. Dunham, Pres., John L. Way, Sec.	1906	250,000	314,722	253,057	62,665	4,206	320,322	.....	.....	8,913	8,913
<i>Title.</i>											
BRIDGEPORT LAND AND TITLE CO., Bridgeport, Conn. 1906.	1907	100,000	368,628	350,325	18,304	.....	.....	.....	.....	.....	.....
Orange Merwin, Pres., Ernest P. Lyon, Sec.	1906	100,000	361,794	344,222	17,572	.....	.....	.....	.....	.....	.....
	1905	100,000	326,648	312,648	14,000	.....	.....	.....	.....	.....	.....
	1904	100,000	288,030	274,000	14,030	.....	.....	.....	.....	.....	.....
	1903	76,500	262,959	245,351	17,607	.....	.....	.....	.....	.....	.....
BUFFALO ABSTRACT AND TITLE CO., tl, 110 Frank- lin St., Buffalo, N. Y. 1902.	1907	260,000	324,452	260,000	64,452	.....	.....	.....	.....	.....	.....
Charles B. Hill, Pres., Edward L. Koonce, Sec.	1906	260,000	310,948	270,625	40,323	79,914	79,969	1,070	23,400	49,508	73,908
	1905	260,000	312,095	270,617	41,478	74,611	84,679	169	23,400	50,234	72,803
	1904	260,000	301,237	271,017	30,220	1,422	129,402	.....	16,000	47,641	65,063
	1903	200,000	230,939	200,000	30,939	60	39,029	.....	6,000	22,226	28,227
	1902	11,000	11,069	11,000	89	.....	189	.....	.....	101	101

	1906	500,000	1,191,433	975,999	216,134	136,779	168,656	224	30,000	70,443	100,667
CALIFORNIA TITLE INSURANCE AND TRUST CO., San Francisco, Cal.,.....1886 Henry L. Davis, Pres., C. M. Keeney, Sec.	1906	500,000	1,191,433	975,999	216,134	136,779	168,656	224	30,000	70,443	100,667
CENTRAL TITLE INSURANCE CO., San Francisco, Cal.,.....1905 Anson S. Blake, Pres., Frank W. Bilger, Sec.	1906	200,000	236,075	227,182	18,991	13,614	43,906	95	12,000	30,562	42,657
CITIZENS TITLE INSURANCE AND MORTGAGE CO., Passaic, N. J.,.....1906 A. Z. Van Houten, Pres., Carl S. Deans, Sec.	1906	150,000	152,494	150,000	2,494	.....	2,494	.....	.....	.....	2,166
COMMONWEALTH TITLE INSURANCE AND TRUST CO., Philadelphia, Pa.,.....1887 Dimmer Beeber, Pres., James V. Ellison, Sec. and Treas.	1907 1906 1905 1904	1,000,000 1,000,000 1,000,000 1,000,000	7,407,500 7,827,243 8,896,017 9,091,107	6,189,081 6,647,469 7,713,197 7,949,153	1,217,519 1,179,774 1,183,780 1,151,954	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....
CONVEYANCERS' TITLE INSURANCE CO., 28 State St., Boston, Mass.,.....1889 F. C. Bowditch, Pres., James R. Carret.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	443,000 443,000 443,000 443,000 443,000 443,000 200,000 200,000 200,000 200,000	820,334 705,396 766,270 517,260 510,740 532,420 391,303 359,683 254,924 299,860	718,000 627,395 693,000 443,000 405,577 481,000 395,000 300,000 200,000 250,000	102,334 78,442 73,260 56,060 45,168 71,420 66,903 59,000 54,924 49,860	6,648 6,756 5,180 687 1,151 897 979 1,113 2,080 2,989	83,799 251,994 1308,071 56,568 47,971 57,298 41,356 35,017 42,375 34,489	 103 495	22,150 22,150 22,150 22,150 16,075 8,000 8,000 8,000 8,000 8,000	48,055 33,849 48,621 27,021 36,672 25,957 23,839 26,778 21,633	70,205 305,999 58,286 49,346 46,395 52,747 34,452 31,839 34,778 31,633
DISTRICT TITLE INSURANCE CO., 21, 610 13th St., N. W., Washington, D. C.,.....1892 W. J. Newton, Pres., Geo. H. O'Connor, Sec., Chas. G. Allen, Vice-Pres.	1906 1905 1904 1903 1902	 150,000 150,000 150,000 150,000	 173,685 174,704 175,157 168,643	 156,700 156,700 157,022 155,570	 17,000 18,004 18,136 13,273	 30,719 26,228 22,287	 31,196 26,773 22,741 17,559	..... ..... ..... .....	..... 5,250 4,750 3,750	 22,645 21,470 14,776 9,239	 32,645 25,220 18,526 12,239
FIDELITY TITLE AND TRUST CO., Stamford, Conn., ^g Robert A. Fordick, Pres.; A. Leland Brown, Sec. & Treas.	1907 1906 1905 1904	100,000 100,000 100,000 100,000	536,246 517,970 356,684 259,489	513,262 492,635 356,742 250,000	22,884 19,335 18,322 9,429	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....
HOME TITLE INSURANCE CO., Willoughby and Jayr Sts., Brooklyn, N. Y.,.....1906 Henry B. Davenport, Pres., D. S. Coe, Sec.	1907 1906	204,200 150,000	578,149 317,185	323,763 158,345	254,386 158,399	72,766 14,317	72,766 16,317	..... .....	..... .....	40,052 10,640	40,053 10,640

^g Does not report to department. [†] Includes \$250,000 borrowed money. [§] Includes inspection.
maturity of ledger assets. ^h \$500,000 stock, \$60,000 cash. [¶] As of Feb. 14, 1908. [‡] As of Mar. 31, 1908.

[§] Includes net profit and loss \$3,223.
^h Exclusive of \$5,187 loss on sale or

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
<i>Title—Cont.</i>											
INTEGRITY TITLE INSURANCE TRUST AND SAFE DEPOSIT CO., tl, Fourth and Green Sts., Phila- delphia, Pa.*.....1887.	1907	\$ 500,000	\$ 4,638,721	\$ 3,797,051	\$ 841,670	.....	.....	.....	.....	.....	.....
	1906	500,000	4,941,314	4,238,056	703,258	.....	.....	.....	.....	.....	.....
	1905	500,000	4,705,806	4,102,216	604,590	.....	.....	.....	.....	.....	.....
	1904	500,000	4,632,922	4,026,247	606,675	.....	.....	.....	.....	.....	.....
	1903	500,000	3,874,848	3,269,341	605,507	.....	.....	.....	.....	.....	.....
	1902	500,000	3,697,577	3,172,285	595,292	.....	.....	.....	.....	.....	.....
	1901	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1900	400,000	2,949,414	2,642,386	307,028	.....	.....	.....	.....	.....	.....
	1899	375,000	2,510,645	2,335,645	175,000	.....	.....	.....	.....	.....	.....
	1898	375,000	2,186,835	1,989,676	.....	.....	.....	.....	.....	.....	.....
KENTUCKY TITLE CO., tl, Louisville, Ky.....1874. E. L. Swearingen, Pres., R. W. Delpa, Sec.	1907	250,000	393,577	281,989	61,588	44,913	93,505	178	62,000	63,467	195,675
	1906	200,000	296,140	237,463	58,677	43,977	104,803	497	12,000	58,429	70,855
	1905	200,000	355,510	270,154	85,355	43,586	77,835	167	12,000	55,479	67,646
	1904	200,000	342,549	267,393	75,156	34,432	64,089	80	12,000	44,910	56,989
	1903	200,000	392,167	223,787	60,380	30,372	59,349	272	12,000	42,675	54,948
	1902	200,000	311,209	246,001	65,208	24,054	54,101	498	12,000	38,010	50,010
	1901	200,000	284,040	223,641	60,399	25,152	50,809	170	12,000	34,882	47,053
	1900	200,000	293,279	241,635	56,643	21,263	45,056	149	12,000	28,173	40,321
	1899	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1898	200,000	276,801	237,393	39,408	15,287	39,963	.....	.....	35,697	35,697
LAWYERS TITLE INSURANCE AND TRUST CO., tl, 37 Liberty St., New York a.....1887. Edwin W. Coggeshall, Pres., Walter N. Vali, Sec.	1907	4,000,000	15,464,777	9,616,338	5,848,439	.....	.....	.....	.....	.....	.....
	1906	4,000,000	17,534,800	11,530,969	5,703,830	1,404,253	2,553,604	25,476	480,000	1,785,750	2,201,226
	1905	4,000,000	19,693,836	14,580,621	5,113,215	1,554,248	2,152,567	20,022	497,500	1,551,800	1,988,412
	1904	3,500,000	16,546,945	5,625,782	4,921,163	930,069	1,418,733	33,996	297,500	792,438	1,129,934
	1903	3,500,000	9,087,799	4,428,352	4,659,447	823,431	1,247,202	19,776	350,000	749,851	1,119,027
	1902	3,500,000	9,395,074	4,045,786	4,659,295	318,744	1,047,536	9,490	120,000	609,207	738,697
	1901	2,000,000	5,645,912	4,093,437	1,552,475	486,186	800,399	5,866	90,000	534,315	630,142
	1900	1,000,000	1,804,572	1,036,473	768,099	441,123	567,890	2,977	60,000	483,934	546,911
	1899	1,000,000	1,129,499	1,007,751	121,747	16,243	290,055	.....	.....	278,781	278,781
	1898	1,000,000	1,730,714	1,028,880	701,838	425,844	530,833	6,130	60,000	321,982	483,397
LOUISVILLE TITLE INSURANCE CO., tl, Louisville, Ky.....1901. Geo. A. Newman, Pres., C. M. Phillips, Sec.	1906	158,150	235,512	227,990	7,522	25,044	38,224	.....	7,117	29,941	37,058
	1905	157,150	204,597	196,939	7,658	23,563	36,425	17	6,286	27,944	33,798
	1904	157,150	183,695	174,693	9,012	21,807	34,074	.....	.....	.....	28,090
	1903	157,150	186,074	180,205	5,868	14,552	24,834	.....	.....	.....	20,631
	1902	157,150	168,443	166,778	1,665	10,548	23,409	.....	7,857	19,743	27,800
	1901	157,215	179,699	173,743	5,956	4,227	9,077	.....	.....	.....	3,122

Title—Cont.		1906	1905	1904	1903	1902	1901	1900	1899	1898	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898
MASSACHUSETTS TITLE INSURANCE CO., 11, 70 State St., Boston, Mass. 1885. Eugene O'Brien, V.-P. and Genl. Mgr.; Walter Baldwin, Clerk; Charles Matlack, Treas.		300,000	300,000	446,541	493,384	610,683	541,481	371,621	320,300	340,573	340,966	301,318	432,658	.....	5,414	117,551	1,828	.....	27,143	141,976
NEW YORK AND CONNECTICUT MORTGAGE AND TITLE GUARANTEE CO., New Rochelle, N.Y. 1905. Frank W. Thurman, Pres., Fred'k Jenkins, Sec.		150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORTH JERSEY TITLE GUARANTEE CO., Hackensack, N.J. 1899. David D. Zabritskie, Pres., Wm. H. Zabritskie, Sec.		100,000	100,000	147,170	136,349	111,081	110,599	36,008	25,750	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PACIFIC TITLE INSURANCE COMPANY, San Francisco, Cal. 1906. Frank G. Drum, Pres., Murray F. Vandell, Sec.		149,100	163,898	74,919	74,775	149,100	14,798	125	1,495	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PASSAIC COUNTY TITLE GUARANTEE CO., Paterson, N.J. 1898. Harry Meyers, Pres., Chas. A. Bergen, Sec.		200,000	245,200	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
POTTER TITLE INSURANCE AND TRUST CO., 111 E. 14th, Bakewell Building, Pittsburgh, Pa. 1902. John E. Potter, Pres., W. K. Gamble, Sec.		200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
REAL ESTATE TITLE INS. CO., 109 S. 5th St., Minneapolis, Minn. Elbridge C. Cooke, Pres., W. S. Jenkins, Sec.		200,000	200,000	199,668	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
REAL ESTATE TITLE CO., 4th, Trenton, N. J. 1888. H. H. Hamill, Pres., R. C. Chamberlain, Sec.		130,000	146,755	146,995	136,662	146,414	138,959	135,890	135,890	135,890	135,890	146,755	130,000	130,000	130,000	130,000	130,000	130,000	130,000	130,000

* Does not report to Department. † Includes \$154,300 borrowed money. a Merger of Lawyers Title Insurance Company of New York and Central Realty Bond & Trust.

STOCK CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
REAL ESTATE TITLE INSURANCE AND TRUST COM- PANY, Philadelphia, Pa., 523 Chestnut street;.... Joseph L. Caven, Pres.; Charles S. King, Sec.	1908 1907 1906	\$ 1,000,000 1,000,000 1,000,000	\$ 5,084,933 5,014,066 5,556,018	\$ 4,255,807 5,180,200 4,965,851	\$ 829,126 733,866 590,167	\$	\$	\$	\$	\$	\$
TITLE AND GUARANTEE CO., mg, f, s, tl, Roches- ter, N. Y.;.....1887. F. D. Kilburn, Pres.; Chas I. Brooks, Sec.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	150,000 150,000 150,000 150,000 150,000 150,000 150,000 150,000 150,000 150,000	176,983 183,200 189,995 189,865 236,413 219,167 223,922 215,865 212,590 225,107	150,060 150,076 150,042 150,096 150,040 152,022 151,757 150,512 153,734 165,035	25,951 33,184 39,953 39,820 86,373 67,145 72,145 65,354 58,857 60,072	1,138 1,572 1,996 2,148 5,818 8,710 19,077 18,376 8,324 8,998	10,901 11,539 14,459 16,431 16,604 21,628 30,202 28,877 19,281 19,010	165 27 319 152 5,084 5,610 366 595 644	6,750 7,500 8,250 7,500 9,000 6,000 6,000 3,000	3,321 3,626 4,246 4,857 7,668 9,164 10,959 10,201 8,004 13,102	10,704 11,153 12,815 12,509 21,602 20,775 16,423 13,728 8,768 13,603
TITLE AND GUARANTY CO., Dallas, Texas;.....1906. Sam. P. Cochran, Pres., C. P. Haynes, Sec., J. H. Pictrel, V.-P. & Gen. Mgr.	1907	121,000	122,877	122,919	.....	2,107	10,861	.....	3,000	8,721	11,721
TITLE GUARANTEE AND TRUST CO., 176 Broadway, New York;..... Clarence H. Kelsey, Pres., J. Wray Cleveland, Sec.	1908	4,375,000	36,063,220	28,002,772	8,060,448	.....	.....	.....	.....	.....	.....
TITLE GUARANTEE & TRUST CO., Los Angeles, Cal.;.....1895. J. D. Pope, Pres., L. C. Brand, Sec..	1907 1906	200,000 200,000	469,604 402,358	230,200 200,200	239,404 202,158	 217	204,134 215,036	..... .....	24,000 15,000	123,034 143,757	147,034 158,756
TITLE INSURANCE AND GUARANTEE CO., San Francisco, Cal.;.....1902. O. A. Rouleau, Pres., H. B. Montague, Sec.	1906	361,800	510,631	501,024	9,607	59,818	87,904	190	21,708	99,043	120,941
TITLE INSURANCE AND TRUST CO., tl, Los Angeles, Cal.;.....1894. Wm. H. Allen, Jr., Pres., O. P. Clark, Sec. and Treas.	1907 1906 1905 1904 1903 1902 1901	500,000 500,000 500,000 500,000 500,000 500,000 500,000	916,358 842,128 705,135 606,163 570,586 582,856	500,000 500,000 500,000 500,000	416,358 342,128 70,586 82,856	 3,999 11,317 9,874	 460,159 343,957 224,067 200,523 175,472	 2,990 272	 30,000 30,000 30,000	 297,939 210,997 145,988 129,864 105,597	 399,529 240,926 175,988 157,364 130,597

TITLE INSURANCE CO. OF NEW YORK, tl, 135 Broadway, New York.....1901. Edgar J. Levey, Pres., Cyril H. Burdett, Sec.	1907	2,000,000	3,934,859	2,486,784	1,448,975	93,839	715,924	.....	140,000	590,939	669,999
UNITED STATES TITLE GUARANTY AND INDEMNITY Co., tl, 160 Broadway, New York, a...1902. Geo. J. Grossman, Pres., Gerald J. Barry, Sec.-Treas.	1906	2,000,000	4,060,126	2,651,882	1,408,244	117,521	637,636	.....	120,000	508,201	628,201
	1905	1,000,000	3,813,953	1,514,766	2,299,187	137,588	575,053	.....	90,000	359,386	440,386
	1904	1,000,000	1,993,176	1,251,960	671,216	186,606	302,088	.....	30,000	204,967	234,967
	1903	1,000,000	1,591,535	1,008,363	585,172	123,928	302,450	.....	.....	.....	184,831
	1902	1,000,000	1,593,605	1,006,436	557,170	106,105	174,216	583	.....	147,469	148,052
	1901	1,000,000	1,566,738	1,011,042	495,696	.....	.....	.....	.....	.....	13,872
	1906	1,250,000	1,760,331	1,254,332	595,998	.....	.....	.....	.....	267,884	267,884
	1905	1,000,000	1,324,063	1,004,434	310,628	.....	210,145	.....	.....	.....	190,659
WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY Co., tl, 222 E. White Plains, N. Y. c.....1903. Francis M. Carpenter, Pres., J. Crawford Stevens, Sec.	1904	663,100	872,546	671,917	200,589	.....	144,768	.....	21,043	98,167	119,210
	1903	460,100	685,506	504,100	121,405	.....	95,861	.....	.....	.....	102,268
	1902	468,700	596,893	484,379	114,444	.....	1,392	.....	.....	6,753	6,753
	1907	500,000	1,005,765	624,975	380,790	.....	.....	.....	.....	.....	.....
	1906	500,000	959,103	600,261	358,842	182,649	237,464	.....	.....	.....	213,656
	1905	500,000	1,020,690	686,956	333,742	105,805	1,747,926	.....	25,000	.....	1,840,119
WEST JERSEY TITLE AND GUARANTY Co., Third and Market Streets, Camden, N. J.....1888. Carlton Godfrey, Pres., W. S. Casselman, Sec.	1904	500,000	828,115	522,155	305,961	79,913	124,097	.....	.....	.....	91,343
	1903	500,000	781,148	507,940	273,208	52,251	110,385	.....	.....	.....	87,177
	1902	58,391	58,391	58,391	.....	.....	.....	.....	.....	.....	.....
	1906	200,000	400,773	267,382	133,391	50,636	222,605	430	24,000	69,525	223,052
	1905	200,000	379,912	251,535	128,377	38,269	148,699	416	24,000	51,776	75,776
	1904	200,000	355,394	236,482	118,912	57,408	67,201	102	24,000	42,408	66,408
	1903	200,000	344,004	226,604	117,400	40,017	84,148	142	22,000	53,008	75,008
	1902	200,000	322,780	218,840	113,939	44,878	79,532	781	30,000	52,561	82,561
Co. of Brooklyn and Peoples Guaranty and Indemnity Co., 1902. c Commenced business Dec. 31, 1902. d As of April 30.	1901	200,000	422,956	306,188	116,762	46,402	81,589	136	20,000	53,985	73,985
	1900	200,000	357,717	281,051	76,666	26,952	62,201	679	.....	59,084	59,704
	1899	120,000	227,481	162,859	64,622	23,356	57,269	886	.....	55,935	56,821
	1898	120,000	186,942	138,596	42,346	13,926	35,071	168	.....	34,530	34,698

† Does not report to Department. ‡ Formerly the Rochester Title Insurance Co. Company is not transacting any new business. § As of March 25, 1902. a Merger of Title Insurance Co. of Brooklyn and Peoples Guaranty and Indemnity Co., 1902. c Commenced business Dec. 31, 1902. d As of April 30.

SUMMARY OF BUSINESS DONE BY STOCK CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES.

Summary of business done by the companies listed in the foregoing tables which embrace practically every stock company doing insurance business in the United States.

Year.	Number of Companies.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditure.
1907.....	144	\$ 58,393,135	\$ 214,854,156	\$ 163,253,335	\$ 51,600,821	\$ 70,027,619	\$ 84,474,354	\$ 28,128,004	\$ 4,992,833	\$ 36,231,018	\$ 71,516,606
1908.....	124	50,258,625	100,546,677	120,515,482	40,013,195	64,423,449	78,167,255	24,876,704	3,172,589	32,287,310	62,898,321
1909.....	95	43,629,911	152,866,216	113,795,952	39,070,264	55,343,813	63,190,680	21,646,844	2,877,942	28,922,468	54,353,325
1910.....	82	38,017,182	110,852,706	82,563,921	28,288,784	49,467,118	55,685,447	19,332,539	2,570,287	26,282,811	48,610,492
1911.....	73	36,863,700	100,130,231	71,229,687	28,910,544	43,672,646	49,716,644	16,670,975	2,371,222	22,699,734	42,941,901
1912.....	67	35,228,251	86,745,189	59,897,664	26,847,528	36,754,071	43,680,061	14,362,835	1,700,497	19,599,796	36,368,718
1913.....	62	27,802,965	80,338,311	52,656,133	27,682,179	31,021,079	35,837,280	12,590,500	1,622,831	16,954,778	31,298,923
1914.....	57	23,571,750	65,867,946	38,749,196	27,058,750	27,186,266	30,347,507	12,754,837	1,425,222	15,419,365	27,574,402
1915.....	58	23,593,850	60,150,656	40,855,782	19,294,874	22,440,167	25,494,154	8,455,632	1,087,854	13,571,256	22,365,915
1916.....	50	20,497,525	51,168,413	36,046,182	15,122,231	19,616,332	22,296,122	7,351,599	861,931	11,282,747	19,501,602
1917.....	46	21,227,385	50,672,364	32,604,619	18,067,765	17,787,192	20,198,538	6,973,757	748,528	10,081,634	17,864,405
1918.....	48	20,628,950	45,411,588	32,361,868	13,050,690	17,287,644	19,180,759	6,419,100	651,332	10,074,774	17,211,787
1919.....	53	20,676,050	42,211,063	29,167,965	13,044,098	16,683,998	19,317,994	5,915,856	567,499	8,754,599	15,697,394

MUTUAL CASUALTY AND MISCELLANEOUS COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.
<i>Fidelity and Surety.</i> AMERICAN MUTUAL SURETY CO., 9, Lincoln, Neb. E. P. Hovey, Pres., M. C. Rathborn, Sec.	1907	\$	\$	\$	\$	\$	\$	\$	\$
<i>Hail Insurance.</i> ALLIANCE HAIL ASSOCIATION, Jamestown, N. D. John M. Smith, Pres., W. E. Boise, Sec.	1907 1906 1905 1904	 31,796 .....	..... ..... ..... .....	..... ..... 31,796	276,404 94,838 65,840 37,992	 68,683	281,731 38,121 34,258 17,676	..... ..... ..... .....	..... ..... 58,217
CAROLINA HAIL INSURANCE CO., Marion, S. C.† W. J. Montgomery, Pres., O. K. LaRoque, Sec.	1906	5,000	.....	.....	19,844	21,180	14,023	7,157	21,180
DES MOINES MUTUAL HAIL INSURANCE ASSOCIATION, Crocker Bldg., Des Moines, Ia. O. G. Chesley, Pres., W. S. Hazard, Jr.	1906	20,913	132	20,781	98,236	112,078	21,947	69,217	91,164
EASTERN IOWA MUTUAL HAIL ASSOCIATION, De Witt, Ia. L. J. Gilmour, Pres., G. M. Smith, Sec.	1907	1,135	.....	1,135	2,019	2,137	290	712	1,002
EDGECOMBE MUTUAL HAIL INSURANCE CO., Tarboro, N. C. James T. Howard, Pres., I. F. Shackelford, Sec.	1907 1906	2,240 2,339	..... .....	2,240 2,339	2,126 2,787	2,126 2,787	1,703 135	622 311	2,225 446
FARMERS HOME INSURANCE CO., Madelia, Minn.	1907	9,946	26	9,920	4,650	.....	4,658	2,936	7,594
FARMERS MUTUAL HAIL, Spring Valley, Minn.	1907 1906 1905	49 522 4156	 247 393	49 275	578 519 3,674	578 519 3,674	58 113 3,478	489 389 353	547 502 3,832
FARMERS MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA, Observatory Bldg., Des Moines, Ia. Scott Rutledge, Pres., W. A. Rutledge, Sec.	1907 1906	14,611 13,427	..... .....	14,611 13,427	42,946 31,230	58,580 42,694	23,765 10,664	20,204 18,604	43,969 29,268
FARMERS STATE MUTUAL HAIL ASSOCIATION OF EMMET COUNTY, Estherville, Ia.	1906	14,881	.....	14,881	36,391	46,221	7,921	23,419	31,340
FARMERS UNITED TOWNSHIP HAIL, West Concord, Minn.	1907 1906 1905	2,230 3,500 2,467	..... ..... .....	2,230	1,270 3,018 3,011	1,270 3,018 3,011	252 1,201 2,312	855 1,201 1,280	1,107 2,426 3,591

† Now a joint stock company with paid in capital of \$54,652. d Deficit.

MUTUAL CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending 31 December	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (including Taxes).	Total Expenditures.
<i>Hail and Cycles—Cont.</i>									
GERMAN MUTUAL HAIL, Hamburg, Minn.....	1907	1,930	.....	1,930	337	337	110	288	308
H. H. Elling, Sec.	1906	1,991	50	1,941	305	305	29	305	334
	1905	1,960	.....	.....	463	463	332	386	718
GERMAN MUTUAL HAIL INSURANCE ASSOCIATION, Le Mars, Ia.....1901.	1907	5,471	.....	5,471	10,855	11,642	5,626	3,593	9,149
M. W. Richey, Pres., R. J. Kochler, Sec.	1906	2,978	.....	2,978	9,426	11,319	5,044	3,297	8,341
GRAIN GROWERS MUTUAL HAIL ASSOCIATION, Topeka, Kan.....	1907	.....	.....	.....	.....	.....	.....	.....	.....
W. F. Bagley, Pres., E. F. Bagley, Sec.	1906	584	.....	583	19,160	19,860	7,939	12,095	20,034
	1905	726	.....	726	84,998	85,647	52,499	32,912	85,411
	1904	.....	.....	.....	33,478	33,615	20,792	12,909	33,001
	1903	385	.....	385	4,582	4,795	296	3,955	4,251
HOME MUTUAL HAIL INSURANCE ASSOCIATION, Ia.....	1906	474	.....	474	6,221	9,338	1,280	7,837	9,117
IOWA FARMERS PROTECTIVE MUTUAL INSURANCE ASSOCIATION, Des Moines, Ia.....	1906	220	.....	.....	.....	.....	.....	.....	.....
Z. T. Henderson, Pres., M. F. Allmott.									
KANSAS MUTUAL HAIL INSURANCE CO., Wellington, Kan.....1900.	1906	1,363	250	1,113	9,319	11,259	2,066	9,068	11,134
James Lawrence, Pres., John Bradley, Sec.	1905	157	1,997	.....	9,631	11,993	5,555	5,080	11,498
KANSAS STATE MUTUAL HAIL ASSOCIATION, McPherson, Kan.....1899.	1907	1,443	.....	7,443	35,189	35,339	27,793	10,793	38,586
Geo. W. Allison, Pres., A. J. Shaw, Sec.	1906	4,668	.....	4,668	41,481	41,514	19,796	11,360	39,571
	1905	2,664	.....	2,664	61,537	61,537	50,131	15,910	66,040
	1904	7,545	5,000	2,545	110,095	111,181	83,593	26,099	110,319
	1903	6,243	5,000	1,243	135,938	136,611	100,961	29,793	130,919
LA MOURE COUNTY MUTUAL HAIL, La Moure, N. D.....1889.	1906	.....	.....	58	.....	14	.....	.....	.....
John Good, Pres., E. O. Ellison, Sec.	1905	.....	.....	.....	951	995	628	999	929
	1904	.....	.....	.....	296	.....	26	.....	.....
MINNEAPOLIS MUTUAL HAIL, Minneapolis, Minn.....	1906	2,300	.....	81	.....	.....	.....	43	43
	1905	78	.....	218	.....	218	10	153	163
MINNESOTA FARMERS MUTUAL HAIL, Minneapolis, Minn.	1906	10,133	.....	.....	11,922	12,227	7,272	7,717	14,989
	1905	2,994	.....	.....	15,739	.....	5,315	9,442	14,757
MUTUAL HAIL INSURANCE SOCIETY, Lincoln, Nebraska.....	1906	1,575	1,447	128	.....	2,607	945	1,518	2,463

NORTHERN IOWA MUTUAL INSURANCE ASSOCIATION, Clinton, Ia.....1900.	1907	576	2,316	.....	11,209	4,832	5,868	10,693
I. H. King, Pres., W. W. Sheplee, Sec.	1906	1,278	.....	1,278	3,436	704	1,553	2,548
PARK REGION MUTUAL HAIL ASSOCIATION, Glenwood, Minn.....	1907	1,992	.....	1,992	5,598	1,213	7,045	8,258
C. P. Reeves, Pres., O. J. Johnson, Sec.	1906	39,095	.....	39,095	10,108	3,076	11,734	11,734
	1905	44,091	.....	44,091	14,543	.....	16,577	16,577
	1904	75,266	18,854	58,412	26,286	21,870	7,100	44,268
	1903	54,249	739	53,510	54,108	22,998	.....	96,941
PEOPLES CO-OPERATIVE MUTUAL HAIL, Fairfield, Neb.....	1907	.....	.....	.....	.....	.....	.....	.....
RICHFIELD MUTUAL HAIL AND CYCLONE INSURANCE CO., Richfield, Wis.....	1907	.....	.....	.....	.....	.....	.....	.....
Ulrich Huber, Pres., Henry Thomas, Sec.	1907	.....	.....	.....	.....	.....	.....	.....
SECURITY MUTUAL HAIL, Omaha, Neb.....	1906	8,182	3,360	4,822	9,435	2,596	5,256	7,852
	1905	4,831	5,312	.....	15,686	8,145	8,293	16,438
	1904	6,040	8,806	2,834	.....	10,236	10,718	17,130
	1903	3,794	8,595	.....	17,273	6,340	10,789	17,130
ST. PAUL MUTUAL HAIL AND CYCLONE, Pioneer Press Building, St. Paul, Minn.....	1907	14,594	5,100	9,494	53,282	29,615	30,315	59,930
L. C. Stebbins, Pres., J. N. Knutson, Sec.	1906	40,848	4,578	36,270	49,336	54,318	30,981	56,570
	1905	79,433	11,600	67,833	76,051	99,716	36,468	76,184
	1904	76,968	.....	.....	68,269	97,083	29,630	56,713
	1903	59,933	7,164	.....	65,621	35,297	32,234	67,532
STATE FARMERS MUTUAL HAIL, Waseca, Minn.....	1907	47,458	705	46,693	35,250	15,132	11,720	26,853
F. T. Day, Pres., C. H. Watson, Sec.	1906	71,516	.....	37,280	37,280	10,686	12,680	23,366
	1905	52,185	.....	59,185	44,913	92,393	12,555	34,857
	1904	26,597	.....	.....	60,003	.....	.....	.....
	1903	.....	.....	.....	29,354	16,260	10,414	26,674
UNITED MUTUAL HAIL, Lincoln, Neb.....	1906	7,865	3,445	4,420	99,921	11,952	11,141	23,093
E. D. Beach, Pres., J. F. Zimmer, Sec.	1905	12,819	8,273	4,546	40,399	39,716	14,908	54,624
	1904	11,579	.....	34,612	34,612	14,083	14,380	28,463
	1903	20,310	3,466	16,904	77,710	24,270	77,866	.....
JEWELLERS SAFETY FUND SOCIETY, 11 John Street, New York.....	1907	452,578	8,332	444,246	248,606	187,454	15,952	203,407
James C. Alkin, Pres., Ira Goddard, Sec.	1906	404,543	6,785	397,758	230,975	205,026	14,597	219,532
<i>Jewelers' Samples, etc.</i>	1905	386,287	14,682	371,605	200,068	185,176	13,066	198,242
AMERICAN MUTUAL LIABILITY INSURANCE CO., e 1, 50 State Street, Boston.....	1907	564,335	439,903	124,432	390,074	394,349	46,245	350,594
W. C. Lovering, Pres., S. A. Williams, Sec.	1906	590,106	483,095	105,180	314,160	331,232	274,568	316,354
	1905	593,890	494,113	28,941	286,762	304,530	44,311	276,771
	1904	533,753	202,005	241,747	337,686	333,476	43,604	276,771
	1903	470,300	265,445	210,855	330,189	344,267	39,878	282,397
	1902	427,034	240,204	186,830	320,254	335,172	252,172	288,099
	1901	388,557	196,131	192,427	320,254	252,172	34,908	271,705
	1900	390,727	218,536	172,191	273,821	198,776	33,593	232,339
	1899	343,468	179,282	164,186	234,335	166,955	30,933	197,888
	1898	286,960	135,300	151,660	198,856	78,600	28,786	161,549

* Dividends to policyholders \$97,814. * Formerly Farmers Mutual.

MUTUAL CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ- ing Taxes).	Total Expendi- tures.
<i>Liability—Cont.</i>									
CONTRACTOR'S MUTUAL LIABILITY INS. CO., 10 Tremont St., Boston, Mass. 1907.	1907	\$ 37,683	\$ 25,778	\$ 11,905	\$ 47,979	\$ 51,692	\$ 2,631	\$ 9,150	\$ 11,782
Wm. C. Lovering, Pres.; Norman F. Hasseltine, Mgr.									
ILLINOIS COAL OPERATORS MUTUAL EMPLOYERS LIABILITY INSURANCE Co., Fisher Building, Chicago, Ill. 1905.	1907	107,479	48,798	58,680	104,192	105,386	52,754	23,781	76,535
G. W. Traut, Pres., E. T. Bent, Sec.	1906	59,516	36,056	23,459	51,672	52,124	19,845	20,433	40,278
	1905	33,398	19,363	14,035	20,330	20,332	52	2,209	2,261
PATRONS MUTUAL CASUALTY INSURANCE CO., Moorestown, N.J. 1906.	1906	421	.....	421	223	236	36	130	166
Samuel T. Coles, Pres.; H. C. Curtin, Sec.									
<i>Live Stock.</i>									
ALABAMA MUTUAL LIVE STOCK INSURANCE CO. 1907.	1907	3,250	3,250	.....	.....	.....	.....	.....	.....
Montgomery, Ala.									
ATLANTA MUTUAL LIVE STOCK INSURANCE CO. OF GEORGIA, Candler Building, Atlanta, Ga. 1906.	1906	933	.....	.....	.....	8,454	.....	.....	8,169
H. G. Whaley, Pres.; J. H. Vohllen,									
BADGER MUTUAL LIVE STOCK INSURANCE CO., Milwaukee, Wis. 1897.	1906	3,800	1,685	2,115	23,050	23,120	9,335	13,579	22,914
J. E. Roehr, Pres., W. H. Ellis, Sec.	1905	3,338	1,413	1,925	16,705	24,741	11,729	13,184	24,913
	1904	5,015	1,904	3,111	15,091	23,954	9,615	.....	24,163
	1903	5,781	1,298	4,483	14,762	23,411	9,910	.....	23,727
FARMERS MUTUAL LIVE STOCK INSURANCE CO., Spokane, Wash.	1907	26,269	11,775	14,494	55,897	56,442	34,216	22,942	57,158
Chas. A. Jones, Pres.; C. B. Kegley, Sec.									
GEORGIA LIVE STOCK INSURANCE CO., Tifton, Ga. 1905.	1906	9,043	7,706	1,337	19,416	20,025	8,632	10,385	19,007
P. D. Phillips, Pres., J. J. Roberts, Sec.									
GLOBE MUTUAL LIVE STOCK INSURANCE CO., Springtown, Pa. 1887.	1907	11,263	1,200	10,063	11,813	13,474	10,069	1,507	11,575
John W. Hess, Pres., Henry S. Funk, Sec.	1906	6,626	2,000	4,626	8,132	10,132	7,646	1,086	9,932
HOPE LIVE STOCK MUTUAL BENEFIT ASSOCIATION, 1 s, 74 Weybosset Stree, Providence, R. I. 1899.	1907	6,317	603	5,714	25,025	25,025	13,322	11,939	25,291
Wm. E. Tefft, Pres., Galus W. Hubbard, Sec.	1906	7,421	477	6,947	30,744	30,882	14,350	13,555	27,921
	1905	2,961	381	2,580	25,257	25,469	13,566	11,991	24,857
	1904	2,998	382	2,616	20,566	20,773	11,714	9,316	21,009
	1903	2,742	212	2,530	17,008	17,254	9,948	6,812	16,860
	1902	1,287	47	.....	9,484	17,050	2,801	.....	16,849
	1901	1,483	150	1,333	10,414	14,124	3,355	10,411	13,766

	1906	342	349	.....	447	697	.....	355	355
HORSE INSURANCE CO. OF AMERICA, 1, 8, 189 Montague Street, Brooklyn, N. Y. 1906.									
Herman A. Merrick, Pres., Louis S. Loevi, Sec.									
INTER-STATE LIVE STOCK INSURANCE CO., 1, 8, Seattle, Wash. 1907.	1907								
H. E. Harris, Pres.; S. K. Houston, Sec.-Treas.; V. H. Faben, Counsel and Mgr.									
NEW YORK HORSE INSURANCE CO., 110 W. 34th St., New York. 1906.	1907	2,665	1,195	1,470	12,980	13,069	4,438	7,116	11,547
William E. Tefft, Pres., Gains W. Hubbard, Sec.	1906				100	350			
NORTHAMPTON COUNTY HORSE ASSOCIATION, Buiztown, Pa. 1888.	1907	180		180	189	489	250	306	556
C. R. Coleman, Pres., Geo. W. Koehler, Sec.									
NORTHWEST LIVE STOCK INSURANCE CO., Spokane, Wash.	1907	9,332	2,540	6,792	9,657	11,489	3,014	7,657	10,671
NORTHWESTERN LIVE STOCK INSURANCE CO., Seattle, Wash.	1907	3,681	878	2,803	11,012	11,012	2,833	5,476	8,399
J. H. Maize, Pres., F. R. W. Stevens, Sec.									
UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN (Mutual Benefit Horse Fund), 311 Sumner Street, Brooklyn, N. Y.	1907	1,128		1,128	1,522	1,734	1,123	421	1,544
Fred Gason, Pres., Frederick Luppens, Sec.	1906	939		939	1,403	1,406	1,407	515	1,922
	1905	1,394			1,417	1,447	933	519	1,453
	1904	1,401			1,401	1,444	872	204	1,173
	1903	1,130			1,189	1,203	800	444	1,324
	1902	1,250			1,245	1,261	666	425	1,032
WESTERN LIVE STOCK INSURANCE ASSOCIATION, Spokane, Wash.	1907	18,399	8,550	9,759	6,273	43,653	13,206	15,815	29,021
Samuel Glasgow, Pres., James A. Borden, Sec.									
AUGUSTA MUTUAL PLATE GLASS INSURANCE CO., P. 254 Water St., Augusta, Me. 1907.	1907	1,974		1,974	1,303	1,303	187	689	877
Geo. E. Macomber, Pres., E. C. Carll, Sec., Macomber, Farr & Whitten, Mgrs.									
CHICAGO MUTUAL PLATE GLASS INS. ASSN., 171 Center St., Chicago &c.	1907	6,090			7,237	7,464	3,443	3,220	6,673
Edward Muelhoefer, Pres., Oscar Kuehne, Sec.	1906	5,300			7,270	7,270	4,601	2,858	7,459
	1905	5,489			7,739	7,902	4,495	2,361	6,787
MUTUAL PLATE GLASS INSURANCE ASSOCIATION, P. 64 West Main St., Shelby, O. 1880.	1907	10,656	1,000	9,656	9,599	11,050	5,096	4,830	9,866
H. W. Hildebrandt, Pres., Henry Wentz, Sec.	1906	9,420	480	8,940	9,407	10,566	5,169	5,120	10,298
	1905	9,018	625	8,393	9,101	10,356	4,373	4,641	9,015
	1904	7,825	450	7,375	10,157	11,854	4,878	4,794	9,670
	1903	5,383	700	4,683	8,065	9,703	4,099	4,392	8,488
	1902	4,953	700	4,253	8,200	9,859	4,619	4,074	8,693
	1901	3,666	570	3,096	7,065	7,899	3,944	3,949	7,933
	1900	3,595	150	3,445	5,499	6,541	3,362	3,702	7,154
	1899	3,750	760	2,990	5,422	5,430	2,143	2,822	5,975
	1898	3,746	100	3,646	3,737	4,200	1,624	2,601	4,225

c Operates on Lloyd's plan, does not report to Department.

d Includes reserve for unpaid claims.

MUTUAL CASUALTY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending 31 December in	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (including Taxes).	Total Expenditures.
<i>Plate Glass—Con.</i>									
MUTUAL PLATE GLASS INSURANCE CO., P, s f, Unionville, Conn.....1895.	1907	\$ 4,357	\$ 50	\$ 4,307	\$ 4,125	\$ 8,067	\$ 1,093	\$ 2,616	\$ 3,709
H. C. Hart, Pres., Geo. E. Yaff, Sec.	1906	3,488	2,076	1,412	3,673	3,751	1,501	2,654	3,555
	1905	3,646	1,746	1,900	3,233	3,233	1,208	1,770	3,068
	1904	3,481	1,622	1,859	2,746	2,836	618	1,411	2,009
	1903	2,674	1,322	1,352	2,628	2,691	726	1,114	1,890
	1902	1,824	1,227	597	2,451	2,513	1,178	1,111	2,286
	1901	1,600	1,193	407	2,313	2,355	1,245	1,041	2,286
	1900	1,593	1,096	497	2,195	2,195	575	1,151	1,726
	1899	1,035	956	79	1,879	1,877	408	920	1,418
	1898	1,957	691	1,267	1,381	1,452	655	683	1,338
NATIONAL PLATE GLASS, Falls City, Neb.....	1906	596	.....	596	.....	212	105	99	204
	1905	582	.....	582	205	205	96	109	205
	1904	595	.....	.....	.....	204	57	99	166
	1903	204	.....	.....	221	221	75	125	200
WISCONSIN MUTUAL PLATE GLASS INSURANCE CO., Juneau, Wis.....	1906	586	46	540	1,636	1,856	603	1,282	1,885
M. Hartzheim, Pres., Paul A. Hemmy, Sec.	1905	620	308	312	472	1,062	.....	442	442
<i>Steam Boiler.</i>									
MUTUAL BOILER INSURANCE CO., s b, 31 Milk St., Boston, Mass. a....1877.	1907	46,832	14,079	32,753	29,140	29,140	10,414	14,258	24,672
D. W. Lane, Pres., C. E. Delard, Sec.	1906	44,136	12,821	31,315	25,620	26,337	10,303	13,521	23,915
	1905	42,217	13,171	29,045	26,166	27,230	9,227	13,259	22,586
	1904	37,647	12,828	24,819	25,377	26,386	8,241	12,302	12,302
	1903	31,714	11,933	19,781	23,599	24,419	7,273	11,874	19,147
	1902	26,568	11,101	15,466	22,144	22,853	6,604	11,823	18,467
	1901	22,022	10,014	12,008	19,222	19,897	5,951	10,410	16,361
	1900	18,828	8,957	9,871	17,090	17,530	5,267	9,464	14,731
	1899	15,699	8,174	7,525	15,869	16,409	4,919	9,501	14,420
	1898	13,022	7,454	5,568	15,023	15,575	3,222	9,582	12,864
<i>Strike.</i>									
MUTUAL SECURITY CO., Watertown Conn.....	1906	22,225	21,767	458	34,491	34,958	21,018	10,026	31,044
L. N. Van Keuren, Pres., F. J. Brown, Sec.	1905	18,326	16,352	1,974	32,351	32,351	15,478	10,168	25,646
<i>Tobacco Growers.</i>									
HARTFORD COUNTY TOBACCO GROWERS MUTUAL INSURANCE CO., Windsor, Conn.....	1906	1,522	.....	1,522	2,155	2,171	618	530	1,148
Horace H. Ellsworth, Pres., George R. Maude, Sec.	1905	685	.....	685	1,200	1,220	830	900	1,130
	1904	644	.....	644	1,135	1,135	423	159	682
	1903	598	423	175	981	981	386	386	1,226
	1902	435	.....	.....	2,571	2,553	4,161	668	4,869
<i>Weather Insurance.</i>									
ONTARIO FARMERS MUTUAL WEATHER INSURANCE CO., Grand Valley, Ont.....	1907	12,489	44	2,445	6,947	7,103	2,494	3,680	6,174
Wm. Park, Pres., J. W. Rounding, Managing Director.	1906	1,940	60	.....	4,395	4,412	1,264	1,921	3,185

† Exclusive of \$28,130 premium notes. § Includes inspection of steam boilers. a Business confined chiefly to insurance on mill property.

CASUALTY AND MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR TEN YEARS, 1898-1907

DATE AND CLASS OF BUSINESS.	Premiums Received.	Losses Paid.	Losses Paid to Premiums Received.	DATE AND CLASS OF BUSINESS.	Premiums Received.	Losses Paid.	Losses Paid to Premiums Received.
<i>Accident.</i>							
1907.....	18,863,102	8,101,101	42.9	1903.....	1,307,765	580,147	40.6
1906.....	16,298,486	6,683,669	41.0	Totals (5 years).....	12,400,861	5,314,081	39.6
1905.....	10,808,053	6,925,247	43.8	Totals (1898 to 1902).....	1,041,218	449,020	43.1
1904.....	14,686,437	6,294,736	42.8	Totals (9 years).....	14,441,879	5,703,081	39.9
1903.....	12,635,900	5,263,968	41.6	<i>Liability.</i>			
Totals (5 years).....	72,801,007	28,287,641	42.5	1907.....	22,758,000	10,999,586	48.3
Totals (1898 to 1902).....	45,845,665	20,354,446	44.4	1906.....	19,358,447	9,962,961	46.0
Totals (10 years).....	124,146,702	53,622,087	43.2	1905.....	16,877,618	7,252,568	44.0
<i>Burglary.</i>				1904.....	14,597,515	6,173,770	41.8
1907.....	2,295,533	790,900	34.7	1903.....	12,769,786	5,612,289	40.9
1906.....	1,864,860	680,564	34.8	Totals (5 years).....	87,012,480	36,841,111	44.6
1905.....	1,546,846	569,325	34.6	Totals (1898 to 1902).....	41,410,637	17,773,081	42.9
1904.....	1,358,927	394,912	28.6	Totals (10 years).....	128,422,967	56,614,142	44.1
1903.....	1,068,186	404,718	38.3	<i>Fire Glass.</i>			
Totals (5 years).....	8,395,108	2,851,418	34.0	1907.....	2,845,950	1,108,476	42.1
Totals (1898 to 1902).....	2,422,808	806,595	33.2	1906.....	2,600,024	1,034,302	39.6
Totals (10 years).....	10,807,916	3,657,013	33.8	1905.....	2,436,714	910,018	37.7
<i>Credit.</i>				1904.....	2,310,583	708,849	34.6
1907.....	2,072,014	710,980	34.3	1903.....	1,674,300	592,101	35.4
1906.....	1,708,539	604,110	30.4	Totals (5 years).....	11,884,470	4,443,547	37.4
1905.....	1,803,902	985,189	47.9	Totals (1898 to 1902).....	5,238,216	2,491,525	42.4
1904.....	1,933,430	1,034,307	53.5	Totals (10 years).....	20,123,686	7,935,172	39.4
1903.....	1,982,945	960,290	47.9	<i>Steam Boiler.</i>			
Totals (5 years).....	9,590,810	4,223,634	44.0	1907.....	2,042,289	170,425	8.2
Totals (1898 to 1902).....	4,060,360	1,514,373	32.4	1906.....	2,171,126	232,527	13.0
Totals (10 years).....	13,651,160	5,740,007	40.6	1905.....	2,054,300	194,754	9.5
<i>Fidelity and Surety.</i>				1904.....	1,820,561	152,365	8.3
1907.....	11,139,940	4,319,406	38.8	1903.....	1,871,147	231,230	11.8
1906.....	10,235,255	3,130,800	30.4	Totals (5 years).....	9,970,531	1,023,201	10.2
1905.....	8,886,365	3,070,941	34.5	Totals (1898 to 1902).....	7,561,722	763,671	10.3
1904.....	8,033,573	2,653,554	33.0	Totals (10 years).....	17,541,253	1,805,962	10.3
1903.....	7,421,026	2,271,021	30.7	<i>Sprinkler.</i>			
Totals (5 years).....	45,766,183	15,448,812	33.7	1907.....	158,440	28,947	18.3
Totals (1898 to 1902).....	24,342,266	6,600,313	28.2	1906.....	119,761	30,826	25.7
Totals (10 years).....	70,109,424	22,318,125	31.8	1905.....	99,362	40,714	41.0
<i>Health.</i>				1904.....	87,190	16,618	19.1
1907.....	3,872,936	1,570,534	40.8	1903.....	79,876	17,582	22.0
1906.....	3,217,811	1,224,441	38.8	Totals (5 years).....	544,619	134,697	24.7
1905.....	2,666,601	1,035,149	38.7	Totals (1898 to 1902).....	236,167	88,548	37.2
1904.....	2,335,245	946,760	40.5	Totals (10 years).....	782,786	223,245	28.5

DIVIDENDS OF AMERICAN CASUALTY, SURETY AND MIS

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1908.	Par Value of Stock Per Share.	ANNUAL DIVIDEND								
			1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.
Ætna Accident & Liability, Hartford.	\$500,000	\$100	..	..	..	..	..	..	..	..	..
Ætna Indemnity, Hartford.....	500,000	50	..	..	..	..	..	..	..	..	..
American Assurance Co., Phila.....	150,000	10	..	..	..	..	..	..	..	..	..
American Bank Ins. Co., Minneapolis.	100,000	100	..	..	..	..	..	..	..	..	..
American Bonding, Baltimore	500,000	25	..	..	..	..	..	..	..	..	..
American Casualty, Reading.....	100,000	10	..	..	..	..	..	..	..	..	..
American Credit Indemnity, N. Y.....	1,000,000	100	..	..	..	..	..	..	..	..	..
American Fidelity, Montpelier.....	250,000	100	..	..	..	..	..	..	..	..	..
American Life & Accident, Salisbury.	100,000	100	..	..	..	..	..	..	..	..	..
American Surety, New York.....	2,500,000	50	..	2	..	..	3	6	6	9	6
Bank Depositors Ins. Co. of Am., Balt.	300,000	10	..	..	..	..	..	..	..	..	..
Bankers Surety, Cleveland.....	500,000	120	..	..	..	..	..	..	..	..	..
Casualty Co. of America, New York.	500,000	100	..	..	..	..	..	..	..	..	..
Citizens Tr. & Gu., Park'b'g, W. Va.	350,000	100	..	..	..	..	..	..	..	..	..
Colonial Casualty Co., Huntington..	150,000	..	..	..	..	..	..	..	..	..	..
Continental Casualty, Chicago.....	300,000	50	..	..	..	..	..	..	..	..	..
Commonwealth Casualty, Phila., Pa.	100,000	10	..	..	..	..	..	..	..	..	..
Empire Casualty, Parkersb'g, W. Va.	30,500	100	..	..	..	..	..	..	..	..	..
Empire State Surety, Brooklyn	500,000	100	..	..	..	..	..	..	..	..	..
Employers Indem. Co., Philadelphia	100,000	100	..	..	..	..	..	..	..	..	..
Federal Casualty, Detroit, Mich.....	100,000	50	..	..	..	..	..	..	..	..	..
Federal Union Surety, Indianapolis..	300,000	100	..	..	..	..	..	..	..	..	..
Fidelity and Casualty, New York....	1,000,000	100	8	8	8	8	4	4	8	9	8
Fidelity and Deposit, Baltimore.....	2,000,000	50	..	..	..	..	..	..	..	..	..
General Accident, Philadelphia.....	100,000	10	..	..	..	..	..	..	..	..	..
Great Eastern Cas. & Indemnity, N. Y.	200,000	100	..	..	..	..	..	..	..	..	..
Guarantee Co. of N. A., Montreal....	304,600	50	6	6	6	6	6	6	6	6	6
Hartford Steam Boiler Inspec. & Ins.	1,000,000	100	9	10	10	10	5	10	10	10	10
Home Accident, Fordyce, Ark.....	100,000	25	..	..	..	..	..	..	..	..	..
Imperial Assurance Co., Pittsburg...	30,000	..	..	..	..	..	..	..	..	..	..
Ind. and O. Live Stock, Crawfordsv'e.	100,000	..	..	..	..	..	..	..	..	..	..
International Fidelity, Jersey City...	100,000	..	..	..	..	..	..	..	..	..	..
Illinois Surety, Chicago.....	250,000	100	..	..	..	..	..	..	..	..	..
Liberty Casualty, Pittsburg.....	25,000	10	..	..	..	..	..	..	..	..	..
Lion Bonding and Surety, Omaha...	100,000	100	..	..	..	..	..	..	..	..	..
Lloyds Plate Glass, New York.....	250,000	100	..	5	10	10	10	10	12	16	49
Maryland Casualty, Baltimore.....	750,000	25	..	..	..	..	..	..	..	..	..
Mass. Bonding & Ins. Co., Boston..	500,000	100	..	..	..	..	..	..	..	..	..
Metropolitan Casualty, New York....	200,000	100	10	10	10	10	10	11	12	14	16
Metropolitan Surety, New York.....	250,000	100	..	..	..	..	..	..	..	..	..
National Accident, Lincoln, Neb....	10,000	..	..	..	..	..	..	..	..	..	..
National Casualty Co., Detroit.....	100,000	50	..	..	..	..	..	..	..	..	..
National Fidelity & Casualty, Omaha	100,000	100	..	..	..	..	..	..	..	..	..
National Life and Accident, Nashville	150,000	100	..	..	..	..	..	..	..	..	..
National Relief Assur. Co., Phila....	25,000	10	..	..	..	..	..	..	..	..	..
National Surety, New York.....	500,000	100	..	..	..	..	..	..	..	..	..
New Amsterdam Casualty, New York.	314,400	100	..	..	..	..	..	..	..	..	..
New Jersey Plate Glass, Newark....	200,000	100	3	3	3	2	6	6	4	4	4
New York Plate Glass, New York....	200,000	50	..	..	..	..	..	..	..	..	..
North American Accident, Chicago.*	200,000	100	..	..	..	..	..	..	..	..	..
Pacific Coast Casualty, San Francisco	200,000	100	..	..	..	..	..	..	..	..	..
Pacific Mutual Indem. Co., San Fran.	125,000	..	..	..	..	..	..	..	..	..	..
Pacific Surety Co., San Francisco...	250,000	100	..	..	..	..	..	..	7	8	7
Peninsular Ind. Ins. Co., Jacksonville	30,800	100	..	..	..	..	..	..	..	..	..
Pennsylvania Casualty, Scranton.....	200,000	50	..	..	..	..	..	..	..	..	..

CELLANEOUS INSURANCE COMPANIES FOR 25 YEARS.

[illegible]

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1908.	Par Value of Stock Per Share.	ANNUAL DIVI							
			1883.	1884.	1885.	1886.	1887.	1888.	1889.	1891.
Pennsylvania Surety Co., Harrisburg	\$250,000	..	..	..	..	..	..	..	..	..
People's Surety, Brooklyn.....	500,000	\$100	..	..	..	..	..	..	..	..
Philadelphia Casualty, Philadelphia..	300,000	100	..	..	..	..	..	..	..	..
Phoenix-Preferred, Detroit	100,000	50	..	..	..	..	..	..	..	..
Preferred Accident, New York.....	350,000	100	..	..	..	..	..	..	..	..
Southern Surety, Denison.....	400,000	..	..	..	..	..	..	..	..	..
Standard Accident, Detroit.....	500,000	50	..	*	..	..	..	..	..	3
Title Guaranty & Surety, Scranton..	800,000	100	..	..	..	..	..	..	..	..
Travelers Indemnity Co., Hartford..	500,000	100	..	..	..	..	..	..	..	..
Union Health & Acc. Co., Denver..	100,000	1	..	..	..	..	..	..	..	..
United States Casualty, New York...	400,000	100	..	..	..	..	..	..	..	..
United States F. & G., Baltimore....	1,700,000	100	..	..	..	..	..	..	..	..
United States Guarantee, New York.	250,000	100	..	..	..	..	..	..	*	..
U.S. Health & Acc. Ins.Co.,Saginaw.	300,000	50	..	..	..	..	..	..	..	..
United Surety, Baltimore	500,000	100	..	..	..	..	..	..	..	..
U. S Plate Glass, Philadelphia, Pa..	100,000	100	..	..	..	..	..	..	..	..
Vermont Accident, Rutland, Vt.....	10,000	100	..	..	..	..	..	..	..	..
Western Surety, Sioux Falls.....	101,100	..	..	..	..	..	..	..	..	..
West Va. Casualty Co., Clarksburg.	19,710	25	..	..	..	..	..	..	..	..
Woodmen's Casualty, Springfield, Ill.	100,000	..	..	..	..	..	..	..	..	..

* Reorganized as stock company in 1899. † 4 per cent on \$250,000 and 3 per cent on \$350,000.
 * Stock dividend \$100,000. x Signifies year of organi-

SURANCE STOCKS AND DIVIDENDS—Continued.

DEND—PER CENT.																Net Book Value of Stock Per \$100, January 1, 1908.
1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	\$128.25
..	..	..	..	..	..	..	..	..	..	..	..	x	..	3	6	104.10
..	..	..	..	..	..	..	..	x	..	..	..	4½	4½	3½	4½	122.21
..	..	..	..	..	..	..	..	..	..	..	..	x	..	11½	9	129.75
..	x6	6	6	6	6	..	6	6	6	6	6	6	12	14	24	224.19
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8½	113.38
..	6	3	6	6	..	6	3.6	4	11½	10	10	15	12	6½	9	256.21
..	..	..	..	..	..	..	..	..	x	..	2	4	4	6	6	159.53
..	..	..	..	..	..	..	..	..	..	..	x	..	..	..	..	119.88
..	..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	104.14
..	..	..	x	..	..	..	..	..	..	..	..	..	..	5½	10	218.75
..	..	..	..	x	..	..	..	5	6	7	7	7	3½	7	7	111.89
6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	205.96
..	..	..	..	..	..	..	..	..	x8	16	16	16	16	11½	12	175.17
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	132.41
..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	6	186.41
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	104.45
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	162.00
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	134.01
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	x	209.29

x \$5,000 cash and \$50,000 stock. b Also stock dividend of \$500,000. c \$9,000 cash and \$100,000 stock.
 zation where company is less than twenty-five years old.

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1908.	Par Value of Stock Per Share.	ANNUAL DIVI								
			1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.
Pennsylvania Surety Co., Harrisburg	\$250,000	..	..	..	..	..	..	..	..	..	..
People's Surety, Brooklyn.....	500,000	\$100	..	..	..	..	..	..	..	..	..
Philadelphia Casualty, Philadelphia..	300,000	100	..	..	..	..	..	..	..	..	..
Phoenix-Preferred, Detroit.....	100,000	50	..	..	..	..	..	..	..	..	..
Preferred Accident, New York.....	350,000	100	..	..	..	..	..	..	..	..	..
Southern Surety, Denison.....	400,000	..	..	..	..	..	..	..	..	..	..
Standard Accident, Detroit.....	500,000	50	..	*	..	..	..	..	..	..	3
Title Guaranty & Surety, Scranton..	800,000	100	..	..	..	..	..	..	..	..	..
Travelers Indemnity Co., Hartford..	500,000	100	..	..	..	..	..	..	..	..	..
Union Health & Acc. Co., Denver..	100,000	1	..	..	..	..	..	..	..	..	..
United States Casualty, New York...	400,000	100	..	..	..	..	..	..	..	..	..
United States F. & G., Baltimore....	1,700,000	100	..	..	..	..	..	..	..	..	..
United States Guarantee, New York..	250,000	100	..	..	..	..	..	..	..	*	..
U.S. Health & Acc. Ins.Co.,Saginaw.	300,000	50	..	..	..	..	..	..	..	..	..
United Surety, Baltimore	500,000	100	..	..	..	..	..	..	..	..	..
U. S Plate Glass, Philadelphia, Pa..	100,000	100	..	..	..	..	..	..	..	..	..
Vermont Accident, Rutland, Vt.....	10,000	100	..	..	..	..	..	..	..	..	..
Western Surety, Sioux Falls.....	101,100	..	..	..	..	..	..	..	..	..	..
West Va. Casualty Co., Clarksburg.	19,710	25	..	..	..	..	..	..	..	..	..
Woodmen's Casualty, Springfield, Ill.	100,000	..	..	..	..	..	..	..	..	..	..

* Reorganized as stock company in 1899. † 4 per cent on \$250,000 and 3 per cent on \$350,000.
 • Stock dividend \$100,000. x Signifies year of organi-

SURANCE STOCKS AND DIVIDENDS—Continued.

DIVIDEND—PER CENT.															Net Book Value of Stock Per \$100, January 1, 1908.	
1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	\$128.25
..	..	..	..	..	..	..	..	..	..	..	..	x	..	3	6	104.10
..	..	..	..	..	..	..	..	x	..	..	1	4½	4½	3½	4½	122.21
..	x6	6	..	..	..	..	6	..	..	..	..	x	..	11½	9	129.75
..	..	6	6	6	6	..	6	6	6	6	6	6	12	14	24	224.19
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8½	113.38
..	6	3	6	6	..	6	3.6	4	11½	10	10	15	12	6½	9	256.21
..	..	..	..	..	..	..	..	..	x	..	2	4	4	6	6	159.53
..	..	..	..	..	..	..	..	..	..	..	x	..	..	..	..	119.88
..	..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	164.14
..	..	..	x	..	..	..	..	..	..	..	..	..	..	5½	10	218.75
..	..	..	..	x	..	..	..	5	6	7	7	7	3½	7	7	111.89
6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	205.96
..	..	..	..	..	..	..	..	..	x8	16	16	16	16	11½	12	175.17
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	132.41
..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	6	186.41
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	104.45
..	..	..	..	..	..	..	..	..	..	..	..	..	x	..	..	162.00
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	134.01
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	x	109.29

a \$5,000 cash and \$50,000 stock. b Also stock dividend of \$500,000. c \$9,000 cash and \$100,000 stock.
 d Dividend where company is less than twenty-five years old.

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN 1907.

NAME AND LOCATION OF COMPANY.	Premiums Earned in 1907.	Losses and Writing Expenses Incurred in 1907.	Underwriting Profit in 1907.	Underwriting Loss in 1907.	Investment Income Accretion in 1907.	Surplus Earned in 1907.	Dividends Incurred in 1907.	Increase (+) or Decrease (-) in Contingent Fund in 1907.	Increase (+) or Decrease (-) in Surplus in 1907.	Ratio Net Losses Incurred to Premiums Earned in 1907.	Ratio Expenses Incurred to Premiums Earned in 1907.	Ratio Underwriting Profit (+) or Loss (-) to Premium Earned.
<i>Casualty Companies.</i>												
<i>Æna Life (Acc. & Ia. Dept.), Hartford</i>	4,714,588	4,806,548	409,040	.....	231	409,281	100,000	.....	-209,281	47.2	44.1	+5.6
<i>Casualty Co. of America, New York</i>	1,520,142	1,516,852	3,290	.....	83,049	79,759	30,000	.....	-109,759	45.6	54.1	+2.2
<i>Continental Casualty, New York</i>	2,376,430	2,317,620	58,810	.....	38,497	77,277	60,000	.....	-17,277	45.0	52.1	+2.2
<i>Consolidated Casualty, Minneapolis</i>	23,817	28,184	4,367	.....	20,327	30,555	.....	.....	+30,955	83.2	88.3	+18.3
<i>Employers Liability, London</i>	2,929,659	2,329,267	600,402	.....	36,021	561,381	269,181	.....	+302,200	41.1	38.3	+20.5
<i>Federal Casualty, Detroit</i>	320,060	278,766	50,894	.....	4,141	55,035	20,000	.....	+35,035	40.0	44.5	+15.4
<i>Fidelity and Casualty, New York</i>	6,045,450	6,112,394	67,864	.....	762,830	830,474	160,000	.....	-108,665	44.3	50.8	+1.1
<i>Frankfort M. A. & F. G., Frankfort.</i>	944,227	894,965	49,642	.....	2,998	45,454	45,450	.....	+2,104	54.1	40.8	+5.3
<i>General Accident, Perth</i>	1,269,131	1,280,251	11,146	.....	67,294	78,440	58,135	.....	+12,405	45.9	54.9	+5.8
<i>Great Eastern Cas. and Ind., New York</i>	367,085	365,065	22,000	.....	10,876	11,125	10,000	.....	+1,125	40.1	54.2	+5.7
<i>London Guarantee and Accident, London</i>	1,692,880	1,519,878	173,002	.....	100,211	73,791	115,000	.....	-42,299	49.2	40.6	+10.2
<i>Maryland Casualty, Baltimore</i>	2,609,476	2,484,948	124,512	.....	54,735	67,777	105,000	.....	-7,223	46.5	48.0	+5.5
<i>National Casualty, Detroit</i>	537,577	519,773	17,824	.....	3,454	21,478	10,000	.....	+5,478	34.0	62.7	+3.2
<i>New Amsterdam Casualty, New York</i>	768,576	779,873	11,298	.....	42,838	54,133	.....	-20,000	-28,133	50.5	50.9	+1.4
<i>North American Accident, Chicago</i>	738,903	673,397	65,506	.....	16,768	83,292	30,000	.....	+52,292	33.4	58.7	+8.9
<i>Norwich & London Acc., Norwich, Eng.</i>	22,093	47,202	195,124	.....	2,302	27,411	.....	.....	-27,411	17.8	195.8	+113.6
<i>Ocean Accident and Guarantee, London</i>	2,157,737	1,962,613	195,124	.....	122,323	73,773	73,717	.....	+9,582	47.6	43.0	+9.0
<i>Pacific Coast Casualty, San Francisco</i>	373,126	231,007	42,119	.....	8,425	33,404	14,000	.....	+19,404	43.5	41.0	+15.4
<i>Philadelphia Casualty, Phila.</i>	609,511	642,694	33,183	.....	2,354	67,857	61,592	.....	+24,055	42.1	63.0	+5.4
<i>Preferred Accident, New York</i>	1,432,055	1,266,317	165,738	.....	64,924	100,814	84,000	.....	+17,249	37.3	61.0	+11.7
<i>Standard Life and Accident, Detroit</i>	2,017,499	1,873,653	143,816	.....	74,603	218,419	45,000	.....	+123,419	47.4	45.5	+7.1
<i>Travelers (Accident Dept.), Hartford</i>	8,244,176	7,850,569	413,607	.....	269,533	144,144	250,000	.....	+105,856	50.8	44.2	+5.0
<i>Travelers Indemnity, Hartford</i>	31,054	79,299	63,443	.....	22,459	35,765	42,500	.....	+36,735	213.2	213.2	+185.1
<i>United States Casualty, New York</i>	1,269,377	1,145,954	63,443	.....	167,789	104,337	30,000	.....	-19,337	43.8	50.9	+5.3
<i>U. S. Health and Accident, Saginaw</i>	867,952	819,958	48,024	.....	10,061	58,065	30,000	.....	+22,065	48.0	46.4	+5.5
Totals (25 companies)	43,842,120	41,366,469	*2,473,651	.....	*1,630,983	*844,686	*1,254,011	*+56,192	*-495,535	46.1	48.2	*+5.7
<i>Fidelity and Surety Companies.</i>												
<i>Æna Indemnity, Hartford</i>	550,547	619,572	.....	.....	69,025	77,615	60,000	.....	-77,615	41.4	71.1	+12.5
<i>American Bonding, Baltimore</i>	720,010	710,876	.....	.....	49,528	60,321	.....	.....	-160,392	35.2	64.9	+1.8
<i>American Surety, New York</i>	1,385,405	1,076,567	.....	.....	130,000	211,122	200,000	.....	-411,122	43.3	61.5	+4.8
<i>Bankers Surety, Cleveland</i>	277,893	277,062	331	.....	1,454	1,225	.....	.....	+1,225	33.6	67.3	+1.2
<i>Empire State Surety, Brooklyn</i>	728,570	832,060	.....	.....	30,269	124,038	197,500	.....	+73,461	44.7	66.5	+14.2
<i>Federal Union Surety, Indianapolis</i>	285,043	307,278	.....	.....	17,205	5,030	18,000	.....	-23,030	53.3	55.6	+7.8
<i>Fidelity and Deposit, Baltimore</i>	1,407,583	1,404,264	.....	.....	9,261	200,000	280,000	.....	-489,621	55.8	59.8	+15.6
<i>Guarantee Co. of N. America, Montreal</i>	1,973,872	1,842,353	36,019	.....	15,902	13,527	24,368	.....	-13,331	37.5	55.0	+17.5
<i>Illinois Surety, Chicago</i>	115,847	117,111	.....	.....	15,367	15,103	.....	.....	+2,603	20.9	80.2	+1.1
<i>Metropolitan Surety, Chicago</i>	483,431	524,315	.....	.....	64,870	65,764	330,000	.....	+134,246	40.9	67.6	+8.5

National Surety, New York.....	1,485,498	1,490,888	14,890	-34,229	-49,319	40,000	-11,776	-77,543	42.3	58.7	-1.0
Pacific Surety, San Francisco.....	107,668	80,185	.....	3,054	30,657	15,000	.....	+18,557	16.3	68.1	+28.6
Title Guarantee and Surety, Scranton.....	634,709	577,141	.....	-20,720	35,848	42,350	.....	-8,452	28.7	63.3	+8.9
U. S. Fidelity and Guaranty, Baltimore.....	2,338,512	2,403,299	64,787	30,246	-34,541	119,000	.....	-163,541	43.8	69.0	-2.9
United Surety, Baltimore.....	237,516	316,322	78,716	119,396	40,680	.....	.....	+40,680	23.0	110.1	-33.1
Totals (16 companies).....	11,470,263	12,052,533	*582,550	*-142,483	*-728,033	*373,698	*+40,724	*-1,140,455	42.2	62.9	*-5.1
<i>Plate Glass Companies.</i>											
Lloyds Plate Glass, New York.....	474,022	447,465	.....	-42,017	-15,460	50,000	.....	-65,460	40.2	54.2	+5.6
Metropolitan Plate Glass and Case, N. Y.....	542,809	536,472	.....	-35,598	-28,561	20,000	.....	-48,561	40.5	55.2	+1.3
New Jersey Plate Glass, Newark.....	278,622	293,537	.....	16,755	28,040	12,000	.....	+13,040	42.2	54.6	+3.3
New York Plate Glass, New York.....	503,977	506,016	1,041	-92,243	-93,284	34,000	.....	-117,284	45.6	54.6	-1.2
Totals (4 companies).....	1,799,130	1,757,292	*41,838	*-154,103	*-112,265	106,000	.....	*-218,265	42.1	55.6	*+2.3
<i>Miscellaneous Companies.</i>											
American Credit Indemnity, New York.....	1,254,777	1,004,916	.....	-90,200	151,551	150,000	.....	+1,551	35.3	44.7	+20.0
Harford Steam Boiler, Harford.....	1,257,047	1,151,411	.....	-54,528	81,410	560,000	.....	-478,590	8.7	80.7	+10.6
Indiana & Ohio Live Stock, Crawfordsville.....	153,665	120,404	.....	-2,365	29,896	20,000	.....	+9,896	38.2	40.6	+21.1
Totals (3 companies).....	2,667,089	2,277,731	*419,358	*-156,491	262,857	730,000	.....	*-467,133	22.8	61.7	*+15.5
Grand Totals, 1907 (47 companies).....	59,808,622	57,454,325	*2,354,297	*-2,065,000	*269,237	*2,463,709	*+126,916	*-2,321,388	44.2	51.9	*+3.9

* Net. † Amounts of foreign companies in dividend column represent net remittances to or (-) net receipts from home offices. Amounts for American companies preceded by minus sign (-) indicate surplus paid in by stockholders. ‡ Minus sign (-) in surplus earned column indicates combined underwriting and investment loss. § Dividends, \$47,580, less \$5,250 paid in by stockholders. ¶ Taxes carried as a liability for the first time. * Transferred from capital to surplus, \$250,000; less dividends declared, \$52,500. † Capital reduced \$250,000; dividends, \$20,000. ‡ Surplus paid in, \$75,000; dividends, \$13,408. † This tabulation comprises the companies reporting to the Minnesota Insurance Department, which latter requires the filing of underwriting and investment exhibits.

EXHIBIT OF PREMIUMS RECEIVED, LOSSES PAID AND CLAIM EXPENSE OF CASUALTY, SURETY AND MISCELLANEOUS COMPANIES DOING MORE THAN ONE LINE OF BUSINESS.

ÆTNA INDEMNITY COMPANY, HARTFORD, CONN.
Executive Offices, 68 William Street, New York.

AMERICAN BONDING CO., BALTIMORE, MD.

Executive Offices, 68 William Street, New York.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary.....	1907	\$ 147,271	\$ 58,371	\$ 3,162	% 41.8
	1906	136,131	42,950	3,454	34.1
	1905	127,898	51,658	2,479	42.3
	1904	121,432	39,242	.....	32.2
	1903	45,905	9,326	.....	20.3
Fidelity.....	1907	87,116	13,143	3,076	18.6
Risks in force.	1906	79,520	9,945	2,836	16.1
1905	\$7,714,189	6,303	6,303	3,290	16.9
1904	\$6,697,628	53,242	22,583	.....	42.4
1903	\$2,616,293	46,751	8,246	.....	18.0
1904.. \$20,881,550					
Surety, S.....	1907	228,205	93,978	23,536	51.4
Risks in force.	1906	234,062	133,940	23,844	67.4
1907.. \$70,498,322	1905	242,374	88,423	20,940	45.1
1906.. \$66,691,449	1904	219,465	53,429	.....	24.3
1905.. \$62,255,041	1903	131,586	12,966	.....	9.8
1904.. \$56,867,797	1902	149,124	29,159	.....	19.5
	1901	109,466	13,997	.....	12.7
	1900	76,005	15,462	.....	20.3
	1899	68,462	9,936	.....	14.5
	1898	55,689	1,204	.....	2.1
Plate Glass.....	1907	93,517	39,629	.....	42.3
	1906	84,445	30,118	.....	35.6
	1905	76,533	28,385	.....	37.1
	1904	20,803	20,803	.....	39.2
	1903	70,187	25,581	.....	36.4
	1902	52,605	18,038	.....	34.3
	1901	49,221	20,428	.....	41.5
	1900	44,110	23,182	.....	52.5
	1899	32,777	15,615	.....	47.6
	1898	10,851	2,458	.....	22.6
Totals.....	1907	556,110	205,021	29,774	42.2
	1906	534,158	217,012	30,134	46.2
	1905	504,008	174,828	26,709	39.9

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary.....	1907	\$ 96,377	\$ 34,560	\$ 1,717	% 37.7
	1906	93,170	34,008	1,790	38.4
	1905	53,004	11,070	778	22.3
	1904	101	.....	.....	.....
Fidelity.....	1907	196,948	54,439	7,534	31.4
Risks in force.	1907.. \$66,028,956				
Fidelity and Surety†.....	1906	604,714	125,343	32,780	26.1
Risks in force.	1905	628,119	125,330	43,244	26.8
1907 \$158,133,232	1904	635,019	266,018	45,256	49.1
1906 \$173,120,729					
1905 \$167,107,137					
1904 \$166,434,826					
Surety.....	1907	463,299	277,283	30,412	66.4
Risks in force.					
1907 \$.....					
Totals.....	1907	756,625	366,373	39,663	53.7
	1906	697,884	159,352	34,570	27.8
	1905	681,183	136,400	44,022	26.5
	1904	635,120	266,618	45,256	49.1

AMERICAN CASUALTY COMPANY, READING, PA. *					
Accident.....	† 1907	83,751	46,490	.....	55.5
	1906	54,863	20,727	.....	37.8
	1905	28,018	7,108	.....	25.4
	1904	5,527	877	.....	15.9
	1903	2,586	173	.....	6.7
Burglary.....	1907	3,763	1,211	.....	32.2
	1906	3,417	1,460	.....	42.7
	1905	2,911	801	.....	27.2
	1904	2,954	1,223	.....	41.4
	1903	2,669	504	.....	34.6

AMERICAN CASUALTY COMPANY, READING, PA. *

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Accident.....	1907	83,751	46,490	.....	55.5
	1906	54,863	20,797	.....	37.8
	1905	28,018	7,108	.....	25.4
	1904	5,527	877	.....	15.9
	1903	2,580	173	.....	6.7
Burglary.....	1907	3,763	1,211	.....	32.2
	1906	3,427	1,460	.....	42.7
	1905	2,941	801	.....	27.2
	1904	2,954	1,223	.....	41.4
	1903	2,609	904	.....	34.6

ÆTHA LIFE INSURANCE COMPANY, HARTFORD, CONN.									
	1904	1905	1906	1907	1908	1909	1910	1911	1912
Accident	145,957	147,004	147,199	147,199	147,199	147,199	147,199	147,199	147,199
Liability	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180
Totals	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1904	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1905	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1906	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1907	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1908	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1909	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1910	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1911	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1912	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1913	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1914	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1915	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1916	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1917	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1918	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1919	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1920	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1921	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1922	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1923	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1924	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1925	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1926	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1927	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1928	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1929	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1930	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687

ÆTHA LIFE INSURANCE COMPANY, HARTFORD, CONN.									
	1904	1905	1906	1907	1908	1909	1910	1911	1912
Accident	145,957	147,004	147,199	147,199	147,199	147,199	147,199	147,199	147,199
Liability	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180
Totals	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1904	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1905	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1906	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1907	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1908	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1909	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1910	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1911	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1912	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1913	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1914	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1915	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1916	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1917	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1918	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1919	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1920	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1921	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1922	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1923	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1924	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1925	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1926	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1927	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1928	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1929	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1930	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687

ÆTHA LIFE INSURANCE COMPANY, HARTFORD, CONN.									
	1904	1905	1906	1907	1908	1909	1910	1911	1912
Accident	145,957	147,004	147,199	147,199	147,199	147,199	147,199	147,199	147,199
Liability	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180
Totals	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1904	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1905	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1906	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1907	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1908	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1909	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1910	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1911	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1912	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1913	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1914	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1915	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1916	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1917	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1918	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1919	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1920	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1921	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1922	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1923	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1924	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1925	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1926	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1927	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1928	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1929	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1930	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687

ÆTHA LIFE INSURANCE COMPANY, HARTFORD, CONN.									
	1904	1905	1906	1907	1908	1909	1910	1911	1912
Accident	145,957	147,004	147,199	147,199	147,199	147,199	147,199	147,199	147,199
Liability	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180	56,180
Totals	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1904	202,137	203,183	203,379	203,379	203,379	203,379	203,379	203,379	203,379
1905	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1906	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1907	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1908	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687	136,687
1909	136,687	136,687	136,687	136,687	136,687	136,687	136		

* Claim expenses included in losses paid. † Not separated prior to 1907, ‡ Includes health. § Fidelity included prior to 1903.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

AMERICAN FIDELITY COMPANY—Continued.					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
		\$	\$	\$	%
Fidelity and Surety t....	1906	76,348	27,451	3,247	40.2
Risks in force.	1905	48,822	.....	1,522	.....
1904	10,066	1,000	12	9-9	.....
1903	8,296	.....	.....	.....	.....
Totals.....		13,000	6,356	95	43.0
Health.....	1907	11,290	5,491	147	49-9
1906	8,436	.....	187	.....	.....
1905	151	.....	.....	.....	.....
1904	187,166	35,404	12,057	25-4	.....
Liability.....	1907	142,526	15,280	8,728	16-8
1906	73,901	5,490	3,823	12-6	.....
1905	8,521	890	400	15-1	.....
1904	311	.....	.....	.....	.....
1903	329,790	85,113	15,416	30-5	.....
Totals.....	1907	300,627	87,539	14,448	32-9
1906	191,765	7,155	7,155	16-2	.....
1905	34,601	4,819	475	15-3	.....
1904	13,548	818	.....	6-0	.....
1903	.....	.....	.....	.....	.....
AMERICAN SURETY COMPANY, NEW YORK. †					
Fidelity.....	1907	919,064	235,074	31,579	20-0
Risks in force.	1906	856,130	164,557	28,188	22-5
1905	783,140	179,739	12,479	22-9	.....
1904	708,496	327,007	11,268	46-3	.....
1903	637,771	170,469	15,850	26-7	.....
Surety.....	1907	1,079,587	620,092	.....	57-5
Risks in force.	1906	1,023,728	184,953	.....	18-1
1905	810,195	170,328	.....	21-0	.....
1904	764,594	261,613	.....	34-2	.....
1903	659,037	182,820	.....	27-7	.....

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

EMPLOYERS LIABILITY ASSURANCE CORPORATION.—Continued.*						FIDELITY AND CASUALTY COMPANY.—Continued.†					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.	CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary	1907	\$ 50,358	\$ 9,286	\$ 179	% 18.8	Fly Wheel.....	1907	\$ 72,991	\$ 18,115	\$ 608	% 25.6
	1906	21,694	1,684	36	7.9		1906	61,766	16,147	232	26.5
Fidelity.....	1907	73,241	19,383	1,987	29.1	Health	1907	877,680	402,167	25,243	48.7
	1906	72,852	25,458	2,477	38.3		1906	795,015	304,689	22,416	41.2
	1905	64,109	5,873	2,151	12.5		1905	715,810	277,300	22,714	41.9
	1904	52,692	10,454	2,192	24.0		1904	688,225	252,349	16,052	39.0
	1903	57,660	11,863	1,407	23.0	Liability.....	1903	446,352	189,653	14,854	45.8
	1902	51,595	15,564		30.2		1902	1,940,619	943,050	181,566	58.0
	1901	46,495	15,564		33.2		1901	1,838,036	859,406	169,617	56.0
	1900	22,068	34,346		73.9		1900	1,643,812	863,793	158,762	62.2
	1899	22,815	9,973		45.2		1904	1,776,904	888,014	171,074	59.6
	1898	25,582	11,380		44.7		1903	1,093,007	849,783	157,270	52.9
							1902	1,701,593	899,651		50.8
Health.....	1907	38,795	10,467	61	27.1		1901	1,473,986	768,493		52.0
	1906	30,848	12,967	109	42.4		1900	1,377,230	673,628		48.9
	1905	33,572	20,171	265	60.9		1899	1,423,015	712,606		50.2
	1904	44,682	25,542	134	57.4	Plate Glass.....	1898	1,424,085	677,046		47.5
	1903	27,870	11,318	23	40.7		1907	345,257	136,037	11,559	42.8
	1902	17,793	10,111		56.8		1906	397,053	166,304	10,481	38.0
	1901	8,061	3,562		39.8		1905	285,632	86,083	9,980	33.6
	1900	3,494	209		5.9		1904	278,267	88,234	8,900	34.9
							1903	270,893	83,008	7,727	33.5
Liability.....	1907	2,570,444	999,481	213,881	44.5		1902	255,013	75,344		29.4
	1906	2,266,564	776,271	176,749	42.1		1901	238,350	99,730		38.1
	1905	1,961,239	717,207	163,793	45.9		1900	213,865	85,439		44.5
	1904	1,812,213	681,256	176,293	47.4	Steam Boiler.....	1899	195,711	86,389		41.0
	1903	1,915,226	727,606	173,219	47.0		1898	204,070	70,895		34.7
	1902	1,663,513	851,529		51.2		1907	350,305	31,693	4,287	10.3
	1901	1,368,192	684,230		50.0		1906	370,494	66,124	3,130	18.7
	1900	1,220,491	658,623		53.9		1905	374,266	47,357	4,937	14.0
	1899	1,091,620	604,004		55.4		1904	307,890	71,283	1,893	23.8
	1898	941,628	534,425		56.7		1903	335,502	68,689	1,565	9.0
							1902	309,828	46,189		14.9
Steam Boiler.....	1907	4,281			....		1901	271,176	28,897		10.6
							1900	279,880	56,854		20.3
							1899	263,793	42,621		15.8
							1898	258,837	36,921		14.3

FIDELITY AND CASUALTY COMPANY, NEW YORK.†					FIDELITY AND DEPOSIT COMPANY, BALTIMORE, MD. v					FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY. a				
Totals.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	2,959,816 2,616,985 2,206,380 2,142,686 2,237,826 1,950,060 1,599,928 1,393,647 1,245,146 1,114,497	219,958 185,005 191,335 186,070 176,890	43.6 43.6 43.5 44.5 46.7 49.6 48.8 51.0 58.4 56.8	Totals.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	6,181,502 5,780,271 5,345,687 5,210,827 4,949,061 4,480,536 3,768,516 3,572,502 3,431,814 3,409,340	316,408 288,922 277,677 268,683 245,817	47.4 44.3 44.4 44.4 41.6 35.5 40.6 38.3 38.8 39.7					
FIDELITY AND CASUALTY COMPANY, NEW YORK.†					FIDELITY AND DEPOSIT COMPANY, BALTIMORE, MD. v					FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY. a				
Accident.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	847,711 1,703,088 1,502,306 1,564,335 1,434,630 1,286,286 1,146,147 1,191,127 1,113,283 1,122,906 924,660	56,514 50,376 46,654 37,129 34,560	53.1 45.2 38.7 40.5 36.4 35.1 36.1 36.3 40.3 33.6	Fidelity.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	1,134,652 1,073,625 1,027,688	627,993 314,944 375,748	57.2 31.4 39.3					
Burglary.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	172,404 216,461 196,368 143,875 164,517 105,761 119,439 102,874 78,005 79,881 219,914	22,896 22,781 19,075 18,720 17,643	33.6 44.3 40.5 33.3 43.9 27.4 35.2 33.9 31.2 36.3	Risks in force, 1907..\$306,127.293 1906..\$243,122.443 1905..\$233,426.685	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	300,241 395,729 336,496	172,618 95,696 114,543	60.0 32.8 36.4					
Fidelity.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	310,376 304,732 299,966 240,103 201,710 264,580 254,978 220,885 169,023 167,780	13,736 9,889 15,626 14,914 12,199	24.3 19.2 31.7 31.4 26.1 15.9 11.5 10.2 6.2 20.1	Totals.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	1,434,893 1,370,354 1,364,184	800,551 410,640 490,291	57.7 31.7 38.6					
Accident and Health.....	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	45,879 29,000 25,745 29,998 34,355 45,024 115,093 158,766 98,943 84,004	3,774	42.5 22.5 39.0 46.5 60.6 51.9 24.6 67.3 75.5 45.5	Claim expense not included in losses paid prior to 1903. † Claim expense not included in losses paid prior to 1903. ‡ Includes health insurance. § Claim expense not included in losses paid prior to 1903. ¶ Business not separated prior to 1905, see general statement.	1907 1906 1905 1904 1903 1902 1901 1900 1899 1898	15,735 5,865 10,054 13,061 20,819 23,423 97,474 110,337 74,744 38,269	3,774	42.5 22.5 39.0 46.5 60.6 51.9 24.6 67.3 75.5 45.5					

* Claim expense included in losses paid prior to 1903. † Claim expense not included in losses paid prior to 1903. ‡ Includes health insurance. a Claim expense included in losses paid prior to 1906. v Business not separated prior to 1905; see general statement.

Burglary.....				Liability.....				Totals.....			
1907	100,589	40,654	938	1907	1,443,303	498,633	185,667	1907	1,665,560	588,588	188,198
1906	69,315	24,983	.....	1906	1,257,327	390,917	150,988	1906	1,405,349	471,672	132,401
1905	68,775	24,798	317	1905	1,112,604	390,344	138,800	1905	1,293,210	414,632	139,327
1904	58,279	11,862	.....	1904	1,005,624	377,301	136,451	1904	1,153,764	430,457	139,773
1903	36,638	9,837	.....	1903	1,033,820	372,812	133,478	1903	1,194,922	473,421	134,765
1902	29,573	6,945	.....	1902	959,112	498,294	.....	1902	1,116,005	566,517	.....
1901	28,908	19,100	.....	1901	817,173	485,345	.....	1901	979,749	502,763	.....
1900	35,210	13,952	.....	1900	739,279	319,359	.....	1900	911,052	401,608	.....
1899	14,327	1,490	.....	1899	640,099	283,084	.....	1899	812,723	372,075	.....
1898	.....	.....	.....	1898	580,201	289,093	.....	1898	740,179	368,041	.....
1897	395,994	143,795	21,323	1897	.....	.....	.....	1897	.....	.....	.....
1906	216,958	97,191	.....	1906	.....	.....	.....	1906	.....	.....	.....
1905	159,206	66,006	.....	1905	.....	.....	.....	1905	.....	.....	.....
1904	149,685	72,876	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	174,984	70,900	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	201,282	43,446	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	57,390	3,049	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	454	903	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	347	.....	.....	1899	.....	.....	.....	1899	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905	.....	.....	.....
1904	526,012	108,708	.....	1904	.....	.....	.....	1904	.....	.....	.....
1903	389,786	145,147	.....	1903	.....	.....	.....	1903	.....	.....	.....
1902	409,115	141,292	.....	1902	.....	.....	.....	1902	.....	.....	.....
1901	256,057	72,486	.....	1901	.....	.....	.....	1901	.....	.....	.....
1900	191,876	76,006	.....	1900	.....	.....	.....	1900	.....	.....	.....
1899	137,124	48,271	.....	1899	.....	.....	.....	1899	.....	.....	.....
1898	.....	.....	.....	1898	.....	.....	.....	1898	.....	.....	.....
1897	.....	.....	.....	1897	.....	.....	.....	1897	.....	.....	.....
1907	1,287,226	518,342	26,633	1907	.....	.....	.....	1907	.....	.....	.....
1906	915,381	348,459	3,227	1906	.....	.....	.....	1906	.....	.....	.....
1905	675,728	243,542	3,326	1905	.....	.....	.....	1905			

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

MARYLAND CASUALTY COMPANY, BALTIMORE.—Continued.*					
Class of Business.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary.....	1907	\$ 241,120	\$ 64,711	\$ 2,632	% 27.9
	1906	181,719	41,844	2,429	24.4
	1905	142,675	41,116	3,557	31.3
	1904	119,176	28,167	2,660	25.8
	1903	58,777	6,719	773	12.7
	1902	5,860	170	.....	2.9
	1901	.....	.....	.....	.....
	1900	.....	.....	.....	.....
	1899	.....	.....	.....	.....
	1898	.....	.....	.....	.....
Health.....	1907	44,593	25,658	562	58.0
	1906	49,386	26,850	663	55.7
	1905	51,254	28,526	405	56.4
	1904	43,525	34,342	1,059	81.3
	1903	27,877	18,947	436	69.5
	1902	33,288	15,926	.....	47.8
	1901	14,187	3,462	.....	24.0
	1900	2,167	339	.....	15.6
	1899	.....	.....	.....	.....
	1898	.....	.....	.....	.....
Liability.....	1907	1,654,216	678,381	224,861	54.3
	1906	1,306,111	530,938	209,017	55.6
	1905	1,159,325	465,832	233,136	60.2
	1904	1,265,029	484,231	230,915	55.5
	1903	1,329,995	444,167	223,486	51.3
	1902	1,440,868	704,016	.....	48.9
	1901	1,255,782	585,523	.....	46.6
	1900	1,103,998	325,121	.....	29.5
	1899	937,559	112,511	.....	12.0
	1898	132,775	4,913	.....	3.7
Plate Glass.....	1907	191,777	72,880	314	38.2
	1906	169,277	56,997	193	33.7
	1905	163,363	60,708	251	37.3
	1904	206,675	79,762	62	38.6
	1903	105,849	46,395	140	43.9
	1902	110,163	49,689	.....	45.1

METROPOLITAN SURETY COMPANY, NEW YORK.					
Class of Business.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary.....	1907	\$ 113,477	\$ 64,848	\$ 7,511	% 63.7
	1906	65,258	8,791	1,728	16.1
Fidelity.....	1907	91,886	4,076	870	5.3
Risks in force:	1906	54,824	1,084	394	27.0
	1905	12,197	70	.....	.....
Surety.....	1907	233,683	84,732	1,404	36.9
	1906	270,437	28,498	578	10.7
	1905	77,606	164	.....	.....
Totals.....	1907	439,044	153,656	9,785	37.2
	1906	390,521	38,373	2,700	10.5
	1905	89,803	234	41	.....

NATIONAL SURETY COMPANY, NEW YORK. v					
Class of Business.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary.....	1907	\$ 230,164	\$ 66,001	\$ 9,866	% 29.8
	1906	173,733	41,088	2,239	24.9
	1905	125,241	23,425	596	19.2
	1904	34,181	507	.....	1.5
Fidelity.....	1907	793,757	131,043	22,085	21.7
Risks in force:	1906	636,603	166,086	16,967	28.8
	1905	590,614	169,813	20,694	32.2
Surety.....	1907	651,735	255,243	24,560	42.9
	1906	470,371	388,415	22,003	86.2
	1905	495,176	259,360	8,525	54.1
	1904	991,192	286,915	55,397	34.5
	1903	848,509	256,488	37,236	34.6
Totals.....	1907	1,585,657	452,287	49,512	31.6
	1906	1,286,768	595,580	41,209	49.5
	1905	1,211,032	484,628	30,215	39.9
	1904	1,025,373	287,422	55,357	33.4
	1903	848,509	256,488	37,236	34.6

		NEW AMSTERDAM CASUALTY COMPANY, NEW YORK.*									
		1901	1902	1903	1904	1905	1906	1907	1908	1909	1910
Steam Boiler.....	Accident.....	104,703	59,870	.....	58.3	.....	.....	.....	106,808	68,071	3,977
		60,515	28,410	.....	40.9	.....	.....	.....	114,938	33,668	4,099
		21,846	5,778	.....	26.4	.....	.....	.....	101,275	41,248	2,866
		2,903	409	.....	14.1	.....	.....	.....	117,338	35,728	3,185
		197,045	40,039	1,923	21.3	.....	.....	.....	103,083	24,165	3,321
		127,615	25,915	673	14.4	.....	.....	.....	66,540	29,999	.....
		95,011	5,594	461	6.3	.....	.....	.....	58,116	20,801	.....
		83,342	12,443	1,688	11.8	.....	.....	.....	20,319	.....	.....
		81,665	6,374	1,156	9.2	.....	.....	.....	3,772	.....	.....
		101,981	15,056	.....	15.4	.....	.....	.....	102,904	38,261	3,800
Totals.....	Burglary.....	78,282	5,334	.....	6.8	.....	.....	.....	95,336	26,986	3,731
		67,577	14,131	.....	20.9	.....	.....	.....	66,038	30,621	3,511
		73,460	1,061	.....	1.4	.....	.....	.....	24,901	23,388	2,943
		4,210	.....	.....	.....	.....	.....	.....	82,168	20,270	.....
		3,015,800	1,108,571	236,453	44.6	.....	.....	.....	71,192	16,844	.....
		2,381,370	896,073	221,191	40.9	.....	.....	.....	51,199	39,676	.....
		2,107,919	825,938	246,087	50.7	.....	.....	.....	61,587	20,501	.....
		2,238,665	857,019	243,372	47.2	.....	.....	.....	31,737	7,324	.....
		1,895,612	664,942	230,409	47.2	.....	.....	.....	38,643	13,076	957
		1,954,639	936,628	.....	47.9	.....	.....	.....	32,529	9,418	1,200
Totals.....	Health.....	1,670,037	770,999	.....	45.9	.....	.....	.....	24,929	6,921	611
		1,447,419	450,931	.....	31.1	.....	.....	.....	170,753	114,628	23,754
		1,166,359	167,600	.....	14.4	.....	.....	.....	352,955	114,628	22,480
		164,072	9,690	.....	5.9	.....	.....	.....	324,234	123,735	22,030
		90,839	24,318	757	27.6	.....	.....	.....	318,338	131,118	18,237
		70,782	30,702	.....	40.0	.....	.....	.....	331,085	150,657	16,771
		51,015	13,995	.....	27.4	.....	.....	.....	318,499	141,569	.....
		11,772	925	.....	7.0	.....	.....	.....	299,895	105,599	.....
		14,750	7,240	.....	49.1	.....	.....	.....	223,446	62,447	.....
		12,541	3,765	.....	30.0	.....	.....	.....	59,214	9,665	.....
Totals.....	Plate Glass.....	7,849	1,584	.....	20.2	.....	.....	.....	77,945	40,078	924
		659	.....	.....	.....	.....	.....	.....	63,109	25,191	.....
		449,082	186,693	.....	41.6	.....	.....	.....	49,644	18,401	.....
		499,824	167,590	.....	38.5	.....	.....	.....	30,994	10,003	.....
		421,787	148,629	.....	35.2	.....	.....	.....	6,753	287	.....
		386,997	126,541	.....	32.7	.....	.....	.....	771,021	330,239	33,412
		554,641	219,008	.....	39.6	.....	.....	.....	658,867	209,771	32,320
		519,147	202,804	.....	34.3	.....	.....	.....	566,120	220,936	29,018
		486,652	164,209	.....	34.2	.....	.....	.....	568,631	220,236	24,365
		399,428	127,466	.....	31.9	.....	.....	.....	523,088	195,379	22,855

*Claim expense included in losses paid prior to 1903. †Claim expense included in losses paid. ‡Including health. §Business not separated prior 1903; see general statement.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

NEW JERSEY PLATE GLASS INSURANCE COMPANY, NEWARK. †					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary	1907	\$ 35,079	\$ 7,416	\$ 195	% 21.7
	1906	17,269	2,262	.....	13.1
	1905	296	.....	.....	.....
Plate Glass	1907	256,318	107,579	.....	42.0
	1906	219,274	80,080	.....	36.5
	1905	202,912	63,242	.....	31.9
Totals	1907	291,397	114,995	195	39.5
	1906	236,543	82,342	.....	34.8
	1905	203,208	63,242	.....	31.1
NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION, NORWICH. United States Office, Boston, Mass.					
Accident	1907	5,883	1,018	12	17.5
Health.....	1907	2,425	115	.....	4.7
Liability.....	1907	11,519	36	23	0.5
Totals.....	1907	19,827	1,169	35	6.0
OCEAN ACCIDENT AND GUARANTEE CORPORATION. † United States Office, New York.					
Accident	1907	293,076	76,517	15,635	31.4
	1906	220,637	80,899	12,664	42.4
	1905	186,812	64,326	10,769	40.2
	1904	120,444	49,213	8,584	47.9
	1903	100,966	44,842	3,464	47.8
	1902	81,436	24,429	.....	30.0
	1901	49,973	11,066	.....	22.1
	1900	16,690	734	.....	4.4
	1899	107	.....	.....	.....
OCEAN ACCIDENT AND GUARANTEE CORPORATION.—Continued. †					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Totals.....	1907	2,367,013	822,154	\$ 188,368	% 42.7
	1906	1,858,159	660,810	160,990	44.2
	1905	1,652,839	617,173	133,660	45.4
	1904	1,622,579	610,977	144,367	46.5
	1903	1,574,271	591,919	141,468	46.6
	1902	1,503,369	596,241	.....	39.7
	1901	1,061,705	281,704	.....	26.8
	1900	470,140	60,302	.....	14.7
	1899	178,427	25,421	.....	14.2
PACIFIC COAST CASUALTY COMPANY, SAN FRANCISCO.					
Burglary.....	1907	7,403	6,570	153	90.8
	1906	2,788	.....	.....	.....
	1905	424	.....	.....	.....
Liability.....	1907	213,840	71,470	29,962	47.4
	1906	166,208	42,305	17,297	35.8
	1905	138,844	25,812	9,761	25.6
Plate Glass.....	1907	14,426	4,966	.....	34.4
	1906	2,908	1,125	.....	38.7
	1905	390	17	.....	4.3
Totals.....	1907	235,670	83,037	30,116	48.0
	1906	171,995	43,629	17,297	35.4
	1905	139,659	25,829	9,761	25.4
PACIFIC MUTUAL LIFE INS. COMPANY OF CALIFORNIA, LOS ANGELES.					
Accident.....	1907	665,415	246,134	2,090	37.3
Health	1907	92,516	47,521	602	52.0
Totals.....	1907	757,931	293,655	2,692	39.1

PACIFIC SURETY COMPANY, SAN FRANCISCO.									
Burglary.....	1907	143,332	20,103	8,006	19.6				
	1906	119,265	17,128	7,604	20.7				
	1905	90,102	14,144	5,708	20.1				
	1904	83,953	2,753	3,454	7.4				
	1903	90,187	50,584	10,680	67.9				
	1902	91,443	31,704	.....	34.7				
	1901	82,942	32,332	.....	39.0				
	1900	32,979	6,102	.....	18.5				
Credit.....	1907	483,044	187,969	12,000	41.4				
	1906	411,016	151,391	11,363	39.6				
	1905	390,040	188,840	.....	48.4				
	1904	400,016	216,439	.....	54.1				
	1903	392,640	136,377	.....	34.7				
	1902	295,665	110,756	.....	37.5				
	1901	250,811	73,648	.....	29.4				
	1900	190,656	32,404	.....	17.0				
	1899	171,432	25,421	.....	14.8				
Health.....	1907	37,036	11,168	1,803	35.0				
	1906	18,692	4,443	1,009	29.2				
	1905	8,724	1,185	442	18.6				
	1904	7,356	959	9	13.2				
	1903	.....	.....	.....	.....				
	1902	.....	.....	.....	.....				
	1901	.....	.....	.....	.....				
Liability.....	1907	1,353,962	595,501	148,183	49.7				
	1906	1,045,992	405,264	127,378	50.9				
	1905	924,196	395,395	111,592	47.3				
	1904	957,427	334,931	130,045	48.6				
	1903	949,993	338,054	124,184	48.6				
	1902	1,000,697	417,618	.....	41.7				
	1901	656,196	167,466	.....	25.5				
	1900	222,454	30,040	.....	13.5				
	1899	6,888	.....	.....	.....				
Steam Boiler.....	1907	56,562	895	2,722	6.3				
	1906	42,587	1,685	952	6.2				
	1905	44,025	23,221	5,060	64.2				
	1904	53,382	6,670	2,274	16.8				
	1903	40,575	22,060	3,139	62.1				
	1902	34,147	11,734	.....	34.4				
	1901	21,803	192	.....	.9				
	1900	7,422	23	.....	.3				
	1899	.....	.....	.....	.....				
Fidelity and Surety.....									
Risks in force:									
1907.... \$25,365,086									
1906.... 24,522,051									
	1907	70,878	70,878	4,144	1,824				
	1906	64,386	11,282	11,282	2,466				
	1905	68,813	11,954	11,954	1,134				
	1904	71,103	34,455	34,455	.....				
	1903	77,904	9,056	9,056	.....				
	1902	66,006	7,923	7,923	.....				
	1901	51,879	8,201	8,201	.....				
	1900	40,970	1,483	1,483	.....				
	1899	28,256	3,231	.....	.....				
	1898	24,576	5,963	.....	.....				
Plate Glass.....									
	1907	34,078	34,078	19,244	115				
	1906	34,598	15,098	15,098	9				
	1905	30,175	12,067	12,067	.....				
	1904	34,275	10,186	10,186	.....				
	1903	38,950	15,018	15,018	.....				
	1902	39,941	13,599	13,599	.....				
	1901	29,408	8,714	8,714	.....				
	1900	3,717	1,596	1,596	.....				
	1899	1,151	368	368	.....				
	1898	666	176	176	.....				
Steam Boiler.....									
	1905	.....	.....	2,500	.....				
	1901	1,069	.....	.....	.....				
	1900	5,958	851	.....	.....				
	1899	3,701	.....	.....	.....				
	1898	4,080	.....	.....	.....				
Totals.....									
	1907	113,956	113,956	23,388	1,938				
	1906	98,894	26,380	26,380	2,475				
	1905	98,989	26,521	26,521	1,134				
	1904	105,378	50,641	50,641	.....				
	1903	116,854	24,073	24,073	.....				
	1902	98,947	21,622	21,622	.....				
	1901	83,256	16,915	16,915	.....				
	1900	50,045	3,930	3,930	.....				
	1899	33,198	3,599	3,599	.....				
	1898	29,282	6,139	6,139	.....				

† Claim expense included in losses paid except where shown separately. ‡ Claim expense included in losses paid prior to 1903.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

PENNSYLVANIA CASUALTY COMPANY, SCRANTON.						PHILADELPHIA CASUALTY COMPANY, PHILADELPHIA.								
Class of Business.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.	Class of Business.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.			
Accident.....	1907	\$ 199,989	\$ 61,223	\$ 238	% 47.3	Accident.....	1907	\$ 140,766	\$ 52,184	\$ 1,240	% 37.9			
	1906	87,631	44,183	642	51.1		1906	112,106	25,390	218	22.9			
	1905	66,981	28,513	2,115	45.7		1905	88,555	34,879	567	40.0			
	1904	45,405	24,726	1,793	58.4		1904	79,344	32,234	87	40.7			
	1903	38,630	12,034	1,511	35.0		1903	62,141	10,740	1,300	19.4			
	1902	33,480	10,264	.....	30.6		1902	41,053	7,739	.....	18.3			
	1901	20,780	6,889	.....	33.1		1901	26,332	4,586	.....	17.2			
	1900	8,351	1,758	.....	21.0		1900	7,277	568	.....	7.8			
	1899	591	.....	.....	.....									
			2,496	268			11.3			127,067	44,633	1,741	36.5	
Elevator.....	1903	2,765	234	15	8.4		1906	112,377	† 53,027	868	47.9			
Health.....	1907	68,489	33,145	175	48.6	Health.....	1905	127,122	79,159	.....	62.3			
	1906	54,041	24,661	283	46.1		1904	132,166	103,602	.....	76.4			
	1905	19,609	9,964	389	52.8		1903	116,047	35,907	.....	30.6			
	1904	22,345	13,635	262	62.2		1902	34,138	.....	.....	....			
	1903	23,201	17,005	159	74.3				58,782	18,111	1,240	32.9		
	1902	23,344	17,683	.....	75.7		1906	35,479	10,622	.....	30.0			
	1901	18,469	10,847	.....	58.7		1905	27,675	8,899	135	32.4			
	1900	5,740	2,357	.....	41.0		1904	29,327	13,617	526	46.4			
			47,960	17,439	.....		1903	29,726	17,330	.....	60.1			
	Liability.....	1907	191,958	47,960	17,439		34.1		1902	25,015	10,637		42.5	
	1906	132,342	31,430	13,743	34.2		1901	12,295	4,666	.....	37.9			
	1905	92,250	21,414	4,868	28.5									
	1904	45,280	7,024	2,226	20.4									
	1903	16,768	2,743	1,958	16.0									
	1902	12,381	2,215	.....	18.3									
	1901	19,204	14,348	.....	74.3									
	1900	53,765	28,118	.....	52.3									
	1899	1,477	.....	.....	.....									
Plate Glass.....	1907	67,052	23,051	16	34.4	Liability.....	1907	122,800	42,804	18,365	33.5			
	1906	35,445	11,843	9	33.4		1906	161,487	45,876	3,258	30.4			
	1905	18,935	3,776	27	20.1		1905	144,943	34,593	7,909	29.3			
	1904	7,343	1,928	.....	15.5		1904	122,914	24,379	4,004	23.1			
	1903	2,891	1,120	.....	38.7		1903	84,648	18,049	2,200	23.9			
	1902	2,947	639	.....	21.7		1902	22,799	1,007	.....	4.4			
	1901	798	33	.....	4.1		1901	9,425	560	.....	5.9			
							1900	2,776	21	.....	.7			

Steam Boiler.....	1907 1906 1905 1904 1903 1902 1901 1900 1899	11,657 13,874 9,614 9,340 6,305 6,469 4,306 1,022 213	5,002 19,002 5,854 500	20 851 21	43.1 143.5 61.1 7.7
Totals.....	1907 1906 1905 1904 1903 1902 1901 1900 1899	459,095 331,562 207,408 129,713 90,352 81,386 55,122 69,479 2,191	170,649 131,119 69,522 47,313 37,948 3,762 52,025 32,709 32,234	17,887 15,529 7,421 4,281 3,762	40.1 44.2 37.1 30.8 46.2 63.9 50.2 40.4
Steam Boiler.....	1907 1906 1905 1904 1903 1902 1901 1900 1899	11,657 13,874 9,614 9,340 6,305 6,469 4,306 1,022 213	5,002 19,002 5,854 500	20 851 21	43.1 143.5 61.1 7.7
Totals.....	1907 1906 1905 1904 1903 1902 1901 1900 1899	459,095 331,562 207,408 129,713 90,352 81,386 55,122 69,479 2,191	170,649 131,119 69,522 47,313 37,948 3,762 52,025 32,709 32,234	17,887 15,529 7,421 4,281 3,762	40.1 44.2 37.1 30.8 46.2 63.9 50.2 40.4

PEOPLES SURETY COMPANY, BROOKLYN.

	1907	1906	1905	1904	1903	1902	1901	1900
Surety.....	91,957	11,814	2,511	15,6				
Risks in force:	51,483	9	24	6				
1907.....	7,908							
1906.....								
Fidelity.....	28,414	34	15					
Risks in force:	15,668	90						
1907.....	2,716	93						
1906.....								
Liability.....	110,804	5,677	1,865	68				
	56,080	3,044	234	58				
	2,673	45		1.7				
Totals.....	231,175	17,595	4,391	9.5				
	123,231	3,143	258	2.7				
	13,297	138		1.0				

PREFERRED ACCIDENT INSURANCE COMPANY, NEW YORK.

Year	Accident	Health	Total
1907	1,200,541	73,013	1,273,554
1906	1,186,260	78,135	1,264,395
1905	1,182,507	75,205	1,257,712
1904	1,159,759	77,204	1,236,963
1903	992,642	158,954	1,151,596
1907	202,642	202,642	405,284
1906	222,842	222,842	445,684
1905	192,775	192,775	385,550
1904	177,204	177,204	354,408
1903	158,954	158,954	317,908
Totals	1,403,183	482,005	1,885,188
1906	1,403,182	476,613	1,879,795
1905	1,375,282	493,450	1,868,732
1904	1,327,053	530,529	1,857,582
1903	1,151,596	409,093	1,560,689

* See general statement.
† Includes cost of investigation and adjustment.
‡ Includes cost of business written due to reinsuring whole line. *a* Includes \$393 combination accident and illness, and \$1090 elevator. *c* Includes \$21,024 paid for street railway claimants, which department was discontinued June, 1901; employers liability losses in 1900, \$7773; ratio to premiums, 44.3 per cent. *d* Includes \$3000, the final claim pending in the street railway department. *e* Includes \$393 combination accident and illness.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY, DETROIT.						TRAVELERS INSURANCE COMPANY—Continued.					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.	CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Accident	1907	\$ 1,006,970	\$ 425,078	\$ 8,884	% 42.2	Liability	1907	\$ 5,045,760	\$ 1,487,392	\$ 892,796	% 47.2
	1906	937,174	376,860	6,977	41.0		1906	4,422,776	1,175,230	625,859	40.7
	1905	818,973	384,733	9,913	47.5		1905	3,364,650	856,008	479,848	39.7
	1904	837,374	364,376	7,624	44.4		1904	2,853,538	700,937	334,093	36.9
	1903	781,614	350,049	7,672	45.8		1903	2,519,969	621,312	288,608	36.1
	1902	701,661	344,184	.....	49.1		1902	1,961,626	527,487	.....	26.9
	1901	704,419	294,454	.....	41.7		1901	1,460,585	465,056	.....	31.8
	1900	679,417	313,372	.....	46.1		1900	1,243,945	301,571	.....	29.1
	1899	† 630,271	† 299,234	.....	47.4		1899	905,121	202,452	.....	27.2
	1898	609,406	336,217	.....	55.1		1898	874,961	238,402	.....	27.3
Health	1907	105,114	37,720	283	36.2	Totals	1907	8,534,467	2,029,207	912,788	45.0
	1906	90,934	33,396	479	37.2		1906	7,627,205	2,446,935	613,398	40.5
	1905	102,757	40,971	.....	39.9		1905	6,353,624	2,245,487	498,290	43.2
	1904	86,730	39,067	.....	45.7		1904	5,704,831	1,928,498	352,447	40.0
	1903	86,113	35,186	.....	40.6		1903	5,089,317	1,635,451	306,400	36.2
	1902	76,863	42,433	.....	55.2		1902	4,342,069	1,613,517	.....	37.2
	1901	75,054	37,693	.....	50.1		1901	3,798,085	1,542,133	.....	40.6
	1900	53,579	22,808	.....	42.5		1900	3,455,093	1,379,196	.....	39.9
	1899	21,735	3,815	.....	17.6		1899	3,066,957	1,227,977	.....	40.0
Liability	1907	946,958	353,911	106,084	48.7		1898	2,984,396	1,257,467	.....	42.1
	1906	780,094	254,314	71,623	41.8						
	1905	671,145	207,435	65,866	40.7						
	1904	627,452	228,084	44,699	43.4	Accident	1907	527,245	160,536	24,681	35.1
	1903	645,265	229,319	47,860	42.9		1906	522,646	194,140	3,759	37.9
	1902	547,783	229,271	.....	38.2		1905	509,528	250,274	6,583	50.4
	1901	465,249	183,591	.....	39.0		1904	493,138	176,880	5,026	36.9
	1900	445,660	192,607	.....	43.2		1903	469,201	136,988	2,760	29.8
	1899	379,786	200,154	.....	52.7		1902	430,822	151,976	.....	35.3
	1898	377,775	204,293	.....	54.0		1901	402,717	129,266	.....	32.1
	1907	2,079,042	816,709	116,151	44.9		1900	407,748	135,600	.....	33.2
	1906	1,808,202	664,570	79,418	41.2		1899	371,921	117,011	.....	31.5
	1905	1,592,875	633,139	69,779	44.1		1898	368,018	126,772	.....	34.4
	1904	1,551,556	622,067	52,263	44.1						
	1903	1,512,922	614,554	55,533	44.3	Automatic Sprinkler	1907	34,816	7,320	1,088	24.1
	1902	1,325,848	595,888	.....	45.0		1906	30,931	4,322	87	14.3
							1905	27,110	7,684	280	29.0
UNITED STATES CASUALTY COMPANY, NEW YORK.*											
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.	CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Accident	1907	527,245	160,536	24,681	35.1						
	1906	522,646	194,140	3,759	37.9						
	1905	509,528	250,274	6,583	50.4						
	1904	493,138	176,880	5,026	36.9						
	1903	469,201	136,988	2,760	29.8						
	1902	430,822	151,976	.....	35.3						
	1901	402,717	129,266	.....	32.1						
	1900	407,748	135,600	.....	33.2						
	1899	371,921	117,011	.....	31.5						
	1898	368,018	126,772	.....	34.4						
Automatic Sprinkler	1907	34,816	7,320	1,088	24.1						
	1906	30,931	4,322	87	14.3						
	1905	27,110	7,684	280	29.0						

TRAVELERS INDEMNITY CO., HARTFORD, CONN.									
Accident.....	1907	12,003	2,761	121	24.0				
	1906	4,072	.....	.....	....				
	1907	6,072	.....	.....	....				
	1907	481	.....	.....	....				
	1906	134	.....	.....	....				
Liability.....	1907	21,027	4,712	518	24.9				
Steam Boiler.....	1907	46,053	178	9	0.4				
Totals.....	1907	85,635	7,650	648	9.7				
	1906	4,206	.....	.....	....				
TRAVELERS INSURANCE COMPANY, HARTFORD.*									
Accident.....	1907	3,179,326	1,322,497	19,931	41.6				
	1906	2,915,882	1,166,086	17,122	40.4				
	1905	2,722,533	1,271,193	18,397	47.4				
	1904	2,601,329	1,105,759	18,333	43.2				
	1903	2,373,094	945,514	17,695	40.6				
	1902	2,259,481	1,029,999	.....	45.6				
	1901	2,234,501	1,025,576	.....	45.9				
	1900	2,143,508	998,746	.....	46.6				
	1899	† 1,901,836	† 965,595	.....	45.9				
	1898	2,109,435	1,019,005	.....	48.3				
Health.....	1907	399,371	139,409	62	45.0				
	1906	288,547	111,626	417	38.8				
	1905	266,421	118,286	45	44.4				
	1904	249,964	121,802	20	48.7				
	1903	190,355	68,624	156	35.0				
	1902	180,952	56,122	.....	46.4				
	1901	102,999	51,501	.....	49.1				
	1900	67,639	18,879	.....	27.9				

* Claim expense included in losses paid prior to 1903. † Losses paid in 1899 recovered, causing minus. ‡ Includes health insurance.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

UNITED STATES FIDELITY AND GUARANTY COMPANY, BALTIMORE. §						UNITED SURETY CO., BALTIMORE.					
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.	CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Claim Expense.	Losses Paid and Claim Expense to Premiums.
Burglary	1907	\$ 205,537	\$ 70,094	\$ 7,986	29.4	Accident.....	1907	\$ 771	\$ 50	\$	6.5
	1906	204,366	113,019	8,312	41.2						
	1905	328,073	126,059	16,983	43.6	Fidelity.....	1907	34,219	2,877	16	8.4
	1904	386,725	123,780	4,080	33.1		1906	11,573	994	.....	8.6
	1903	329,148	114,155	.....	34.7	Risks in force:					
	1902	257,494	70,691	.....	27.5	1907.. \$6,882,329					
	1901	126,331	36,579	.....	29.0	1906.. 4,620,527					
	1900	9,587	25	.....	.....						
Fidelity and Surety.....	1907	2,262,860	763,622	93,849	37.9	Plate Glass.....	1907	677	230	.....	34.0
Risks in force:	1906	2,085,411	689,475	70,299	32.4						
1907.. \$773,759,752	1905	1,902,808	857,959	52,107	47.8						
1906.. 514,220,692	1904	1,748,605	453,694	28,866	27.6	Surety	1907	178,277	22,486	1,517	13.5
1905.. 470,656,146	1903	1,597,675	574,104	39,803	40.7		1906	136,220	12,396	15	9.6
1904.. 428,730,371	1902	1,258,419	455,304	.....	36.2	Risks in force:					
1903.. 380,765,682	1901	1,099,053	201,136	.....	18.3	1907.. \$38,490,030					
1902.. 329,369,213	1900	767,222	188,415	.....	24.5	1906.. 17,746,886					
1901.. 328,659,171	1899	564,249	60,148	.....	11.0						
1900.. 253,959,209	1898	327,970	50,522	.....	9.0	Burglary.....	1907	38,220	7,094	802	20.5
1899.. 180,136,535							1906	15,758	1,418	99	9.6
1898.. 124,664,659						Totals.....	1907	252,164	32,777	2,335	13.9
Totals.....	1906	2,528,396	833,696	101,836	37.0		1906	165,551	14,807	114	9.0
	1905	2,383,777	802,495	78,611	47.1						
	1904	2,230,881	983,428	69,150	47.0						
	1903	2,135,330	577,473	32,946	28.6						
	1902	1,836,823	688,259	39,804	39.6						
	1901	1,515,913	526,286	.....	34.7						
	1900	1,225,384	237,714	.....	19.4						
	1900	770,809	188,440	.....	24.2						

§ Claim expense not included in losses prior to 1903.

‡ Includes burglary.

MISCELLANEOUS INSURANCE BY STATES, CLASSIFIED.

The following tables show the premiums received and losses incurred in 1907 in States named by the various casualty, surety and miscellaneous insurance companies, each branch of business being classified separately.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ALABAMA.			
<i>Accident.</i>			
Ætna Life, Hartford	\$ 26,113	\$ 12,185	% 24.7
American Assurance, Philadelphia	7	...	...
American Casualty, Reading	223	90	36.7
Continental Casualty, Chicago	29,723	10,293	49.3
Empire State Surety, New York	1,716	242	15.9
Federal Casualty, Detroit	2,163	91	22.7
Fidelity and Casualty, New York	23,165	10,734	40.5
Frankfort Marine, Accident & P. G., Frankfort	4936	240	49.6
General Accident, Perth	9,148	3,639	40.3
London Guarantee and Accident, London	837	15	1.7
Maryland Casualty, Baltimore	11,053	3,553	32.1
National Casualty, New York	2,160	768	36.6
Metropolitan Casualty, Detroit	90	...	...
Ocean Accident and Guarantee, London	1,647	377	20.5
Pacific Mutual, Los Angeles	2,592	1,083	29.9
Preferred Accident, New York	10,960	3,537	34.5
Pennsylvania Casualty, Scranton	9,041	3,147	34.8
Standard Accident, Detroit	23,783	17,327	67.3
Travelers, Hartford	49,314	22,901	46.4
Travelers Indemnity, Hartford	30	...	...
Union Health and Accident, Denver	9,439	4,047	42.9
United States Health and Accident, Saginaw	3,206	4,725	82.0
United States Casualty, New York	11,632	10,274	92.4
Woodmen Casualty, Indianapolis	715	97	46.7
Totals	244,219	111,732	45.7
<i>Burglary.</i>			
Ætna Indemnity, Hartford	547	510	93.2
American Bonding, Baltimore	1,460	...	...
Empire State Surety, New York	2,398	124	21.2
Fidelity and Casualty, New York	2,299	169	7.4
Frankfort Marine, Accident & P. G., Frankfort	2,106	...	...
Maryland Casualty, Baltimore	2,410	735	30.5
National Surety, New York	257	19	7.4
New Jersey Plate Glass, Newark	89	...	...
Ocean Accident and Guarantee, London	1,439	...	...
United States Casualty, New York	46	...	...
Totals	14,888	1,559	10.4
ALABAMA-Cont.			
<i>Credit.</i>			
United States Fidelity and Guaranty, Baltimore	\$ 3,629	\$ 227	% 6.3
United Surety, Baltimore	43	...	...
Totals	12,740	1,764	14.0
<i>Employers Liability.</i>			
American Credit, New York	5,550	5,535	100.8
Ocean Accident and Guarantee, London	3,362	3,725	110.8
Totals	8,912	9,260	104.6
<i>Employers Liability.</i>			
Ætna, Hartford	26,937	20,617	76.4
Empire State Surety, New York	4,821	4,940	102.7
Fidelity and Casualty, New York	17,839	9,223	51.1
Frankfort Marine, Accident & P. G., Frankfort	11,774	13,177	111.9
London Guarantee and Accident, London	17,536	11,032	62.9
Maryland Casualty, Baltimore	9,461	6,914	73.1
Ocean Accident and Guarantee, London	7,286	10,236	140.7
Pennsylvania Casualty, Scranton	12,437	3,513	28.9
Standard Accident, Detroit	1,039	69,063	80.8
Travelers, Hartford	73,096	821	1.1
Travelers Indemnity, Hartford	821	13,273	16.1
United States Casualty, New York	22,539	...	...
Totals	195,277	147,034	75.6
<i>Fidelity and Surety.</i>			
Ætna Indemnity, Hartford	2,054	689	32.0
American Bonding, Baltimore	15,519	6,921	36.5
Empire State Surety, New York	9,611	...	...
Empire State Surety, New York	1,138	...	...
Fidelity and Casualty, New York	578	...	...
Fidelity and Deposit, Baltimore	13,918	6,322	49.0
Guarantee Co. of North America, Montreal	1,716	3,293	191.9
National Surety, New York	7,992	1,095	21.3
United States Fidelity and Guaranty, Baltimore	32,383	13,857	42.9
United Surety, Baltimore	114	...	...
Totals	88,978	33,357	37.4

* Includes health. † Includes workmen's collective.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ALABAMA—Cont.			
<i>Health.</i>			
Etna Life, Hartford	3,896	1,258	32.3
American Assurance, Philadelphia	7,010	3,530	50.3
Continental Casualty, Chicago	14,008	5,081	35.9
Empire State Surety, New York	1,008	961	95.3
Fidelity and Casualty, New York	181	116	64.1
Maryland Casualty, Baltimore	111	71	63.1
Metropolitan Casualty, New York	111	71	63.1
Ocean Accident and Guaranty, London	1,996	3,230	161.8
Pacific Mutual, Los Angeles	1,996	3,230	161.8
Pennsylvania Casualty, New York	1,996	3,230	161.8
Preferred Accident, New York	1,996	3,230	161.8
Standard Accident, New York	1,996	3,230	161.8
Travelers, Hartford	1,996	3,230	161.8
United States Casualty, New York	1,996	3,230	161.8
Totals	50,276	19,929	39.6
<i>Plate Glass.</i>			
Etna Indemnity, Hartford	688	615	89.3
Empire State Surety, New York	2,992	780	26.1
Fidelity and Casualty, New York	1,008	1,070	106.1
Lloyd's Plate Glass, New York	1,730	1,431	82.7
Maryland Casualty, Baltimore	1,598	1,104	69.1
Metropolitan Casualty, New York	1,975	832	41.9
New Jersey Plate Glass, Newark	1,738	71	4.0
New York Plate Glass, New York	1,738	485	27.9
Pennsylvania Casualty, Scranton	1,119	157	13.9
Totals	15,942	5,533	34.7
<i>Steam Boiler.</i>			
Empire State Surety, New York	500	126	25.2
Fidelity and Casualty, New York	3,698	1,345	36.4
Hartford Steam Boiler, Hartford	10,918	1,066	9.7
Maryland Casualty, Baltimore	1,918	1,066	55.6
Ocean Accident and Guaranty, London	1,730	1,066	61.6
Travelers Indemnity, Hartford	1,730	1,066	61.6
United States Casualty, New York	1,730	1,066	61.6
Totals	20,671	3,137	15.2
ARIZONA—Cont.			
<i>Fidelity and Surety.</i>			
Etna Indemnity, Hartford	2,768	116	4.2
American Surety, New York	2,768	116	4.2
Fidelity and Casualty, New York	455	116	25.5
National Surety, New York	1,694	116	6.8
Pacific Surety, San Francisco	2,686	116	4.3
Title Guaranty and Surety, Scranton	7,581	116	1.5
United States Fidelity and Guaranty, Baltimore	7,581	116	1.5
Totals	19,092	116	.6
<i>Health.</i>			
Etna Life, Hartford	12	166	138.3
Continental Casualty, Chicago	605	166	27.4
Employers Liability, London	15	166	1106.7
New Amsterdam Casualty, New York	60	166	276.7
Pacific Mutual, Los Angeles	1,471	2,535	172.4
Standard Accident, Detroit	76	166	218.4
Totals	2,194	2,701	123.1
<i>Plate Glass.</i>			
Etna Indemnity, Hartford	268	532	202.3
Empire State Surety, New York	15	274	182.7
Fidelity and Casualty, New York	304	76	36.8
Maryland Casualty, Baltimore	136	54	39.7
Metropolitan Casualty, New York	991	54	5.5
New Jersey Plate Glass, Newark	337	1,306	386.4
New York Plate Glass, New York	2,200	1,306	59.4
Totals	4,124	2,141	51.9
<i>Steam Boiler.</i>			
Hartford Steam Boiler, Hartford	999	55	5.5
Aggregates (Arizona)	83,969	26,064	31.1
ARKANSAS.			
<i>Accident.</i>			
Etna Life, Hartford	33,570	31,697	94.1
Continental Casualty, Chicago	31,441	18,720	59.7
Fidelity and Casualty, New York	624	29	4.6
Maryland Casualty, Baltimore	1,680	448	26.6

<i>Scrubber.</i> Maryland Casualty, Baltimore.....	723	.....	.....	New Amsterdam Casualty, New York.....	469	17	2.6
United States Casualty, New York.....	366	.....	.....	Standard Accident, Detroit.....	24,261	13,502	55.6
Totals.....	1,089	.....	.....	Totals.....	91,945	64,323	69.9
<i>Fly Wheel.</i> Fidelity and Casualty, New York.....	231	.....	.....	<i>Burglary.</i> American Bonding, Baltimore.....	239	.....	.....
<i>Live Stock.</i> Indiana and Ohio Live Stock, Crawfordsville..	961	325	33.8	Home Accident, Fordyce.....	551	.....	.....
<i>Workmen's Collective.</i> United States Casualty, New York.....	90	.....	.....	Maryland Casualty, Baltimore.....	2,053	4,388	213.8
Aggregates (Alabama).....	689,455	332,653	52.0	New Amsterdam Casualty, New York.....	17	4,385	121.1
<i>ARIZONA.</i> <i>Accident.</i> Etna Life, Hartford.....	1,226	235	19.2	United States Fidelity and Guaranty, Baltimore.	3,630	.....	124.3
Continental Casualty, Chicago.....	10,671	6,702	63.3	Totals.....	6,529	8,773	.....
Empire State Surety, New York.....	3,070	129	416.1	<i>Employers Liability.</i> Etna Life, Hartford.....	20,840	4,368	20.9
Employers Liability, London.....	26	446	14.5	Home Accident, Fordyce.....	80,890	50,564	62.5
Frankfort Marine, Accident & F. G., Frankfort.	26	.....	.....	New Amsterdam Casualty, New York.....	184	3,007	153.4
Maryland Casualty, Baltimore.....	26	.....	.....	Standard Accident, Detroit.....	10,423	4,393	47.1
Metropolitan Casualty, New York.....	26	.....	.....	Totals.....	113,227	62,355	56.0
National Casualty, Detroit.....	26	.....	.....	<i>Fidelity and Surety.</i> American Bonding, Baltimore.....	3,836	50	1.3
New Amsterdam Casualty, New York.....	26	.....	.....	American Surety, New York.....	3,818	274	8.3
Pacific Mutual, Los Angeles.....	26	.....	.....	Bankers Surety, Cleveland.....	230	.....	.....
Standard Accident, Detroit.....	26	.....	.....	Federal Union Surety, Indianapolis.....	4,649	7,133	153.4
Union Health and Accident, Denver.....	26	.....	.....	Fidelity and Deposit, Baltimore.....	1,181	.....	.....
Totals.....	49,651	21,080	42.3	Home Accident, Fordyce.....	238	.....	.....
<i>Burglary.</i> Etna Indemnity, Hartford.....	81	.....	.....	Maryland Casualty, Baltimore.....	4,063	3,313	81.8
Empire State Surety, New York.....	2	.....	.....	National Surety, New York.....	4,590	468	.....
Employers Liability, London.....	35	.....	.....	Titie Guaranty and Surety, Scranton.....	11,000	1,271	11.5
Fidelity and Casualty, New York.....	490	.....	.....	United States Fidelity and Guaranty, Baltimore.	33,143	12,509	37.7
Maryland Casualty, Baltimore.....	213	.....	.....	Totals.....	1,297	710	57.4
New Jersey Plate Glass, Newark.....	113	.....	.....	Continental Casualty, Chicago.....	11,093	4,990	44.6
United States Fidelity and Guaranty, Baltimore.	2,010	.....	.....	Maryland Casualty, Baltimore.....	100	.....	.....
Totals.....	2,839	.....	.....	New Amsterdam Casualty, New York.....	90	.....	.....
<i>Employers Liability.</i> Employers Liability, London.....	2,440	21	.8	Standard Accident, Detroit.....	1,207	307	25.4
Fidelity and Casualty, New York.....	20	.....	.....	Totals.....	12,637	5,947	43.6
Frankfort Marine, Accident & F. G., Frankfort.	2,680	.....	.....	<i>Plate Glass.</i> Home Accident, Fordyce.....	691	393	57.6
Totals.....	4,890	21	.4	Lloyds Plate Glass, New York.....	520	90	17.3
				Maryland Casualty, Baltimore.....	1,000	1,061	93.2
				Metropolitan Casualty, New York.....	3,941	386	10.6
				New Amsterdam Casualty, New York.....	313	.....	.....
				New York Plate Glass, New York.....	1,269	615	48.9
				Totals.....	7,464	2,540	23.9

* Includes health. † Includes workmen's collective.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ARKANSAS—Cont.				CALIFORNIA—Cont.			
Hartford Steam Boiler, Hartford	15,490	544	3.5	Title Guarantee and Surety, Scranton	13,597		
Maryland Casualty, Baltimore	423			United States Fidelity and Guaranty, Baltimore	137,615	35,922	26.1
Totals	15,913	544	3.4	Totals	493,995	300,373	60.8
SPRINKLER.				Health.			
Maryland Casualty, Baltimore	65			Ætna Life, Hartford	7,437	3,317	44.6
WORKMENS COLLECTIVE.				Continental Casualty, Chicago	15,089	6,320	45.2
Standard Accident, Detroit	749	383	48.5	Empire State Surety, New York	79	65	82.3
Aggregates (Arkansas)	281,782	157,954	56.1	Employers Liability, London	3,612	887	24.6
CALIFORNIA.				Fidelity and Casualty, New York	15,481	5,464	35.3
Accident.				London Guarantee and Accident, London	142		
Ætna Life, Hartford	90,455	33,048	36.5	Maryland Casualty, Baltimore	301	55	18.3
Casualty Co. of America, New York	2,288			Metropolitan Casualty, New York	182		
Continental Casualty, Chicago	50,471	1,383	60.4	New Amsterdam Casualty, New York	1,134	27	2.4
Empire State Surety, New York	2,229	20,320	40.3	Pacific Mutual, Los Angeles	19,933	9,352	46.9
Employers Liability, London	27,081	21	.9	Pennsylvania Casualty, Scranton	343	175	51.0
Fidelity and Casualty, New York	51,462	8,888	32.8	Philadelphia Casualty, Philadelphia	24		
Fidelity Mutual Aid, New York	2,361	27,403	53.2	Preferred Accident, New York	7,325	3,714	50.7
Frankfort Marine, Accident & P. G., Frankfort	3,205	27,403	53.2	Standard Accident, Detroit	3,797	501	13.2
London Guarantee and Accident, London	3,934	6,325	267.9	Travelers, Hartford	6,568	2,727	41.5
Maryland Casualty, Baltimore	17,033	907	28.3	United States Casualty, New York	1,216	360	29.6
Metropolitan Casualty, New York	5,782	723	18.4	United States Health and Accident, Saginaw	2,697	1,224	45.4
National Casualty, New York	1,672	34.0		Totals	85,359	34,688	40.6
North American, Accident, Chicago	6,324	5,782	28.9	Plate Glass.			
Pacific Mutual, Los Angeles	8,069	1,672	53.6	Ætna Indemnity, Hartford	9,405	2,532	27.5
Pennsylvania Casualty, Scranton	22,601	2,300	28.4	Casualty Co. of America, New York	443	79	17.8
Philadelphia Casualty, Philadelphia	107,287	4,852	36.9	Empire State Surety, New York	2,967	767	25.9
Preferred Accident, New York	2,508	23,560	35.9	Fidelity and Casualty, New York	20,705	7,159	34.6
Standard Accident, Detroit	165	1,935	75.4	Lloyds Plate Glass, New York	8,821	3,443	39.0
Travelers, Hartford	56,124	8,450	15.1	Maryland Casualty, Baltimore	4,586	1,769	38.6
United States Casualty, New York	142,418	16,478	30.4	Metropolitan Casualty, New York	5,558	1,711	30.8
Totals	3,759	61,941	43.5	New Amsterdam Casualty, New York	2,197	1,566	71.3
Burglary.				New Jersey Plate Glass, Newark	2,810	644	22.9
Ætna Indemnity, Hartford	639,832	245,890	37.3	New York Plate Glass, New York	17,556	6,781	38.6
American Bonding, Baltimore	1,456	1,873	29.6	Pacific Coast Casualty, San Francisco	1,800	650	36.1
				Pennsylvania Casualty, San Francisco	13,433	4,000	29.8
				Totals	5,173	1,797	34.7
				Totals	95,454	32,948	34.5

[illegible]

♦ Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
COLORADO—Cont.				COLORADO—Cont.			
Union Health and Accident, Denver.....	\$2,889	\$7,205	31.5	Maryland Casualty, Baltimore.....	\$ 694	.....	.....
United States Casualty, New York.....	15,197	5,370	35.5	Ocean Accident and Guarantee, London.....	2,100	106	5.1
United States Health Accident, Saginaw.....	12,702	5,471	43.1	United States Casualty, New York.....	1,060	.....	.....
Totals	484,643	209,446	43.2	Totals	16,775	706	4.2
Burglary.				Fidelity and Casualty, New York.....	22	.....	.....
Etna Indemnity, Hartford	843	64	7.6	Life Stock, Crawfordsville...	2,169	75	3.5
American Bonding, Baltimore	450	490	108.9	Sprinkler.	1,820	35	1.9
Empire State Surety, New York.....	407	403	99.0	Maryland Casualty, Baltimore.....	393	.....	.....
Fidelity and Casualty, New York.....	3,624	914	25.2	United States Casualty, New York.....	.....	.....	.....
Frankfort Marine, Accident & F. G., Frankfort.	5,895	1,354	24.9	Totals .....	.....	.....	.....
Maryland Casualty, Baltimore	1,324	1,324	29.1	Aggregates (Colorado)	1,070,763	471,097	44.0
Metropolitan Surety, New York.....	3,335	1,736	45.2	CONNECTICUT.			
National Surety, New York.....	1,854	85	5.1	Accident and Health.			
New Jersey Plate Glass, Newark.....	1,854	577	7.0	Etna Life, Hartford	47,806	24,225	50.7
Ocean Accident and Guarantee, London.....	3,940	329	60.5	American Assurance, Philadelphia.....	1,364	251	18.4
Pacific Coast Casualty, San Francisco.....	544	.....	.....	American Fidelity, Montpelier.....	330	169	51.2
United States Casualty, New York.....	13	.....	.....	Casualty Co. of America, New York.....	15,590	5,192	33.3
United States Fidelity and Guaranty, Baltimore.	7,319	3,061	41.8	Continental Casualty, Chicago	19,293	4,555	23.7
United Surety, Baltimore	448	.....	.....	Employers Liability, New York.....	43	.....	.....
Totals	30,435	9,147	38.3	Employers Liability, London	1,065	396	37.2
Credit.				Federal Casualty, Detroit	521	144	27.6
American Credit, New York.....	17,663	7,131	40.4	Fidelity and Casualty, New York.....	18,808	6,300	33.5
Ocean Accident and Guarantee, London.....	938	.....	.....	General Accident, Perth.....	4,697	2,468	52.3
Totals	18,601	7,131	38.3	General Accident, Philadelphia.....	18,737	6,416	34.2
Employers Liability.				Great Eastern Casualty, New York.....	3,968	1,448	36.5
Etna Life, Hartford	632	900	142.4	London Guarantee and Accident, London.....	146	203	139.0
Casualty Co. of America, New York.....	5,975	362	6.1	Maryland Casualty, Baltimore.....	4,798	1,596	33.2
Empire State Surety, New York.....	3,999	349	34.9	Metropolitan Casualty, New York.....	631	.....	.....
Fidelity and Casualty, New York.....	3,888	2,094	53.1	National Casualty, Detroit	4,921	1,430	29.1
Frankfort Marine, Accident & F. G., Frankfort.	120,375	112,787	93.7	New American Casualty, New York.....	325	41	12.6
London Guarantee and Accident, London.....	131,930	69,194	52.5	North American Accident, Chicago	615	174	33.8
Maryland Casualty, Baltimore	20,693	12,651	62.5	Norwich and London, Norwich.....	351	300	85.5
Ocean Accident and Guarantee, London.....	69,683	14,408	24.1	Ocean Accident and Guarantee, London.....	6,100	1,435	23.5
Pacific Coast Casualty, San Francisco.....	37,430	3,664	9.5	Philadelphia Casualty, Philadelphia.....	3,885	571	14.7
Travelers, Hartford	240	.....	.....				
Travelers Indemnity, Hartford	375	.....	.....				
United States Casualty, New York.....	281,819	116,179	41.2				
Totals							

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>CONNECTICUT—Cont.</i>				<i>DELAWARE—Cont.</i>			
<i>Fidelity and Surety.</i>				<i>Employers Liability.</i>			
Ætna Indemnity, Hartford	27,069	374	1.4	Ætna Life, Hartford	11,944	1,777	14.9
American Bonding, Baltimore	5,446	315	5.8	Casualty Co. of America, New York	1,197	97	8.4
American Fidelity, Montpelier	74	...	...	Employers Indemnity, Philadelphia	2,332	217	9.1
American Surety, New York	25,786	...	...	Employers Liability, London	4,676	3,746	80.1
Empire State Surety, New York	5,061	331	6.5	Fidelity and Casualty, New York	114	50	43.9
Employers Liability, London	131	...	...	Fidelity and Casualty, New York	1,467	166	17.5
Fidelity and Casualty, New York	2,287	...	...	Frankfort Marine, Accident & P. Co., Frankfort	2,530	1,607	63.8
Fidelity and Deposit, Baltimore	19,689	10,000	50.8	Maryland Casualty, Baltimore	361	...	...
Metropolitan Surety, New York	941	...	...	Philadelphia Casualty, Philadelphia	...	...	...
National Surety, New York	10,537	...	...	Totals	22,641	7,579	33.1
Pacific Surety, San Francisco	1,286	...	...	<i>Fidelity and Surety.</i>			
Title Guaranty and Surety, Scranton	1,271	...	...	American Bonding, Baltimore	3,566	2	4.5
United States Fidelity and Guaranty, Baltimore	20,904	280	1.3	American Surety, New York	12,761	574	4.5
United States Guaranty, New York	2,324	...	...	Equitable Guarantee and Trust, Wilmington	533	...	...
United Surety, Baltimore	144	...	...	Fidelity and Deposit, Baltimore	3,354	250	6.5
Totals	123,908	11,231	9.2	United States Fidelity and Guaranty, Baltimore	3,944	...	...
<i>Plate Glass.</i>				Totals	24,723	328	3.3
Ætna Indemnity, Hartford	4,106	1,923	46.8	<i>Health.</i>			
Casualty Co. of America, New York	659	143	21.7	Ætna Life, Hartford	27	36	133.3
Empire State Surety, New York	433	274	63.3	American Assurance, Philadelphia	454	93	20.5
Fidelity and Casualty, New York	2,246	1,357	60.4	Fidelity and Casualty, New York	34	446	131.5
Lloyds Plate Glass, New York	5,353	1,613	30.1	Great Eastern Casualty, New York	234	139	59.4
Maryland Casualty, Baltimore	3,560	1,810	50.8	Maryland Casualty, Baltimore	415	421	101.5
Metropolitan Casualty, New York	4,749	1,159	24.4	Philadelphia Casualty, Philadelphia	3,796	1,265	33.3
New Amsterdam Casualty, New York	1,365	676	49.5	Preferred Accident, New York	480	207	43.1
New Jersey Plate Glass, Newark	2,766	1,286	47.1	Standard Accident, Detroit	77	56	71.7
New York Plate Glass, New York	4,199	2,106	50.2	Travelers, Hartford	1,247	586	47.1
Philadelphia Casualty, Philadelphia	1,073	253	23.5	Totals	6,924	3,308	47.8
Totals	31,502	12,648	40.1	<i>Plate Glass.</i>			
<i>Steam Boiler.</i>				Casualty Co. of America, New York	36	50	138.9
Casualty Co. of America, New York	1,090	676	61.8	Fidelity and Casualty, New York	98	113	115.3
Fidelity and Casualty, New York	5,032	...	...	Lloyds Plate Glass, New York	980	257	26.0
Hartford Steam Boiler, Hartford	49,213	1,531	3.1	Maryland Casualty, Baltimore	199	8	4.0
Maryland Casualty, Baltimore	768	...	...	Metropolitan Casualty, New York	311	462	148.5
Philadelphia Casualty, Philadelphia	—	131	...	New York Plate Glass, New York	616	131	21.0
Travelers Indemnity, Hartford	4,634	...	...	Philadelphia Casualty, Philadelphia	18	...	...
United States Casualty, New York	64	...	...	Totals	2,813	1,061	37.4
Totals	61,219	2,197	3.6				

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>DISTRICT OF COLUMBIA—Cont.</i>			
New Jersey Plate Glass, New York.....	\$ 80	.....	.....
United Surety, Baltimore.....	86	.....	.....
Totals	2,263	249	10.7
<i>Credit.</i>			
American Credit Indemnity, New York.....	2,926	1,501	51.3
<i>Employers Liability.</i>			
Etna Life, Hartford.....	2,761	480	12.2
American Fidelity, Hartford.....	139	25	12.2
Casualty Co. of America, New York.....	1,911	457	22.9
Employers Liability, London.....	14,613	2,454	16.9
Fidelity and Casualty, New York.....	6,533	940	14.3
Frankfort Marine, Accident & F. G., Frankfort.....	2,176	29	1.3
Maryland Casualty, Baltimore.....	2,401	553	22.0
New Amsterdam Casualty, New York.....	88	.....	.....
Ocean Accident and Guarantee, London.....	2,183	394	10.6
Pennsylvania Casualty, Scranton.....	623	.....	.....
Philadelphia Casualty, Philadelphia.....	4,791	686	12.3
Standard Accident, Detroit.....	2,146	457	20.3
Travelers, Hartford.....	13,814	6,406	46.4
United States Casualty, New York.....	615	.....	.....
Totals	54,286	12,681	22.3
<i>Fidelity and Surety.</i>			
Etna Indemnity, Hartford.....	4,832	.....	.....
American Fidelity, Hartford.....	613	.....	.....
Empire State Surety, New York.....	2,267	.....	.....
National Surety, New York.....	7,563	451	63.6
United Surety, Baltimore.....	10,240	.....	.....
Totals	25,514	451	1.8
<i>Health.</i>			
Etna Life, Hartford.....	3,645	1,045	28.7
American Fidelity, Hartford.....	26	.....	.....
Employers Liability, London.....	268	.....	.....
Fidelity and Casualty, New York.....	19,183	12,949	98.3
Great Eastern Casualty and Indemnity, N. Y.....	94	31	32.9
Maryland Casualty, Baltimore.....	1,132	607	53.6
Metropolitan Casualty, New York.....	53	.....	.....
New Amsterdam Casualty, New York.....	1,265	315	23.1
<i>FLORIDA—Cont.</i>			
Preferred Accident, New York.....	\$ 9,564	\$ 1,800	19.1
Southern Home, Hartford.....	146	553	36.5
Standard Accident, Detroit.....	1,571	8,943	46.5
Travelers, Hartford.....	12,653	4,143	32.9
United States Casualty, New York.....	9,444	40	66.6
United States Health and Accident, Saginaw.....	461	.....	.....
Totals	100,359	40,925	48.3
<i>Burglary.</i>			
Etna Indemnity, Hartford.....	305	.....	.....
Employers Liability, London.....	60	.....	.....
Fidelity and Casualty, New York.....	2,067	15	1.1
Maryland Casualty, Baltimore.....	1,263	6	7.3
National Surety, New York.....	694	.....	.....
Ocean Accident and Guarantee, London.....	211	.....	.....
United States Casualty, New York.....	698	87	5.4
United States Fidelity and Guarantee, Baltimore.....	1,066	.....	.....
United Surety, Baltimore.....	12	.....	.....
Totals	6,556	97	.8
<i>Credit.</i>			
American Credit Indemnity, New York.....	8,539	863	10.1
<i>Employers Liability.</i>			
Etna Life, Hartford.....	1,265	567	44.8
Employers Liability, London.....	2,749	955	26.3
Fidelity and Casualty, New York.....	11,573	4,399	37.1
London Guarantee and Accident, London.....	6,893	1,096	15.9
Maryland Casualty, Baltimore.....	17,081	4,788	27.9
Ocean Accident and Guarantee, London.....	150	.....	.....
Travelers, Hartford.....	848	.....	.....
United States Casualty, New York.....	284	3	8.9
Totals	42,133	11,808	28.0
<i>Fidelity and Surety.</i>			
Etna Indemnity, Hartford.....	902	46	6.1
American Surety, New York.....	1,643	.....	.....
Fidelity and Deposit, Baltimore.....	7,798	725	9.3

Pacific Mutual Indemnity, Los Angeles.....	1,002	149	9.3	National Surety, New York.....	2,561	.....	.....
Pennsylvania Casualty, Scranton.....	2,968	371	16.4	United States Fidelity and Guaranty, Baltimore.....	8,963	.....	.....
Philadelphia Casualty, Philadelphia.....	381	76	37.0	United Surety, Baltimore.....	.....	771	3.3
Preferred Accident, New York.....	741	325	43.9	Totals.....	22,372	.....	.....
Standard Accident, Detroit.....	1,748	1,057	60.4	Ætna Life, Hartford.....	1,086	1,004	96.9
Travelers, Hartford.....	2,128	700	23.9	Employers Liability, London.....	1,515	869	45.6
United States Casualty, New York.....	1,702	364	21.4	Maryland Casualty, Baltimore.....	8,194	2,836	34.6
Totals.....	30,241	17,969	59.1	Ocean Accident and Guaranty, London.....	897	854	85.6
Plate Glass.				Preferred Accident, New York.....	693	.....	38.3
Ætna Indemnity, Hartford.....	438	50	11.4	Standard Accident, Detroit.....	1,240	514	45
Casualty Co. of America, New York.....	20	.....	47.5	Travelers, Hartford.....	84	746	47.9
Central Accident, Pittsburgh.....	967	1,208	59.1	United States Casualty, New York.....	881	1,280	76.1
Columbia Plate Glass, Washington.....	2,087	.....	117.8	Totals.....	4,232	7,968	42.0
Empire State Surety, New York.....	37	126	35.2	Ætna Indemnity, Hartford.....	18,972	180	47.1
Fidelity and Casualty, New York.....	107	1,135	53.7	Fidelity and Casualty, New York.....	276	378	14.1
Home Plate Glass, Washington.....	4,066	414	47.0	Lloyds Plate Glass, New York.....	2,683	378	14.1
Lloyd's Plate Glass, Baltimore.....	881	45	58.9	Maryland Casualty, Baltimore.....	1,220	579	47.4
Maryland Casualty, Baltimore.....	84	313	39.7	New York Plate Glass, New York.....	460	283	63.6
Metropolitan Casualty, New York.....	788	456	44.6	New York Plate Glass, Baltimore.....	1,438	218	15.1
New Jersey Plate Glass, New York.....	1,093	788	45.9	United Surety, Baltimore.....	64	.....	.....
New York Plate Glass, New York.....	1,192	108	31.4	Totals.....	6,141	1,538	25.9
Pennsylvania Casualty, Scranton.....	243	5,398	40.6	Fidelity and Casualty, New York.....	6,510	1,845	.....
Philadelphia Casualty, Philadelphia.....	908	.....	.....	Hartford Steam Boiler, Hartford.....	4,849	.....	.....
Totals.....	12,216	.....	.....	Maryland Casualty, Baltimore.....	1,925	.....	.....
Steam Boiler.				Totals.....	13,284	1,845	28.3
Casualty Co. of America, New York.....	208	248	120.4	Fidelity and Casualty, New York.....	175	.....	.....
Fidelity and Casualty, New York.....	438	.....	.....	Maryland Casualty, Baltimore.....	160	25	15.6
Hartford Steam Boiler, Hartford.....	2,370	135	5.7	Aggregates (Florida).....	222,690	74,354	33.6
Maryland Casualty, Baltimore.....	34	.....	.....	GEORGIA.			
Ocean Accident and Guaranty, London.....	210	.....	.....	Ætna Life, Hartford.....	33,578	17,011	50.7
Philadelphia Casualty, Philadelphia.....	167	.....	.....	American Casualty, Reading.....	413	237	159.0
United States Casualty, New York.....	30	.....	.....	Continental Casualty, Chicago.....	3,349	789	23.6
Totals.....	3,605	393	10.6	Empire State Surety, New York.....	1,579	79	5.0
Sprinkler.				Employers Liability, London.....	6,361	12,024	176.2
Maryland Casualty, Baltimore.....	135	50	37.0	Federal Casualty, Detroit.....	5,559	1,572	33.7
Aggregates (District of Columbia).....	251,745	87,599	35.2	Fidelity and Casualty, New York.....	43,337	36,010	83.1
FLORIDA.							
Accident.							
Ætna Life, Hartford.....	5,394	4,159	71.4				
Employers Liability, London.....	3,094	508	16.4				
Fidelity and Casualty, New York.....	20,164	10,468	51.9				
General Accident, Perth.....	19,967	13,268	66.4				
London Guarantee and Accident, London.....	116	.....	46.3				
Maryland Casualty, Baltimore.....	13,591	8,604	.....				
Ocean Accident and Guaranty, London.....	865	.....	.....				

* Includes health. † Florida losses are losses incurred. a Out of business.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>GEORGIA—Cont.</i>			
Frankfort Marine, Accident & F. G., Frankfort.	\$ 1,286	\$ 323	25.1
General Accident, Perth.	38,898	15,398	41.5
Great Eastern Casualty, Philadelphia.	2,429	213	29.3
London Guarantee and Accident, London.	1,499	213	14.2
Maryland Casualty, Baltimore.	553	57	10.2
Metropolitan Casualty, New York.	51,000	20,497	40.2
National Casualty, Detroit.	12,289	3,236	26.3
North American Accident, Chicago.	1,385	566	41.5
Ocean Accident and Guarantee, London.	14,878	4,026	27.0
Pacific Mutual, Los Angeles.	7,100	1,046	14.7
Pennsylvania Casualty, Scranton.	5,870	927	15.8
Preferred Accident, New York.	6,124	2,456	40.1
Standard Accident, Detroit.	8,196	8,913	109.0
Travelers, Hartford.	17,213	6,554	38.7
United American, Philadelphia.	63,329	31,494	49.3
United States Casualty, New York.	2,978	1,668	73.1
United States Health and Accident, Saginaw.	17,978	6,167	34.3
Woodmens Casualty, Indianapolis.	18,454	13,685	74.2
Totals	364,173	186,526	51.2
<i>Burglary.</i>			
Ætna Indemnity, Hartford.	929	13	6.4
American Bonding, Baltimore.	204	282	176.9
Empire State Surety, New York.	180	252	46.2
Employers Liability, London.	553	145	2.8
Fidelity and Casualty, New York.	5,211	535	10.7
Maryland Casualty, Baltimore.	5,013	304	14.8
Metropolitan Surety, New York.	304	109	5.1
National Surety, New York.	1,105	109	5.1
Ocean Accident and Guarantee, London.	2,441	60	14.4
United States Casualty, New York.	417	907	38.7
United States Fidelity and Guaranty, Baltimore.	2,345	223	41.5
United Surety, Baltimore.	585		
Totals	13,899	2,621	19.9
<i>Credit.</i>			
American Credit Indemnity, New York.	2,963	14,631	107.7
Ocean Accident and Guarantee, London.	13,564	14,631	88.4
Totals	16,547	14,631	88.4
<i>GEORGIA—Cont.</i>			
Ætna Indemnity, Hartford.	582	182	31.3
American Casualty, Reading.	24	79	329.2
Empire State Surety, New York.	638	1,139	16.7
Fidelity and Casualty, New York.	4,423	1,371	76.7
Lloyds Plate Glass, New York.	1,580	1,572	87.3
Maryland Casualty, Baltimore.	2,683	2,481	92.1
Metropolitan Casualty, New York.	2,980	2,481	83.6
New York Plate Glass, New York.	2,880	1,967	68.3
Pennsylvania Casualty, Scranton.	3,297	8,924	42.8
Totals	20,837	8,924	42.8
<i>Steam Boiler.</i>			
Empire State Surety, New York.	18	2,867	39.4
Fidelity and Casualty, New York.	7,272	864	6.8
Hartford Steam Boiler, Hartford.	14,514	708	4.9
Maryland Casualty, Baltimore.	3,860	16	.9
Ocean Accident and Guarantee, London.	708		
United States Casualty, New York.	1,819		
Totals	28,501	3,747	13.1
<i>Fly Wheel.</i>			
Fidelity and Casualty, New York.	1,782	1,893	106.2
<i>Sprinkler.</i>			
Maryland Casualty, Baltimore.	2,185	82	3.8
United States Casualty, New York.	285		
Totals	2,470	82	3.3
<i>Workmens Collective.</i>			
United States Casualty, New York.	1,302	686	52.7
Aggregates (Georgia)	793,991	379,843	47.8
<i>IDAHO.</i>			
Ætna Life, Hartford.	941	60	6.2
Continental Casualty, Chicago.	4,725	2,923	49.3
Empire State Surety, New York.	489	159	31.7
Employers Liability, London.	25		
Fidelity and Casualty, New York.	12		

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>IDAHO—Cont.</i>			
Æna Indemnity, Hartford	481	70	16.2
Empire State Surety, New York	189	1,019	537.5
Lloyds Plate Glass, New York	1,711	490	28.6
Maryland Casualty, Baltimore	1,238	492	39.8
New Jersey Plate Glass, Newark	728	270	37.1
New York Plate Glass, New York			
Totals	4,533	1,920	41.9
<i>Stream Boilers</i>			
Hartford Steam Boiler, Hartford	2,850		
Maryland Casualty, Baltimore	101		
Totals	3,051		
<i>Aggregates (Idaho)</i>			
Totals	184,981	77,999	42.2
<i>ILLINOIS.</i>			
<i>Accident.</i>			
Æna Life, Hartford	115,309	41,573	36.1
American Assurance, Philadelphia	4,614	473	10.2
American Fidelity, Hartford	4,193	7,357	175.3
Casualty Co. of America, New York	16,792	1,891	11.3
Commonwealth Casualty, Philadelphia	1,364	440	32.2
Continental Casualty, Chicago	167,114	74,337	44.5
Empire State Surety, New York	5,118	231	4.5
Employers Liability, London	21,531	12,517	58.2
Federal Casualty, Detroit	47,071	1,274	2.7
Fidelity and Casualty, New York	165,550	75,559	45.6
Frankfort Marine, Accident & F. G., Frankfort.	17,799	8,635	48.5
General Accident, Perth	35,116	11,480	32.7
General Accident, Philadelphia	33,684	17,249	51.3
Great Eastern Casualty, New York	37,191	17,117	46.3
London Guarantee and Accident, London	24,029	9,170	38.2
Maryland Casualty, Baltimore	16,727	9,576	57.2
Metropolitan Casualty, New York	18,441	8,511	46.2
National Casualty, Detroit	19,657	16,408	83.5
New Amsterdam Casualty, New York	20,550	5,331	25.9
North American Accident, Chicago	171,548	46,331	27.0
Norwich and London Accident, Norwich	11,246	1,101	9.8
Ocean Accident and Guarantee, London	11,201	5,203	46.5
Pacific Mutual, Los Angeles	43,012	14,334	33.3
<i>ILLINOIS—Cont.</i>			
London Guarantee and Accident, London	423,075	215,578	51.3
Maryland Casualty, Baltimore	71,273	53,933	75.7
New Amsterdam Casualty, New York	41,098	30,785	75.0
Norwich and London Accident, Norwich	2,315	5	0.2
Ocean Accident and Guarantee, London	102,324	36,657	35.8
Philadelphia Casualty, Scranton	33,761	8,636	25.6
Philadelphia Casualty, Philadelphia	1,447	3,900	268.3
Standard Accident, Detroit	184,523	73,324	39.8
Travelers, Hartford	261,564	92,164	35.3
Travelers, Indianapolis	539	6	1.0
United States Casualty, New York	50,660	14,639	28.8
Totals	2,949,433	1,175,290	50.0
<i>Fidelity and Surety.</i>			
Æna Indemnity, Hartford	16,625	5,944	35.7
American Bonding, Baltimore	36,627	13,045	35.6
American Fidelity, Hartford	1,523	76,115	5,000.0
American Surety, New York	157,233	2,405	1.5
Bankers Surety, Cleveland	8,441	2,405	28.4
Empire State Surety, New York	16,657	13,735	179.3
Employers Liability, London	49,019	16,330	43.4
Federal Union Surety, Indianapolis	9,633	1,633	16.8
Fidelity and Casualty, New York	63,204	62,354	98.5
Fidelity and Deposit, Baltimore	43,734	15,689	35.9
Guaranty Co. of North America, Montreal	90,035	7,927	8.1
Illinois Surety, Chicago	37,551	10,134	27.0
Metropolitan Surety, New York	131,702	180,059	137.4
National Surety, New York	181,029	4,294	2.4
Patrons Surety, San Francisco	1,699	1,223	72.0
Titie Guaranty and Surety, Scranton	33,477	14,222	42.5
United States Fidelity and Guaranty, Baltimore	108,247	26,223	23.8
United States Casualty, New York	6,642	7,233	110.1
United Surety, Baltimore	16,179	43	.3
Totals	847,370	453,580	54.2
<i>Health.</i>			
Æna Life, Hartford	11,414	4,101	35.9
American Assurance, Philadelphia	2,209	1,100	18.1
American Fidelity, Hartford	641	177	13.3
Continental Casualty, Chicago	33,235	15,440	46.5
Empire State Surety, New York	81	66	81.9
Employers Liability, London	2,765	1,021	37.1

Pennsylvania Casualty, Scranton	1,237	390	31.5	Fidelity and Casualty, New York	36,549	9,943	36.2
Philadelphia Casualty, Philadelphia	8,468	2,381	27.9	Great Eastern Casualty, New York	3,776	1,006	26.7
Phoenix Preferred, Detroit	9,396	4,670	49.7	Maryland Casualty, Baltimore	641	323	50.7
Standard Accident, New York	127,761	54,064	43.3	Metropolitan Casualty, New York	78	1,462	36.5
Standard Accident, Detroit	78,389	49,960	63.3	New Amsterdam Casualty, New York	5,780	784	154.3
Travelers, Hartford	189,785	64,944	33.5	Ocean Accident and London Accident, Norwich	518	1,587	30.9
Travelers Indemnity, Hartford	1,197	10,416	34.6	Pacific Mutual Life, Los Angeles	5,144	63	11.3
United States Casualty, New York	30,142	30,721	40.3	Pennsylvania Casualty, Scranton	471	280	44.4
United States Health and Accident, Saginaw	76,963	30,721	33.0	Philadelphia Casualty, Philadelphia	2,296	4,814	32.1
United Surety, Baltimore	50	10,949	33.0	Preferred Accident, New York	10,895	1,746	61.9
Woodmen's Casualty, Springfield	93,194	584,355	39.7	Standard Accident, Detroit	6,443	8,963	36.0
Totals	1,473,416	584,355	39.7	Travelers, Hartford	4,598	1,607	39.3
Burglary.				Totals	134,501	46,890	
Etna Indemnity, Hartford	10,678	6,629	62.1	Etna Indemnity, Hartford	7,448	6,890	91.6
American Bankers, Des Moines	190	4,664	36.3	Casualty Co. of America, New York	4,331	4,331	44.3
American Bonding, Baltimore	17,747	1,270	14.1	Empire State Surety, New York	5,738	14,905	39.9
American Fidelity, Montpelier	8,005	1,943	37.1	Fidelity and Casualty, New York	87,320	15,365	45.3
Empire State Surety, New York	2,943	1,972	33.4	Lloyds Plate Glass, New York	34,723	6,572	46.3
Employers Liability, London	5,901	16,634	26.5	Maryland Casualty, Baltimore	14,534	13,933	34.8
Fidelity and Casualty, New York	65,159	3,083	28.3	Metropolitan Casualty, New York	39,985	5,551	34.3
Frankfort Marine, Accident & P. G., Frankfort	641	2,970	19.3	New Amsterdam Casualty, New York	14,168	21,027	43.1
General Accident, Perth	10,977	1,576	36.6	New Jersey Plate Glass, Newark	64,559	19,674	32.6
Maryland Casualty, Baltimore	15,402	3,536	71.5	New York Plate Glass, New York	42,324	11,064	34.0
Metropolitan Surety, New York	4,504	3,944	78.5	Pacific Surety, San Francisco	13,313	11,094	33.7
National Surety, New York	11,371	2,776	27.1	Pennsylvania Casualty, Scranton	20,145	4,837	54.0
New Amsterdam Casualty, New York	8,275	5,859	44.6	Philadelphia Casualty, Philadelphia	28,013	16,860	60.5
New Jersey Plate Glass, Newark	10,535	5,859	23.9	Totals	358,983	140,020	41.7
Ocean Accident and Guaranty, London	16,550	57,313	23.5	Casualty Co. of America, New York	29,982	1,718	5.7
United States Casualty, New York	12,474	32,624	43.7	Empire State Surety, New York	538	1,065	47.1
United States Fidelity and Guaranty, Baltimore	13,143	473	1.8	Fidelity and Casualty, New York	21,895	6,732	6.3
United Surety, Baltimore	1,794	10,875	36.4	Hartford Steam Boiler, Hartford	98,029	832	11.2
Totals	201,024	1,626	16.0	Maryland Casualty, Baltimore	7,464	10	.3
Credit.				Ocean Accident and Guaranty, London	3,821	.....	.....
American Credit-Indemnity, New York	74,728	45,598	32.3	Travelers Indemnity, Hartford	836	.....	.....
Empire State Surety, New York	90	216,532	68.5	United States Casualty, New York	2,461	.....	.....
London Guarantee and Accident, London	26,110	216,532	68.5	Totals	106,941	9,827	5.6
Ocean Accident and Guaranty, London	30,712	216,532	68.5	Aggregate (Illinois)	5,640,419	2,519,678	44.7
Philadelphia Casualty, Philadelphia	10,151	216,532	68.5	Indiana.			
Totals	141,791	216,532	68.5	Accident.			
Employers Liability.				Etna Life, Hartford	13,253	11,815	89.2
Etna Life, Hartford	316,146	21,100	27.9	American Fidelity, Montpelier	520	90	17.3
American Fidelity, Montpelier	43,000	23,538	54.6	Casualty Co. of America, New York	2,899	85	3.5
Casualty Co. of America, New York	43,000	130	1.2				
Empire State Surety, New York	10,532	153,202	54.8				
Employers Liability, London	279,555	149,102	53.4				
Fidelity and Casualty, New York	284,457	47,154	46.0				
Frankfort Marine, Accident & P. G., Frankfort	102,595	53,724	46.5				
General Accident, Perth	112,275						

*** Includes health.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Iowa—Cont.</i>				KANSAS.			
Maryland Casualty, Baltimore.....	1,683	138	8.2	<i>Accident.</i>			
Metropolitan Surety, New York.....	2,252	486	21.6	Etna Life, Hartford.....	13,371	6,070	45.4
New Amsterdam Casualty, New York.....	1,173	16	1.1	American Fidelity, Montpelier.....	330	40	12.1
Ocean Accident and Guarantee, London.....	1,381	137	9.9	Bankers, Des Moines.....	2,536	1,150	45.3
United States Casualty, New York.....	163	137	84.6	Casualty Co. of America, New York.....	1,023	96	9.4
United States Fidelity and Guaranty, Baltimore.....	4,916	247	5.0	Continental Casualty, Chicago.....	79,943	38,721	48.3
United Surety, Baltimore.....	247			Empire State Surety, New York.....	83		
Totals	41,314	5,190	12.6	Federal Casualty, Detroit.....	1,297	170	13.1
<i>Credit.</i>				Fidelity and Casualty, New York.....	23,143	8,521	36.8
American Credit Indemnity, New York.....	10,547			General Accident, Perth.....	10,944	4,535	41.4
<i>Employers Liability.</i>				Maryland Casualty, Baltimore.....	15,309	4,298	28.1
Etna Life, Hartford.....	34,143	12,088	35.4	Metropolitan Casualty, New York.....	567	80	14.1
American Fidelity, Montpelier.....	8,550	2,470	28.9	National Casualty, Detroit.....	1,792	1,141	63.7
Employers Liability, London.....	11,423	2,390	20.9	North American Accident, Chicago.....	23,943	7,459	31.2
Fidelity and Casualty, New York.....	6,279	3,069	48.8	Ocean Accident and Guarantee, London.....	2,359	763	32.5
Frankfort Marine, Accident & P. G., Frankfort.....	887	19,598	21.9	Pacific Mutual Life, San Francisco.....	13,302	6,127	45.9
London Guarantee and Accident, London.....	47,253	8,997	19.0	Preferred Accident, New York.....	6,550	2,453	37.4
Maryland Casualty, Baltimore.....	8,997	6,511	72.4	Standard Accident, Detroit.....	20,927	11,268	53.8
New Amsterdam Casualty, New York.....	25,233	12,315	48.8	Travelers, Hartford.....	23,514	3,415	14.5
Ocean Accident and Guarantee, London.....	8,139	6,198	76.1	Union Health and Accident, Denver.....	1,774	415	23.4
Standard Accident, Detroit.....	26,504	23,674	89.3	United States Casualty, New York.....	2,630	310	11.8
Travelers, Hartford.....	3,373	1,904	56.5	United States Health and Accident, Saginaw.....	11,338	4,321	38.2
United States Casualty, New York.....				Woodmen Casualty, Indianapolis.....	26,583	6,373	24.0
Totals	189,854	89,609	47.2	Totals	238,715	147,063	60.1
<i>Fidelity and Surety.</i>				<i>Burglary.</i>			
Etna Indemnity, Hartford.....	4,076	354	8.6	Aetna Indemnity, Hartford.....	1,408		
American Bonding, Baltimore.....	14,507	15,511	107.0	American Bonding, Baltimore.....	880	101	11.7
Metropolitan Surety, New York.....	16,008	433	2.7	Empire State Surety, New York.....	664	91	13.7
Bankers Surety, Cleveland.....	7,574	6,499	85.8	Fidelity and Casualty, New York.....	6,294	800	12.7
Empire State Surety, New York.....	1,877	100	5.3	General Accident, Perth.....	587		
Fidelity Union, Indianapolis.....	2,453	400	16.3	Illinois Surety, Chicago.....	74		
Fidelity and Deposit, Baltimore.....	27,438	1,553	5.6	Maryland Casualty, Baltimore.....	3,335	3	.1
Guarantee Co. of North America, Montreal.....	238			Metropolitan Casualty, New York.....	433		
Illinois Surety, Chicago.....	2,107			Metropolitan Surety, New York.....	2,111		
Metropolitan Surety, New York.....	12,809	1,232	9.6	National Surety, New York.....	691		
National Surety, New York.....	7,456	2,500	33.5	New Jersey Plate Glass, Newark.....	10,750	78	.7
Title Guaranty and Surety, Scranton.....	16,174	536	3.3	Ocean Accident and Guarantee, London.....	905		
				Pacific Coast Casualty, San Francisco.....	53		
				United States Fidelity and Guaranty, Baltimore.....	1,642		
				Totals	29,444	1,131	3.8

United States Casualty, New York.....	24	87	255.9	Maryland Casualty, Baltimore.....	3,313	10	.3
United States Fidelity and Guaranty, Baltimore.....	3,653	361	9.3	Ocean Accident and Guaranty, London.....	1,274	.....	.....
United Surety, Baltimore.....	36	.....	.....	Philadelphia Casualty, Philadelphia.....	1,359	.....	.....
Totals.....	37,092	10,466	28.3	Travelers Indemnity, Hartford.....	1,040	333	32.0
American Credit-Indemnity, New York.....	20,320	8,313	39.9	United States Casualty, New York.....	63,647	4,511	7.2
London Guaranty and Accident, London.....	1,360	8	6	Totals.....	1,289	.....	.....
Ocean Accident and Guaranty, London.....	9,475	7,893	83.1	Fidelity and Casualty, New York.....	2,771	33	1.2
Philadelphia Casualty, Philadelphia.....	310	.....	.....	Sprinkler.....	296	.....	.....
Totals.....	31,765	16,208	51.0	Maryland Casualty, Baltimore.....	3,066	33	1.1
Ætna Life, Hartford.....	49,549	31,368	64.3	United States Casualty, New York.....	29	.....	.....
American Fidelity, Montpelier.....	10,578	1,283	11.7	Totals.....	1,576,308	622,740	39.5
Casualty Co. of America, New York.....	16,919	13,324	78.7	Automobile Property Damage.....	46,154	13,145	39.8
Empire State Surety, New York.....	2,071	36,315	35.4	Ætna Life, Hartford.....	85	.....	.....
Employers Liability, London.....	102,619	15,414	63.3	American Fidelity, Montpelier.....	1,499	457	30.5
Fidelity and Casualty, New York.....	34,543	105,163	74.3	Continental Casualty, Chicago.....	45,041	26,045	33.5
Frankfort Marine, Accident & F. G., Frankfort.....	174,253	1,043	13.2	Employers Liability, London.....	1,157	165	14.0
General Accident, Perth.....	7,892	30,673	37.6	Fidelity and Casualty, New York.....	6,570	760	11.9
London Guaranty and Accident, London.....	31,679	30,569	86.9	Frankfort Marine, Accident & F. G., Frankfort.....	9	.....	.....
Maryland Casualty, Baltimore.....	36,513	179	6.6	General Accident, Perth.....	3,644	2,063	57.4
New Amsterdam Casualty, New York.....	2,732	24,313	65.5	Great Eastern Casualty, New York.....	619	1,260	40.4
Norwich and London Accident, Norwich.....	42,916	22,538	64.0	London Guaranty and Accident, London.....	1,198	1,263	106.3
Ocean Accident and Guaranty, London.....	5,080	9,208	13.9	Maryland Casualty, Baltimore.....	5,415	1,953	36.0
Philadelphia Casualty, Philadelphia.....	38,794	4,254	55.3	North American Accident, Chicago.....	17,579	7,543	42.3
Standard Accident, Detroit.....	66,463	287	47.6	Ocean Accident and Guaranty, London.....	3,122	786	23.6
Travelers, Hartford.....	7,297	281,485	49.7	Pacific Mutual, Los Angeles.....	24,688	9,514	38.6
Travelers Indemnity, Hartford.....	.....	57	.5	Preferred Accident, New York.....	43,447	10,335	23.8
United States Casualty, New York.....	.....	.....	.....	Standard Accident, Detroit.....	21,774	4,861	22.3
Totals.....	578,621	281,485	49.7	Travelers, Hartford.....	59,107	26,084	51.9
Ætna Indemnity, Hartford.....	10,610	57	.5	United States Casualty, New York.....	1,076	289	27.8
American Bonding, Baltimore.....	12,663	.....	.....	United States Health and Accident, Saginaw.....	19,576	10,867	55.2
American Fidelity, Montpelier.....	3,086	130	4.3	Totals.....	296,068	121,068	40.9
Bankers Surety, Cleveland.....	14,365	7,851	47.9	Ætna Indemnity, Hartford.....	5,074	2,945	59.0
Empire State Surety, New York.....	1,833	6,860	17.5	American Bonding, Baltimore.....	7,366	.....	.....
Employers Liability, London.....	1,999	13,945	13.7	American Fidelity, Montpelier.....	87	.....	.....
Federal Union Surety, Indianapolis.....	108,514	2,145	23.4	Empire State Surety, New York.....	1,308	.....	.....
Fidelity and Casualty, New York.....	1,181	.....	.....	Fidelity and Casualty, New York.....	1,540	1,419	9.1
Fidelity and Deposit, Baltimore.....	9,578	.....	.....	Frankfort Marine, Accident & P. G., Frankfort.....	132	.....	.....
Illinois Surety, Chicago.....	2,513	.....	.....	Totals.....	5,074	2,945	59.0
Metropolitan Surety, New York.....	6,172	.....	.....	Ætna Indemnity, Hartford.....	7,366	.....	.....
National Surety, New York.....	13,506	9,231	49.9	American Bonding, Baltimore.....	87	.....	.....
Title Guaranty and Surety, Scranton.....	16,169	34,310	212.2	American Fidelity, Montpelier.....	1,308	.....	.....
United States Fidelity and Guaranty, Baltimore.....	41,613	8,134	19.5	Empire State Surety, New York.....	1,540	1,419	9.1
United States Guaranty, New York.....	1,449	.....	.....	Fidelity and Casualty, New York.....	1,540	1,419	9.1
United Surety, Baltimore.....	1,856	.....	.....	Frankfort Marine, Accident & P. G., Frankfort.....	132	.....	.....
Totals.....	282,780	82,090	28.0				

* Includes health. † Includes \$29 written on "automobile property damage."

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
IOWA—Cont.			
Maryland Casualty, Baltimore.....	\$ 1,063	\$ 188	11.3
Metropolitan Surety, New York.....	2,253	455	21.5
New Amsterdam Casualty, New York.....	1,173	16	1.1
Ocean Accident and Guarantee, London.....	1,381	137	2.7
United States Casualty, New York.....	163	.....	.....
United States Fidelity and Guaranty, Baltimore.....	4,916	247	2.7
Totals	41,314	5,190	12.6
Credit.			
American Credit Indemnity, New York.....	10,547	.....	.....
EMPLOYERS LIABILITY.			
Aetna Life, Hartford.....	34,148	13,086	38.3
American Fidelity, Montpelier.....	384	3,470	30.6
Casualty Co. of America, New York.....	8,550	2,390	20.9
Employers Liability, London.....	11,428	3,989	38.5
Fidelity and Casualty, New York.....	5,279	.....	.....
Frankfort Marine, Accident & P. Co., Frankfort.....	567	.....	.....
London Guarantee and Accident, London.....	47,253	19,568	41.4
Maryland Casualty, Baltimore.....	8,997	6,511	72.4
New Amsterdam Casualty, New York.....	135	12,315	48.8
Ocean Accident and Guarantee, London.....	26,233	5,198	63.4
Standard Accident, Detroit.....	8,139	23,974	64.8
Travelers, Hartford.....	26,504	1,304	38.7
United States Casualty, New York.....	3,373	.....	.....
Totals	199,354	89,909	47.3
Fidelity and Surety.			
Aetna Indemnity, Hartford.....	4,076	354	8.6
American Bonding, Baltimore.....	14,507	12,511	107.0
American Surety, New York.....	16,008	433	2.7
Bankers Surety, Cleveland.....	7,574	6,490	85.8
Empire State Surety, New York.....	1,577	100	5.3
Federal Union, Indianapolis.....	2,458	400	16.1
Fidelity and Deposit, Baltimore.....	27,438	1,553	5.6
Guarantee Co. of North America, Montreal.....	288	.....	.....
Illinois Surety, Chicago.....	3,107	.....	.....
Metropolitan Surety, New York.....	12,909	1,233	10.3
National Surety, New York.....	7,456	2,500	33.5
Title Guaranty and Surety, Scranton.....	16,174	538	3.3
Totals	199,354	89,909	47.3
Burglary.			
Aetna Indemnity, Hartford.....	1,408	.....	.....
American Bonding, Baltimore.....	240	101	11.7
Empire State Surety, New York.....	804	71	13.7
Fidelity and Casualty, New York.....	6,254	800	13.7
General Accident, Perth.....	537	.....	.....
Illinois Surety, Chicago.....	14	.....	.....
Maryland Casualty, Baltimore.....	3,435	3	.1
Metropolitan Surety, New York.....	433	.....	.....
National Surety, New York.....	2,111	.....	.....
New Jersey City, Newark.....	891	.....	.....
Ocean Accident and Guarantee, London.....	10,790	78	.7
Pacific Coast Casualty, San Francisco.....	1,645	.....	.....
United States Fidelity and Guaranty, Baltimore.....	1,645	58	3.5
Totals	29,444	1,131	3.8
KANSAS.			
Accident.			
Aetna Life, Hartford.....	\$ 13,371	\$ 6,070	45.4
American Fidelity, Montpelier.....	330	40	12.1
Bankers, Des Moines.....	8,538	1,150	23.1
Casualty Co. of America, New York.....	1,023	88	9.5
Continental Casualty, Chicago.....	79,243	33,731	48.8
Empire State Surety, New York.....	83	.....	.....
Fidelity and Casualty, New York.....	1,297	171	13.4
General Accident, Perth.....	23,143	8,531	36.8
Maryland Casualty, Baltimore.....	10,644	4,532	41.8
Metropolitan Casualty, New York.....	15,308	4,298	39.1
National Casualty, Detroit.....	537	80	14.9
North American Casualty, Chicago.....	1,792	1,141	63.7
Ocean Accident and Guarantee, London.....	2,553	7,733	30.3
Pacific Mutual Life, San Francisco.....	18,302	6,127	33.5
Preferred Accident, New York.....	6,857	2,438	35.6
Standard Accident, Detroit.....	26,277	11,238	53.9
Travelers, Hartford.....	23,514	3,415	11.9
Union Health and Accident, Denver.....	1,774	415	23.4
United States Casualty, New York.....	2,630	310	11.8
United States Health and Accident, Saginaw.....	11,333	4,341	38.3
Woodmen Casualty, Indianapolis.....	26,632	6,373	24.0
Totals	238,715	147,063	50.1

United States Fidelity and Guaranty, Baltimore.	23,542	5,970	17.8
United Surety, Baltimore.	861	.....	.....
Totals	147,191	\$5,177	23.9
<i>Health.</i>			
Ætna Life, Hartford	2,857	580	20.3
Continental Casualty, Chicago	5,086	2,871	48.4
Fidelity and Casualty, New York	2,942	487	19.5
Great Eastern Casualty, New York	166	.....	.6
London Guarantee and Accident, London	18	.....	.....
Maryland Casualty, Baltimore	283	.....	.....
Ocean Accident and Guarantee, London	105	.....	.....
Pacific Mutual, Los Angeles	845	800	35.5
Preferred Accident, New York	9,405	2,227	27.0
Standard, Detroit	1,237	458	37.0
Travelers, Hartford	2,029	1,156	57.0
United States Casualty, New York	81	15	6.2
Totals	25,204	8,135	32.3
<i>Plate Glass.</i>			
Casualty Co. of America, New York	352	.....	.....
Fidelity and Casualty, New York	1,314	217	15.5
Lloyds Plate Glass, New York	6,198	2,938	46.2
Maryland Casualty, Baltimore	1,032	251	24.8
Metropolitan Casualty, New York	6,201	3,855	44.7
New York Plate Glass, Newark	5,073	3,892	63.5
New York Plate Glass, New York	5,246	1,673	31.9
Totals	28,541	11,886	44.0
<i>Steam Boiler.</i>			
Casualty Co. of America, New York	2,945	.....	.....
Empire State Surety, New York	800	.....	.....
Fidelity and Casualty, New York	8,065	26	.3
Hartford Steam Boiler, Hartford	24,916	2,108	8.4
Maryland Casualty, Baltimore	1,434	.....	.....
Ocean Accident and Guarantee, London	1,506	.....	.....
United States Casualty, New York	25	.....	.....
Totals	38,181	2,134	5.5
<i>Fly-Wheel, Sprinkler.</i>			
Fidelity and Casualty, New York	640	.....	.....
Maryland Casualty, Baltimore	278	.....	.....
United States Casualty, New York	883	.....	.....
Totals	1,111	.....	.....
<i>Live Stock.</i>			
Northwestern Live Stock, Des Moines	2,619	.....	.....
Aggregates (Iowa)	779,270	273,021	35.0

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	\$	\$	%		\$	\$	%
KANSAS—Cont. Plate Glass.				KENTUCKY—Cont.			
Aetna Indemnity, Hartford.....	98	550	55.1	Travelers, Hartford.....	46,160	21,148	45.8
Casualty Co. of America, New York.....	998	45	4.5	United States Casualty, New York.....	11,109	3,957	35.6
Empire State Surety, New York.....	209	1,159	55.4	Totals	258,524	146,529	56.7
Fidelity and Casualty, New York.....	2,765	2,028	73.3	Fidelity and Surety.			
Lloyds Plate Glass, New York.....	5,920	1,024	17.1	Aetna Indemnity, Hartford.....	3,112	1,319	42.4
Maryland Casualty, Baltimore.....	8,740	2,020	23.1	American Bonding, Baltimore.....	13,940	36,736	26.3
Metropolitan Casualty, New York.....	5,249	2,020	38.5	American Surety, New York.....	17,006	2,735	16.1
New Jersey Plate Glass, Newark.....	5,151	2,384	46.3	Bankers Surety, Cleveland.....	3,667	1,675	45.7
New York Plate Glass, New York.....	3,719	1,706	45.9	Citizens Trust and Guaranty, Parkersburg.....	1,680	.....	.....
Pacific Coast Casualty, San Francisco.....	953	239	25.1	Empire State Surety, New York.....	35	.....	.....
Totals	23,788	11,303	47.5	Employers Liability, London.....	661	.....	.....
Steam Boiler.				Federal Union Surety, Indianapolis.....	2,299	500	21.7
Casualty Co. of America, New York.....	840	.....	.....	Fidelity and Casualty, New York.....	3,547	14,057	101.8
Fidelity and Casualty, New York.....	2,468	.....	.....	Fidelity and Deposit, Baltimore.....	13,907	2,325	30.5
Hartford Steam Boiler, Hartford.....	22,733	1,098	4.8	Guarantee Co. of North America, Montreal.....	7,613	.....	.....
Maryland Casualty, Baltimore.....	830	.....	.....	Illinois Surety, Chicago.....	1,043	.....	.....
Ocean Accident and Guaranty, London.....	85	.....	.....	Metropolitan Surety, New York.....	4,914	86	1.8
United States Casualty, New York.....	108	.....	.....	National Surety, New York.....	7,674	4,493	58.4
Totals	27,059	1,098	4.0	Title Guaranty and Surety, Scranton.....	11,070	75	.7
Fly Wheel.				United States Fidelity and Guaranty, Baltimore.....	40,540	9,785	24.1
Fidelity and Casualty, New York.....	347	.....	.....	United States Guaranty, New York.....	440	.....	.....
Travelers Indemnity, Hartford.....	20	.....	.....	United Surety, Baltimore.....	1,166	113	9.7
Totals	367	.....	.....	Totals	133,194	73,889	55.5
Sprinkler.				Health.			
Maryland Casualty, Baltimore.....	265	.....	.....	Aetna Life, Hartford.....	1,894	1,096	57.6
Aggregates (Kansas)	564,623	222,194	39.4	Colonial Casualty, Huntington.....	85	40	47.0
KENTUCKY.				Continental Casualty, Chicago.....	2,110	1,126	53.4
Aetna Life, Hartford.....	21,713	20,968	96.6	Empire State Surety, New York.....	35	.....	.....
Casualty Co. of America, New York.....	3,057	674	22.0	Employers Liability, London.....	1,339	615	45.9
Colonial Casualty, Huntington.....	1,079	.....	.....	Fidelity and Casualty, New York.....	21,904	9,267	42.3
Continental Casualty, Chicago.....	31,962	21,875	68.5	Fidelity and Casualty, New York.....	6,008	3,296	54.8
Empire State Surety, New York.....	271	.....	.....	Great Eastern, New York.....	1,196	1,539	128.7
Employers Liability, London.....	5,240	2,533	48.4	Maryland Casualty, Baltimore.....	1,338	50	3.7
Kentucky.				Metropolitan Casualty, New York.....	135	.....	.....
Aetna Life, Hartford.....	21,713	20,968	96.6	New Amsterdam Casualty, New York.....	898	548	61.7
Casualty Co. of America, New York.....	3,057	674	22.0	Ocean Accident and Guaranty, London.....	856	406	47.4
Colonial Casualty, Huntington.....	1,079	.....	.....	Pacific Mutual Life, Los Angeles.....	2,067	739	35.8
Continental Casualty, Chicago.....	31,962	21,875	68.5	Preferred Accident, New York.....	1,739	651	37.6
Empire State Surety, New York.....	271	.....	.....	Standard Accident, Detroit.....	3,167	1,465	46.9
Employers Liability, London.....	5,240	2,533	48.4	Travelers, Hartford.....	4,613	2,216	48.1
Totals	47,894	23,064	48.1	United States Casualty, New York.....	.....	.....	.....

Federal Casualty, Detroit	504	1,101	218.5	Plate Glass.	Ætna Indemnity, Hartford	1,414	413	29.1
Fidelity and Casualty, New York	44,294	15,363	41.5	Ætna Indemnity, Hartford	Casualty Co. of America, New York	986	349	35.4
Frankfort Marine, Accident & P. G., Frankfort.	2,051	1,295	61.5	Empire State Surety, New York	Empire State Surety, New York	21	...	...
General Accident, Perth	9,301	6,330	67.0	Fidelity and Casualty, New York	Fidelity and Casualty, New York	7,227	1,376	37.0
General Accident, Philadelphia	13,104	6,027	46.0	Lloyds Plate Glass, New York	Lloyds Plate Glass, New York	5,156	1,376	36.5
Great Eastern, New York	14,421	6,470	44.9	Maryland Casualty, Baltimore	Maryland Casualty, Baltimore	2,798	735	23.4
Maryland Casualty, Baltimore	13,449	4,553	36.1	Metropolitan Casualty, New York	Metropolitan Casualty, New York	3,910	1,995	43.3
Metropolitan Casualty, New York	1,289	125	9.7	New Amsterdam Casualty, New York	New Amsterdam Casualty, New York	823	400	48.5
National Life and Accident, Nashville	199,893	77,323	35.7	New Jersey Plate Glass, Newark	New Jersey Plate Glass, Newark	2,301	658	28.5
New Amsterdam Casualty, New York	696	5,352	709.1	New York Plate Glass, New York	New York Plate Glass, New York	3,855	1,279	33.2
Ocean Accident and Guarantee, London	2,296	3,304	143.9	Totals	Totals	28,621	9,673	33.3
Pacific Mutual Life, Los Angeles	3,578	781	21.3	Steam Boiler.	Casualty Co. of America, New York	2,210	41	1.9
Standard Accident, Detroit	20,579	8,367	40.1	Fidelity and Casualty, New York	Fidelity and Casualty, New York	12,285	7	13.3
Travelers, Hartford	62,026	28,589	46.5	Hartford Steam Boiler, Hartford	Hartford Steam Boiler, Hartford	1,988	1,988	261.7
United States Casualty, New York	10,580	4,324	39.7	Maryland Casualty, Baltimore	Maryland Casualty, Baltimore	1,783	4,888	...
United States Health and Accident, Saginaw	22,478	19,577	87.5	Ocean Accident and Guarantee, London	Ocean Accident and Guarantee, London	1,514	...	...
Totals	484,580	239,056	49.3	United States Casualty, New York	United States Casualty, New York	407	...	...
Ætna Indemnity, Hartford	305	...	...	Totals	Totals	35,236	5,504	18.4
American Bonding, Baltimore	2,000	378	15.9	Fly Wheel.	Fidelity and Casualty, New York	305	...	...
Empire State Surety, New York	240	159	23.2	Indiana and Ohio Live Stock, Crawfordsville ..	Indiana and Ohio Live Stock, Crawfordsville ..	3,287	2,540	77.3
Employers Liability, London	6,698	821	13.7	Live Stock.	Live Stock.	...	...	...
Fidelity and Casualty, New York	373	...	...	Sprinkler.	Sprinkler.	...	...	...
Frankfort Marine, Accident & P. G., Frankfort.	223	1,205	15.4	Maryland Casualty, Baltimore	Maryland Casualty, Baltimore	1,990	1,925	99.7
General Accident, Perth	6,583	680	404.3	United States Casualty, New York	United States Casualty, New York	827	...	...
Maryland Casualty, Baltimore	535	338	61.7	Totals	Totals	2,757	1,925	69.3
Metropolitan Casualty, New York	168	...	...	Workmen Collective.	Workmen Collective.	...	...	...
National Surety, New York	548	...	...	Standard Accident, Detroit	Standard Accident, Detroit	4,459	3,378	75.3
New Jersey Plate Glass, Newark	423	5,059	124.3	United States Casualty, New York	United States Casualty, New York	11	13	106.1
Ocean Accident and Guarantee, London	4,063	...	...	Totals	Totals	4,470	3,390	75.3
United States Fidelity and Guaranty, Baltimore ..	91	250	7.9	Aggregates (Kentucky)	Aggregates (Kentucky)	1,051,207	527,535	50.2
United Surety, Baltimore	141	...	...	Louisiana.	Louisiana.	...	...	...
Totals	26,953	8,947	33.2	Ætna Life, Hartford	Ætna Life, Hartford	3,887	530	12.6
American Credit-Indemnity, New York	25,398	12,048	47.4	Continental Casualty, Chicago	Continental Casualty, Chicago	24,038	13,357	54.4
Employers Liability.	...	...	...	Empire State Surety, New York	Empire State Surety, New York	2,846	204	7.1
Ætna Life, Hartford	49,571	33,715	68.0	Employers Liability, London	Employers Liability, London	9,235	1,345	14.6
Casualty Co. of America, New York	15,072	5,255	34.9	Fidelity and Casualty, New York	Fidelity and Casualty, New York	12,494	6,604	52.9
Empire State Surety, New York	29,267	90,104	69.4	Frankfort Marine, Accident & P. G., Frankfort.	Frankfort Marine, Accident & P. G., Frankfort.	739	226	28.6
Employers Liability, London	53,445	32,999	51.2	General Accident, Perth	General Accident, Perth	3,163	...	...
Fidelity and Casualty, New York	2,385	1,210	54.1	Maryland Casualty, Baltimore	Maryland Casualty, Baltimore	...	...	...
Frankfort Marine, Accident & P. G., Frankfort.	763	16,680	63.1	New Amsterdam Casualty, New York	New Amsterdam Casualty, New York	...	...	...
General Accident, Perth	28,711	...	...	Ocean Accident and Guarantee, London	Ocean Accident and Guarantee, London	...	...	...
Maryland Casualty, Baltimore	385	7,332	150.5	Standard Accident, Detroit	Standard Accident, Detroit	...	...	...
New Amsterdam Casualty, New York	4,913	3,257	27.7					
Ocean Accident and Guarantee, London	11,764	...	...					

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
LOUISIANA—Cont.			
London Guarantee and Accident, London.....	\$ 7,505	\$ 2,941	39.2
Maryland Casualty, Baltimore.....	7,998	2,626	32.8
Metropolitan Casualty, New York.....	150	.....	.....
New Amsterdam Casualty, New York.....	2,444	338	13.8
Ocean Accident and Guarantee, London.....	24,024	11,363	47.3
Pacific Mutual, Los Angeles.....	210	.....	.....
Pennsylvania Casualty, Scranton.....	2,186	189	9.1
Preferred Accident, New York.....	8,175	2,382	29.1
Standard Accident, Detroit.....	7,424	7,657	103.1
Travelers Indemnity, Hartford.....	25	.....	.....
Travelers, Hartford.....	17,924	2,434	13.6
Union Health and Accident, Denver.....	1,518	355	23.9
United States Casualty, New York.....	3,014	513	17.0
Totals.....	153,039	56,317	36.8
Burglary.			
American Bonding, Baltimore.....	977	.....	.....
Empire State Surety, New York.....	743	492	66.2
Employers Liability, London.....	1,432	123	8.6
Fidelity and Casualty, New York.....	4,044	506	12.5
Frankfort Marine, Accident & P. G., Frankfort.....	504	78	15.5
Maryland Casualty, Baltimore.....	2,246	998	44.4
National Surety, New York.....	84	.....	.....
New Amsterdam Casualty, New York.....	1,554	365	23.5
New Jersey Plate Glass, Newark.....	2,096	286	13.6
Ocean Accident and Guarantee, London.....	2,405	1,890	60.6
United States Casualty, New York.....	112	.....	.....
United States Fidelity, Baltimore.....	4,108	139	4.6
United Surety, Baltimore.....	334	.....	.....
Totals.....	20,334	4,517	22.2
Credit.			
American Credit Indemnity, New York.....	19,997	1,457	7.4
Ocean Accident and Guarantee, London.....	10,475	3,094	29.5
Totals.....	30,472	4,551	15.1
Employers Liability.			
Etna Life, Hartford.....	24,098	19,036	79.0
Empire State Surety, New York.....	5,182	583	11.0
Employers Liability, London.....	41,890	9,184	21.8
Fidelity and Casualty, New York.....	4,398	757	16.5

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
LOUISIANA—Cont.			
Empire State Surety, New York.....	\$ 477	\$ 57	2.6
Fidelity and Casualty, New York.....	2,196	365	1.3
Hartford Steam Boiler, Hartford.....	27,495	777	19.6
Maryland Casualty, Baltimore.....	3,962	77	1.8
Ocean Accident and Guarantee, London.....	1,477	.....	.....
Travelers Indemnity, Hartford.....	337	.....	.....
United States Casualty, New York.....	49	.....	.....
Totals.....	35,993	1,236	3.4
Fly-Whisk.			
Fidelity and Casualty, New York.....	187	.....	.....
Sprinkler.			
Maryland Casualty, Baltimore.....	1,234	.....	.....
Workers Collective.			
Standard Accident, Detroit.....	562	286	50.9
Aggregates (Louisiana).....	600,823	197,967	33.0
MAINE.			
Accident.			
Etna Life, Hartford.....	3,876	1,084	28.0
American Fidelity, Montpelier.....	24	57	237.5
Casualty Co. of America, New York.....	23,609	12,279	52.0
Continental Casualty, Chicago.....	16,073	6,799	36.1
Empire State Surety, New York.....	25	.....	.....
Employers Liability, London.....	5,144	888	17.3
Fidelity and Casualty, New York.....	2,881	904	31.4
Frankfort Marine, Accident & P. G., Frankfort.....	6,385	1,311	20.5
General Accident, Perth.....	407	756	31.0
General Accident, Philadelphia.....	16,310	6,585	33.9
Great Eastern, New York.....	6,351	1,790	28.1
London Guarantee and Accident, London.....	12,510	4,397	34.3
Maryland Casualty, Baltimore.....	198	.....	.....
Metropolitan Casualty, New York.....	20,153	9,402	46.6
National Casualty, Detroit.....	15	.....	.....
New Amsterdam Casualty, New York.....	4,507	1,385	30.3
North American Accident, Chicago.....	363	53	14.1
Ocean Accident and Guarantee, London.....	3,323	954	28.6
Totals.....	980	496	48.7

[illegible]

* Includes health. † Includes workmen's collective.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.
MAINE—Cont.				MARYLAND—Cont.			
<i>Fidelity and Surety.</i>				United States Casualty, New York.....	12,055	1,411	11.7
Etna Indemnity, Hartford.....	1,020	114	11.2	United States Health and Accident, Saginaw.....	13,828	5,291	38.3
American Bonding, Baltimore.....	2,676	.....	.....	United Surety, Baltimore.....	259	50	19.3
American Surety, New York.....	6,147	.....	.....	Totals	281,503	102,277	36.3
Bankers Surety, Cleveland.....	158	.....	.....	<i>Burglary and Theft.</i>			
Empire State Surety, New York.....	2,157	.....	.....	Etna Indemnity, Hartford.....	277	826	40.9
Employers Liability, London.....	2,364	.....	.....	American Bonding, Baltimore.....	5,258	.....	15.7
Fidelity and Casualty, New York.....	1,123	.....	.....	American Fidelity, Montpelier.....	171	.....	7.9
Fidelity and Deposit, Baltimore.....	5,044	.....	.....	Employers Liability, London.....	413	33	7.9
Metropolitan Surety, New York.....	109	32	8	Fidelity and Casualty, New York.....	3,478	1,228	35.3
National Surety, New York.....	3,742	.....	.....	Frankford Marine, Accident & P. G., Frankfort.....	229	63	27.5
United States Fidelity and Guaranty, Baltimore.....	6,854	.....	.....	Maryland Casualty, Baltimore.....	10,534	786	6.9
Totals	31,394	146	4	National Surety, New York.....	20	.....	.....
MASSACHUSETTS—Cont.				New Amsterdam Casualty, New York.....	57	.....	.....
<i>Health.</i>				New Jersey Plate Glass, Newark.....	181	.....	.....
Etna Life, Hartford.....	455	55	11.5	Ocean Accident and Guaranty, London.....	2,512	897	35.7
Continental Casualty, Chicago.....	8,032	2,716	33.8	United States Fidelity and Guaranty, Baltimore.....	16,527	4,149	24.9
Employers Liability, London.....	1,376	463	33.6	United Surety, Baltimore.....	1,557	439	28.2
Fidelity and Casualty, New York.....	2,170	1,517	69.8	Totals	41,716	8,648	20.7
Great Eastern, New York.....	5,653	3,023	53.5	<i>Credit.</i>			
Maryland Casualty, Baltimore.....	2,544	1,672	65.7	American Credit-Indemnity, New York.....	47,726	14,143	29.6
New Amsterdam Casualty, New York.....	93	70	75.3	London Guaranty and Accident, London.....	187	12,942	142.8
Ocean Accident and Guaranty, London.....	76	.....	.....	Ocean Accident and Guaranty, London.....	9,031	673	7.4
Phoenix Preferred, Detroit.....	44	28	63.6	Philadelphia Casualty, Philadelphia.....	—	878	.....
Preferred Accident, New York.....	2,196	858	39.1	Totals	56,066	27,718	49.4
Standard Accident, Detroit.....	1,135	87	7.6	<i>Employers Liability.</i>			
Travelers, Hartford.....	6,301	3,221	51.1	Etna Life, Hartford.....	15,264	5,728	37.5
United States Casualty, New York.....	2,532	1,126	43.6	American Fidelity, Montpelier.....	6,110	2,249	36.8
Totals	31,597	14,952	47.3	Casualty Co. of America, New York.....	5,044	5,502	109.1
MICHIGAN—Cont.				Employers Liability, London.....	23,455	8,552	36.5
<i>Plate Glass.</i>				Fidelity and Casualty, New York.....	19,969	6,012	30.1
Etna Indemnity, Hartford.....	55	.....	.....	Frankford Marine, Accident & F. G., Frankfort.....	3,175	5,513	174.2
Augusta Mutual Plate Glass, Augusta.....	1,028	187	18.3	General Accident, Perth.....	2,460	20	0.8
Casualty Co. of America, New York.....	893	217	24.3	London Guaranty and Accident, London.....	1,441	18,741	130.1
Empire State, New York.....	104	13	12.5	Maryland Casualty, Baltimore.....	103,308	18,741	18.1
Fidelity and Casualty, New York.....	3,400	503	14.8	Ocean Accident and Guaranty, London.....	11,241	11,923	106.9
Lloyds Plate Glass, New York.....	2,233	431	19.3	Pennsylvania Casualty, Scranton.....	141	.....	.....
Maryland Casualty, Baltimore.....	1,453	535	36.8	Philadelphia Casualty, Philadelphia.....	2,185	352	16.1
Metropolitan Casualty, New York.....	1,892	670	35.4				
New Amsterdam Casualty, New York.....	64	.....	.....				

New Jersey Plate Glass, Newark.....	1,549	401	25.9	Standard Accident, Detroit.....	21,275	10,028	47.6
New York Plate Glass, New York.....	1,988	877	44.1	Travelers, Hartford.....	46,525	13,698	27.1
Totals	11,143	3,854	84.6	United States Casualty, New York.....	156	969	262.6
<i>Steam Boiler.</i>				Totals	203,945	86,332	32.7
Casualty Co. of America, New York.....	3,890	.....	.....	<i>Fidelity and Surety.</i>			
Fidelity and Casualty, New York.....	5,876	.....	.....	Æna Indemnity, Hartford.....	5,433	516	9.5
Hartford Steam Boiler, Hartford.....	11,612	490	4.4	American Fidelity, Baltimore.....	46,133	6,633	14.4
Maryland Casualty, Baltimore.....	1,547	.....	.....	American Surety, New York.....	30	.....	.....
Ocean Accident and Guarantee, London.....	135	.....	.....	Employers Liability, London.....	12,641	.....	.....
Travelers Indemnity, Hartford.....	485	.....	.....	Fidelity and Casualty, New York.....	980	.....	.....
United States Casualty, New York.....	1,236	.....	.....	Fidelity and Casualty, Baltimore.....	1,079	1	.....
Totals	23,151	490	2.1	National Surety, New York.....	109,494	90,303	27.7
<i>Fly-Wheel.</i>				United States Fidelity and Guarantee, Baltimore.....	2,669	1,456	64.6
Fidelity and Casualty, New York.....	247	.....	.....	United States Fidelity and Guarantee, Baltimore.....	8,944	63,761	63.8
Travelers Indemnity, Hartford.....	245	.....	.....	United Surety, Baltimore.....	101,455	31,927	180.2
Totals	492	.....	.....	Totals	306,972	134,587	43.8
<i>Sprinkler.</i>				<i>Plate Glass.</i>			
Maryland Casualty, Baltimore.....	213	.....	.....	Æna Indemnity, Hartford, New York.....	1,120	133	11.8
Aggregates (Maine)	493,503	169,143	34.3	Casualty Co. of America, New York.....	781	66	7.7
<i>MARYLAND.</i>				Fidelity and Casualty, New York.....	4,943	1,832	37.6
<i>Accident and Health.</i>				Lloyds Plate Glass, New York.....	1,843	631	34.3
Æna Life, Hartford.....	46,331	21,266	45.4	Maryland Casualty, Baltimore.....	3,346	1,060	31.4
American Fidelity, Montpelier.....	2,525	716	27.1	Metropolitan Casualty, New York.....	915	351	38.4
Casualty Co. of America, New York.....	2,517	544	16.9	New Amsterdam Casualty, New York.....	22	11	45.6
Commonwealth Casualty, Philadelphia.....	3,244	1,719	53.0	New Jersey Plate Glass, Newark.....	3,433	1,899	54.6
Continental Casualty, Chicago.....	1,116	2,167	23.7	New York Plate Glass, New York.....	4,289	3,280	76.2
Employers Liability, London.....	4,135	665	55.7	Philadelphia Casualty, Philadelphia.....	787	989	119.2
Federal Casualty, Detroit.....	45,123	19,354	44.1	United Surety, Baltimore.....	571	280	40.3
Fidelity and Casualty, New York.....	31,221	11,901	38.1	Totals	21,988	10,353	47.2
Franklin Marine, Accident & P. G., Frankfort.....	31,244	3,640	31.5	<i>Steam Boiler.</i>			
General Accident, Perth.....	11,533	.....	.....	Casualty Co. of America, New York.....	888	.....	.....
Great Eastern Casualty and Indemnity, N. Y.....	283	.....	.....	Fidelity and Casualty, New York.....	4,235	87	1.4
London Guarantee and Accident, London.....	283	.....	.....	Hartford Steam Boiler, Hartford.....	14,349	766	51.6
Maryland Casualty, Baltimore.....	35,065	10,323	31.2	Maryland Casualty, Baltimore.....	7,467	920	12.3
Metropolitan Casualty, New York.....	4,364	784	18.0	Ocean Accident and Guarantee, London.....	418	.....	.....
National Casualty, Detroit.....	1,465	581	38.9	Travelers Indemnity, Hartford.....	267	.....	.....
New Amsterdam Casualty, New York.....	3,904	623	38.4	United States Casualty, New York.....	326	.....	.....
North American Accident, Chicago.....	3,179	1,221	38.4	Totals	28,391	1,748	6.1
Ocean Accident and Guarantee, London.....	2,021	1,199	57.4	<i>Automobile Property Damage.</i>			
Pennsylvania Casualty, Scranton.....	1,894	.....	.....	Æna Accident and Liability, Hartford.....	52	.....	.....
Philadelphia Casualty, Philadelphia.....	1,743	3,494	273.2	<i>Sprinkler.</i>			
Preferred Accident, New York.....	6,444	2,864	44.4	Maryland Casualty, Baltimore.....	4,961	164	3.3
Standard Accident, Detroit.....	13,068	4,433	24.6	United States Casualty, New York.....	25	.....	.....
Travelers, Hartford.....	26,793	6,500	23.5	Totals	5,006	164	3.3
Travelers Indemnity, Hartford.....	25	.....	.....				

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MARYLAND—Cont.			
<i>Fly-Wheel.</i>			
Fidelity and Casualty, New York.....	1,147	.....	.....
Travelers Indemnity, Hartford.....	50	.....	.....
Totals	1,197	.....	.....
Aggregates (Maryland)	1,006,736	371,822	36.9
MASSACHUSETTS.			
<i>Accident.</i>			
Æna Life, Hartford.....	101,553	68,653	67.6
American Fidelity, Montpelier.....	6,728	9,717	40.4
Casualty Co. of America, New York.....	15,572	3,508	22.5
Continental, Chicago.....	19,470	4,108	21.1
Employers Liability, London.....	26,752	10,408	40.4
Fidelity and Casualty, New York.....	169,260	49,457	29.2
Frankfort Marine, Accident & F. G., Frankfort.....	78,271	29,853	38.1
General Accident, Perth.....	78,271	29,853	38.1
Great Eastern, New York.....	5,432	1,147	21.1
London Guarantee and Accident, London.....	12,152	4,450	36.6
Maryland Casualty, Baltimore.....	9,389	3,763	39.9
North American, Chicago.....	6,271	1,526	24.3
Norwich and London, New York.....	17,774	4,563	25.7
Preferred Accident, New York.....	210,296	108,653	51.7
Standard Accident, New York.....	1,401	4,885	34.9
Travelers, Hartford.....	21,165	4,885	23.1
Travelers Indemnity, Hartford.....	24,677	9,383	37.9
United States Casualty, New York.....	721,147	250,261	34.7
United States Health and Accident, Saginaw.....			
Totals	721,147	250,261	34.7
<i>Burglary.</i>			
Æna Indemnity, Hartford.....	7,815	748	9.6
American Bonding, Baltimore.....	2,120	1,514	71.4
Employers Liability, London.....	3,796	1,852	48.8
Fidelity and Casualty, New York.....	11,575	388	3.4
Massachusetts Bonding, Boston.....	1,360	1,360	100.0
National Surety, New York.....	17,823	6,968	39.1
New Amsterdam Casualty, New York.....	34,268	790	2.3
United States Fidelity and Guaranty, Baltimore.....	10,913	.....	.....
United Surety, Baltimore.....	486	.....	.....
Totals	94,623	14,139	15.0
MASSACHUSETTS—Cont.			
<i>Plate Glass.</i>			
Æna Indemnity, Hartford.....	51,950	13,353	25.7
Lloyds Plate Glass, New York.....	36,510	22,188	60.7
Metropolitan Casualty, New York.....	27,012	11,741	43.4
New Jersey Plate Glass, Newark.....	21,173	10,701	50.5
New York Plate Glass, New York.....	34,546	.....	.....
Totals	169,493	57,722	34.1
<i>Steam Boiler.</i>			
Casualty Co. of America, New York.....	14,619	.....	.....
Employers Liability, London.....	3,651	.....	.....
Fidelity and Casualty, New York.....	16,822	12,060	71.7
Hartford Steam Boiler, Hartford.....	19,251	.....	.....
Maryland Casualty, Baltimore.....	2,514	350	13.9
Mutual Boiler, Boston.....	19,193	.....	.....
Travelers Indemnity, Hartford.....	6,835	.....	.....
United States Casualty, New York.....	623	.....	.....
Totals	208,178	12,400	6.1
<i>Fly-Wheel.</i>			
Fidelity and Casualty, New York.....	21,900	529	2.4
<i>Title.</i>			
Conveyancers Title, Boston.....	6,648	.....	.....
Massachusetts Title, Boston.....	7,013	246	3.5
Totals	13,661	246	1.8
<i>Workmen's Collection.</i>			
United States Casualty, New York.....	399	7	1.8
Aggregates (Massachusetts)	4,579,044	1,593,774	34.9

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.
<i>MICHIGAN—Cont.</i>				<i>MINNESOTA.</i>			
Ocean Accident and Guarantee, London.....	15,400	5,054	32.8	<i>Accident.</i>			
Pennsylvania Casualty, Scranton.....	1,880	24,331	23.0	Etna Life, Hartford.....	41,033	19,806	47.1
Standard Accident, Detroit.....	100,463	24,331	24.7	Casualty Co. of America, New York.....	5,412	1,336	24.7
Travelers Indemnity, Hartford.....	116,941	44,999	38.5	Consolidated Casualty, Minneapolis*.....	23,351	7,955	33.3
United States Casualty, New York.....	1,064	440	41.4	Continental Casualty, Chicago.....	71,004	33,515	47.1
Totals	419,662	161,096	38.4	Empire State Surety, New York.....	2,777	1,968	45.6
<i>Fidelity and Surety.</i>				Employers Liability, London.....	13,374	3,339	25.6
Etna Indemnity, Hartford.....	5,400	—	...	Federal Casualty, Detroit*.....	6,073	2,060	33.9
American Bonding, Baltimore.....	22,685	1,634	6.9	Fidelity and Casualty, New York.....	25,333	5,373	20.4
American Surety, New York.....	22,729	1,372	6.0	Frankfort Marine, Accident & P. G., Frankfort.....	16,510	7,418	44.9
Bankers Surety, Cleveland.....	14,163	265	1.9	Great Eastern, New York.....	9,719	2,945	29.3
Empire State Surety, New York.....	1,265	...	...	London Guarantee and Accident, London.....	23,037	12,433	53.6
Employers Liability, London.....	1,764	...	...	Maryland Casualty, Baltimore.....	5,966	2,413	40.7
Fidelity and Casualty, New York.....	4,598	...	...	Metropolitan Casualty, New York.....	1,174	36	1.1
Fidelity and Deposit, Baltimore.....	2,890	...	...	National Casualty, Detroit*.....	15,337	4,173	27.4
Illinois Surety, Chicago.....	1,773	...	...	New Amsterdam Casualty, New York.....	1,134	1,833	165.0
Metropolitan Surety, New York.....	2,638	...	...	North American Casualty, Chicago.....	7,367	2,176	27.4
Title Guaranty and Surety, Scranton.....	26,422	...	...	Norwich and London, Norwich.....	461	...	...
United States Fidelity and Guaranty, Baltimore.....	43,331	...	...	Ocean Accident and Guarantee, London.....	19,517	9,771	49.3
United Surety, Baltimore.....	3,390	...	...	Pacific Mutual Life, Los Angeles.....	34,945	8,786	25.0
Totals	201,331	50,133	24.9	Philadelphia Casualty, Philadelphia.....	200	...	...
<i>Burglary.</i>				Preferred Accident, New York.....	31,973	9,646	30.2
Etna Indemnity, Hartford.....	1,333	36	1.9	Standard Accident, Detroit.....	14,168	5,940	41.3
American Bank, Minneapolis.....	64	...	...	Travelers, Hartford.....	89,414	23,063	31.4
American Bonding, Baltimore.....	1,145	333	33.4	Travelers Indemnity, Hartford.....	296	...	...
Empire State Surety, New York.....	12	12	2.4	United States Casualty, New York.....	2,112	369	17.4
Employers Liability, London.....	659	400	60.7	United States Health and Accident, Saginaw.....	20,394	8,621	42.3
Fidelity and Casualty, New York.....	16,913	1,630	9.1	Totals	434,107	179,052	37.1
Frankfort Marine, Accident & P. G., Frankfort.....	1,589	...	...	Etna Indemnity, Hartford.....	7,711	6,871	86.2
Maryland Casualty, Baltimore.....	10,930	1,413	11.1	American Bank, Minneapolis.....	1,369	...	...
Metropolitan Surety, New York.....	143	...	...	American Bonding, Baltimore.....	3,333	397	8.8
National Surety, New York.....	2,242	...	...	Empire State Surety, New York.....	2,605	1,151	45.9
New Amsterdam Casualty, New York.....	198	...	...	Employers Liability, London.....	831	380	118.4
New Jersey Plate Glass, Newark.....	865	...	...	Fidelity and Casualty, New York.....	7,161	4,079	57.1
Ocean Accident and Guaranty, London.....	4,513	123	14.8	Frankfort Marine, Accident & P. G., Frankfort.....	397	363	42.9
Pacific Coast Casualty, San Francisco.....	147	111	83.3	General Accident, Perth.....	611	363	42.9
				Maryland Casualty, Baltimore.....	6,383	1,683	27.1
				Metropolitan Surety, New York.....	8,350	998	12.0
				National Surety, New York.....	13,074	8,461	46.3

United States Casualty, New York.....	290	.....	113	2.5	38.3
United States Fidelity and Guaranty, Baltimore.....	4,492	.....	.....	.....	41.1
Totals	46,803	4,069	.....	8.7	80.4
<i>Plate Glass.</i>					
Ætna Indemnity, Hartford.....	402	106	.....	26.4	.....
Casualty Co. of America, New York.....	1,766	743	42	42.1	.....
Empire State Surety, New York.....	1,069	42	.....	3.9	.....
Fidelity and Casualty, New York.....	10,249	3,136	.....	30.6	.....
Lloyds Plate Glass, New York.....	10,080	3,174	.....	31.6	.....
Maryland Casualty, Baltimore.....	7,591	2,507	.....	33.0	.....
Metropolitan Casualty, New York.....	7,591	2,776	.....	36.6	.....
New Amsterdam Casualty, New York.....	4,887	2,138	.....	64.7	.....
New York Plate Glass, New York.....	3,357	2,379	.....	43.5	.....
New York Plate Glass, New York.....	5,513	2,579	.....	46.8	.....
Pacific Coast Casualty, San Francisco.....	202	40	.....	19.8	.....
Pennsylvania Casualty, Scranton.....	9,253	3,197	.....	34.5	.....
Totals	53,716	20,796	.....	35.4	.....
<i>Steam Boiler.</i>					
Casualty Co. of America, New York.....	1,297	.....	.....	.....	117.8
Empire State Surety, New York.....	18	.....	.....	.....	23.1
Fidelity and Casualty, New York.....	15,253	2,107	.....	13.7	106.8
Hartford Steam Boiler, Hartford.....	49,485	1,563	.....	3.2	76.8
Maryland Casualty, Baltimore.....	2,312	416	.....	13.8	78.9
Ocean Accident and Guaranty, London.....	3,901	.....	.....	.....	63.9
Pennsylvania Casualty, Scranton.....	4,715	.....	.....	.....	57.1
Travelers Indemnity, Hartford.....	300	.....	.....	.....	46.3
United States Casualty, New York.....	889	.....	.....	.....	61.4
Totals	77,536	4,066	.....	5.3	559.0
<i>Sprinkler.</i>					
Maryland Casualty, Baltimore.....	5,252	93	.....	1.6	13.4
United States Casualty, New York.....	440	.....	.....	.....	186
Totals	6,292	93	.....	.....	64.3
<i>Fire-Work.</i>					
Fidelity and Casualty, New York.....	1,100	.....	.....	.....	8.2
Indiana and Ohio Live Stock, Crawfordsville.....	3,945	1,015	.....	26.4	89.9
<i>Live Stock.</i>					
Workmens Collective.....	375	.....	.....	.....	1.1
United States Casualty, New York.....	2,345	1,066	.....	72.4	1.0
Standard Accident, Detroit.....	.....	.....	.....	.....	2.0
Totals	2,720	1,968	.....	.....	68.1
Aggregates (Michigan)	1,576,769	638,560	.....	34.3	26.2
Totals	412,710	.....	.....	.....	10.7
<i>Crédit.</i>					
American Credit-Indemnity, New York.....	19,215	.....	.....	.....	245
London Guaranty and Accident, London.....	2,576	.....	.....	.....	2,469
Ocean Accident and Guaranty, London.....	8,925	.....	.....	.....	8.2
Philadelphia Casualty, Philadelphia.....	10,125	.....	.....	.....	78,863
Totals	40,640	.....	.....	.....	69.9
<i>Employers Liability.</i>					
Ætna Life, Hartford.....	62,165	.....	.....	.....	3,881
Casualty Co. of America, New York.....	12,025	.....	.....	.....	4,199
Empire State Surety, New York.....	3,307	.....	.....	.....	19,128
Employers Liability, London.....	62,365	.....	.....	.....	103
Fidelity and Casualty, New York.....	14,278	.....	.....	.....	1.6
Frankfort Marine and Accident, P. G., Frankfort.....	6,967	.....	.....	.....	.....
London Guaranty and Accident, London.....	189,191	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	47,696	.....	.....	.....	.....
Norwich and London Accident, Norwich.....	1,767	.....	.....	.....	.....
Ocean Accident and Guaranty, London.....	200,964	.....	.....	.....	.....
Standard Accident, Detroit.....	463	.....	.....	.....	.....
Travelers Indemnity, Hartford.....	98,900	.....	.....	.....	.....
United States Casualty, New York.....	783	.....	.....	.....	.....
Totals	1,783	.....	.....	.....	.....
<i>Fidelity and Surety.</i>					
Ætna Indemnity, Hartford.....	10,208	.....	.....	.....	.....
American Bonding, Baltimore.....	28,562	.....	.....	.....	.....
American Surety, New York.....	20,068	.....	.....	.....	.....
Bankers Surety, Cleveland.....	9,117	.....	.....	.....	.....
Empire State Surety, New York.....	6,061	.....	.....	.....	.....
Employers Liability, London.....	976	.....	.....	.....	.....
Federal Union Surety, Indianapolis.....	1,557	.....	.....	.....	.....
Fidelity and Casualty, New York.....	818	.....	.....	.....	.....
Fidelity and Deposit, Baltimore.....	93,683	.....	.....	.....	.....
Guarantee Co. of North America, Montreal.....	261	.....	.....	.....	.....
Metropolitan Surety, New York.....	2,297	.....	.....	.....	.....
National Surety, New York.....	30,231	.....	.....	.....	.....
Pacific Surety, Los Angeles.....	181,613	.....	.....	.....	.....
Title Guaranty and Surety, Scranton.....	3,881	.....	.....	.....	.....
United States Fidelity and Guaranty, Baltimore.....	13,926	.....	.....	.....	.....
United Surety, Baltimore.....	56,063	.....	.....	.....	.....
Totals	6,687	.....	.....	.....	.....

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
MINNESOTA—Cont.			
<i>Health.</i>			
Ætna Life, Hartford	3,124	319	25.7
Continental Casualty, Chicago	21,689	9,313	42.9
Empire State Surety, New York	229	229	100.0
Employers Liability, London	72	385	533.7
Fidelity and Casualty, New York	1,419	385	26.7
Great Eastern, New York	7,453	4,877	65.4
London Guarantee and Accident, London	1,263	744	58.6
Maryland Casualty, Baltimore	35	.....	.....
New Amsterdam Casualty, New York	186	.....	.....
New York Accident and Guarantee, London	547	.....	.....
Pacific Mutual Life, Los Angeles	259	.....	.....
Philadelphia Casualty, Philadelphia	4,357	1,330	42.0
Preferred Accident, New York	45	.....	.....
Standard Accident, Detroit	3,085	305	9.9
Travelers, Hartford	944	1,057	112.0
United States Casualty, New York	6,508	2,083	32.2
Totals	52,101	22,101	42.4
Indiana and Ohio Live Stock, Crawfordsville.			
National Live Stock, St. Paul	2,408	775	32.3
Totals	10,289	2,326	22.6
Plate Glass.			
Ætna Indemnity, Hartford	12,691	3,101	24.4
Casualty Co. of America, New York	4,498	2,746	61.5
Empire State Surety, New York	313	249	79.6
Fidelity and Casualty, New York	2,178	1,152	53.0
Lloyds Plate Glass, New York	6,639	3,202	48.3
Maryland Casualty, Baltimore	7,723	3,510	45.3
Metropolitan Casualty, New York	3,689	1,354	37.2
New Amsterdam Casualty, New York	17,023	6,982	41.1
New Jersey Plate Glass, Newark	3,319	2,324	69.8
New York Plate Glass, New York	6,530	2,553	39.3
Philadelphia Casualty, Philadelphia	8,393	5,394	64.4
Pacific Coast Casualty, San Francisco	193	.....	.....
Pacific Surety, San Francisco	999	285	28.6
United Surety, Baltimore	1,043	516	49.5
Totals	84,373	30,781	36.5
MISSISSIPPI—Cont.			
Employers Liability, London	\$ 306		%
Fidelity and Casualty, New York	1,169		.....
Frankfort Marine, Accident & P. G., Frankfort	45		.....
Maryland Casualty, Baltimore	1,972	144	7.3
Ocean Accident and Guarantee, London	1,374		.....
United States Fidelity and Guaranty, Baltimore	4,826	389	17.4
United Surety, Baltimore	22		.....
Totals	11,309	1,008	8.9
Credit.			
American Credit, New York	4,193		.....
Ocean Accident and Guarantee, London	1,950	31	1.6
Totals	6,138	31	.5
Employers Liability.			
Ætna Life, Hartford	3,519	904	25.7
Empire State Surety, New York	5,317	1,504	28.3
Employers Liability, London	3,889	763	19.3
Fidelity and Casualty, New York	1,244	705	56.8
Frankfort Marine, Accident & P. G., Frankfort	561	4,781	855.8
London Guarantee and Accident, London	22,049	12,440	56.4
Maryland Casualty, Baltimore	7,273	4,129	56.8
Ocean Accident and Guarantee, London	16,469	10,332	65.8
Pennsylvania Casualty, Scranton	353	25	7.0
Standard Accident, Detroit	3,445	1,107	32.1
United States Casualty, New York	474		.....
Totals	65,038	37,195	57.3
Fidelity and Surety.			
Ætna Indemnity, Hartford	3,515	313	8.3
American Bonding, Baltimore	1,744		.....
American Surety, New York	2,765		.....
Empire State Surety, New York	583		.....
Employers Liability, London	354		.....
Fidelity and Casualty, New York	167		.....
Fidelity and Deposit, Baltimore	4,895	4,273	87.3
Guaranty Co. of North America, Montreal	1,013	983	97.0
National Surety, New York	974	25	2.6
Title Guarantee and Surety, Scranton	2,375	397	16.7
United States Fidelity and Guaranty, Baltimore	35,332	2,001	5.8
United Surety, Baltimore	15		.....
Totals	55,401	8,063	14.6

<i>Sprinkler.</i> Maryland Casualty, Baltimore..... United States Casualty, New York..... American Lloyds, New York..... Totals	11,438 785 6,469 18,693	367 243 610	33.0 3.8 3.3	<i>Health.</i> Ætna Life, Hartford..... Continental Casualty, Chicago..... Empire State Surety, New York..... Employers Liability, London..... Fidelity and Casualty, New York..... Ocean Accident and Guarantee, London..... Pacific Mutual, Los Angeles..... Pennsylvania Casualty, Scranton..... Preferred Accident, New York..... Standard Accident, Detroit..... Totals	61 27,214 26 50 1,428 264 88 79 60 36 397 29,004	18 6,110 301 846 1,428 264 88 79 60 36 397 12,180	105.3 446.4 8.3 6.9 47.1 300.0 41.3 17.4 20.8 36.3 243.0
<i>Steam Boiler.</i> Casualty Co. of America, New York..... Empire State Surety, New York..... Fidelity and Casualty, New York..... Hartford Steam Boiler, Hartford..... Maryland Casualty, Baltimore..... Ocean Accident and Guarantee, London..... Travelers Indemnity, Hartford..... United States Casualty, New York..... Totals	174 19 7,848 21,088 3,419 1,448 1,441 835 26,067	 915 570 365 1,840	 11.6 2.7 14.7 52.5	<i>Plate Glass.</i> Ætna Indemnity, Hartford..... Empire State Surety, New York..... Fidelity and Casualty, New York..... Lloyd's Plate Glass, New York..... Maryland Casualty, Baltimore..... Metropolitan Casualty, New York..... New York Plate Glass, New York..... Pennsylvania Casualty, Scranton..... Totals	348 23 338 431 804 185 1,116 450 3,807	1,119 263 338 1,164 1,260 769 1,532 508 8,438	31.1 8.3 59.7 37.0 59.1 17.6 57.8 45.3 45.1
<i>Fly-Wheel.</i> Travelers Indemnity, Hartford..... Real Estate Title, Minneapolis..... Aggregates (Minnesota)	166 929 1,963,406	 849,500	 45.6	<i>Steam Boiler.</i> Empire State Surety, New York..... Fidelity and Casualty, New York..... Hartford Steam Boiler, Hartford..... Maryland Casualty, Baltimore..... Ocean Accident and Guarantee, London..... Totals	 308 308	235 2,074 8,705 1,232 1,281 13,667	 8.4 2.3
<i>MISSISSIPPI.</i> Ætna Life, Hartford..... Continental Casualty, Chicago..... Empire State Surety, New York..... Employers Liability, London..... Fidelity and Casualty, New York..... Frankfort Marine, Accident & P. G., Frankfort. General Accident, Perth..... London Guarantee and Accident, London..... Maryland Casualty, Baltimore..... National Life and Accident, Nashville..... Ocean Accident and Guarantee, London..... Pacific Mutual, Los Angeles..... Pennsylvania Casualty, Scranton..... Preferred Accident, New York..... Standard Accident, Detroit..... Travelers, Hartford..... United Surety, Baltimore..... Totals	5,298 56,464 519 8,532 8,772 83 934 2,946 3,999 23,664 26,616 360 1,961 3,283 11,732 9,726 80 170,416	10,228 27,214 211 663 2,466 520 2,367 2,772 10,623 10,715 294 294 256 5,706 2,107 73,206	193.4 48.3 108.9 18.3 28.1 38.6 108.2 79.2 29.1 41.3 13.5 13.5 10.3 46.6 21.7 43.0	<i>Fly-Wheel.</i> Fidelity and Casualty, New York..... <i>Sprinkler.</i> Maryland Casualty, Baltimore..... <i>Workmen's Collective.</i> Standard Accident, Detroit..... Aggregates (Mississippi)	 223 223 153,434	111 223 408 343,312	 53.5 44.7
<i>Missouri.</i> Ætna Life, Hartford..... American Fidelity, Montpelier..... Casualty Co. of America, New York..... Continental Casualty, Chicago..... Empire State Surety, New York..... Totals	1,073 240 283 170,416	20 73,206	1.9 43.0	<i>Accident.</i> Ætna Life, Hartford..... American Fidelity, Montpelier..... Casualty Co. of America, New York..... Continental Casualty, Chicago..... Empire State Surety, New York..... Totals	53,508 208 10,130 41,382 484	88,262 1,529 10,086 74,356 1,200	59.5 13.5 100.9 55.6 21.9

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
<i>Missouri—Cont.</i>			
Employers Liability, London.....	\$ 10,052	\$ 6,199	61.7
Fidelity and Casualty, Detroit.....	15,234	6,243	40.7
Frankfort Marine, Accident & P. G., Frankfort.....	145,409	66,315	45.6
General Accident, Perth.....	*1,689	963	56.1
Great Eastern, New York.....	*47,241	*23,746	50.3
London Guarantee and Accident, London.....	8,962	4,174	46.6
Maryland Casualty, Baltimore.....	8,253	4,118	49.9
Metropolitan Casualty, New York.....	46,379	16,783	36.2
National Casualty, Detroit.....	6,487	617	9.5
New Amsterdam Casualty, New York.....	*16,549	*5,172	31.3
Norwich and London Accident, Norwich.....	10,811	9,464	78.2
Pacific Mutual Life, Los Angeles.....	36,331	9,363	25.9
Pennsylvania Casualty, Scranton.....	17,471	8,764	50.2
Preferred Accident, New York.....	42,205	11,410	27.0
Standard Accident, Detroit.....	84,143	13,272	38.9
Travelers, Hartford.....	57,337	23,053	40.2
Travelers Indemnity, Hartford.....	172,134	90,586	52.6
United States Casualty, New York.....	17,215	9,015	52.4
United States Health and Accident, Saginaw.....	*26,714	*10,113	37.9
Totals	915,020	427,646	46.7
<i>Burglary.</i>			
Etina Indemnity, Hartford.....	4,337	1,483	33.8
American Bankers.....	153	2,915	49.5
American Fidelity, Baltimore.....	5,388	67	1.2
Empire State Surety, New York.....	67	305	456.7
Employers Liability, London.....	1,688	866	51.3
Fidelity and Casualty, New York.....	1,904	3,305	173.5
Frankfort Marine, Accident & P. G., Frankfort.....	31,392	3,366	10.7
General Accident, Perth.....	354	.....	.....
Maryland Casualty, Baltimore.....	518	1,435	277.1
Metropolitan Surety, New York.....	9,468	1,670	16.5
National Surety, New York.....	2,096	10,111	482.2
New Amsterdam Casualty, New York.....	19,853	1,026	19.4
New Jersey Plate Glass, Newark.....	3,399	1,204	35.4
Ocean Accident and Guarantee, London.....	3,241	4,793	147.8
Pacific Coast Casualty, San Francisco.....	20,243	1,723	8.5
United States Casualty, New York.....	2,238	2,765	123.5
Totals	1,197	233	19.5
<i>Plate Glass.</i>			
Etina Indemnity, Hartford.....	8,775	2,544	29.0
Casualty Co. of America, New York.....	6,534	2,767	42.3
Empire State Surety, New York.....	1,585	354	44.4
Fidelity and Casualty, New York.....	11,380	2,641	42.3
Lloyds Plate Glass, New York.....	14,976	6,679	44.6
Maryland Casualty, Baltimore.....	9,177	2,313	25.1
Metropolitan Casualty, New York.....	13,945	4,324	30.6
New Amsterdam Casualty, New York.....	2,689	768	28.6

United States Fidelity and Guaranty, Baltimore.....	9,731	5,511	53.6	New Jersey Plate Glass, Newark.....	12,718	6,921	46.6
United Surety, Baltimore	3,436	761	21.3	Pacific Coast Casualty, New York.....	21,158	7,596	35.9
Totals	121,023	42,609	35.2	Pacific Coast Casualty, San Francisco.....	2,234	1,533	69.0
<i>Credit</i>				Pacific Surety, San Francisco.....	2,918	777	26.6
American Credit-Indemnity, New York.....	42,913	13,292	31.0	Pennsylvania Casualty, Scranton	4,359	854	19.6
London Guarantees and Accident, London.....	1,063	1,280	118.5	United Surety, Baltimore	439	.....	.....
Ocean Accident and Guarantee, London.....	20,672	7,778	37.6	Totals	112,763	42,129	37.3
Totals	64,643	22,330	34.5	<i>Steam Boiler</i>			
<i>Employers Liability</i>				Casualty Co. of America, New York.....	8,767	42	.4
Ætna, Hartford.....	153,122	74,332	48.6	Empire State Surety, New York.....	858	.....	.....
American Fidelity, Montpelier	3,533	492	8.4	Fidelity and Casualty, New York.....	8,272	26	.3
Casualty Co. of America, New York.....	32,503	17,535	54.1	Hartford Steam Boiler, Hartford.....	30,979	1,265	4.1
Empire State Surety, New York.....	10,493	344	8.0	Maryland Casualty, Baltimore	4,428	17	.4
Employers Liability, London.....	26,302	40,463	43.8	Travelers Indemnity, Hartford	685	.....	.....
Fidelity and Casualty, New York.....	73,939	64,237	68.7	Ocean Accident and Guarantee, London.....	3,175	443	14.0
Frankfort Marine, Accident & P. G., Frankfort.....	49,705	46,646	91.8	United States Casualty, New York.....	218	.....	.....
General Accident, Perth	3,943	.....	.....	Totals	56,395	1,795	3.3
London Guarantees and Accident, London.....	35,337	14,166	38.7	<i>Live Stock</i>			
Maryland Casualty, Baltimore	117,635	62,333	50.9	Indiana and Ohio Live Stock, Crawfordsville.....	6,193	4,130	66.7
New Amsterdam Casualty, New York.....	19,571	15,512	79.3	<i>Workmen's Collective</i>			
Norwich and London, Norwich.....	107,767	44,143	40.9	Standard Accident, Detroit	142	3	2.1
Ocean Accident and Guarantee, London.....	307	643	79.7	United States Casualty, New York.....	58	.....	.....
Pacific Coast Casualty, San Francisco.....	13,085	1,645	13.7	Totals	200	3	1.5
Pennsylvania Casualty, Scranton	24,571	16,219	69.4	<i>Automobile Property Damage</i>			
Travelers, Hartford	20,330	71,537	35.6	Ætna Accident and Liability, Hartford.....	476	.....	.....
Travelers Indemnity, Hartford	1,213	130	10.7	<i>Fly-Wheel</i>			
United States Casualty, New York.....	16,442	10,230	66.6	Fidelity and Casualty, New York.....	2,506	.....	.....
Totals	965,749	468,752	48.5	Travelers Indemnity, Hartford.....	252	.....	.....
<i>Fidelity and Surety</i>				Totals	2,758	.....	.....
Ætna Indemnity, Hartford	8,294	6,333	101.4	Empire State Surety, New York.....	26	.....	.....
American Bonding, Baltimore	27,967	2,806	8.9	Maryland Casualty, Baltimore	10,555	2,311	21.9
American Surety, Montpelier	1,144	35,532	68.5	Underwriters at American Lloyds, New York.....	17,065	4,461	26.1
Bankers Surety, New York.....	61,246	538	8.3	United States Casualty, New York.....	7,237	1,201	16.4
Commerce Trust, Kansas City.....	20,490	.....	.....	Totals	34,972	7,973	22.8
Commonwealth Trust, St. Louis.....	379	2,148	21.0	<i>Sprinkler</i>			
Empire State Surety, New York.....	10,237	17	1.3	Empire State Surety, New York.....	26	.....	.....
Federal Liability, London	4,365	1,232	30.4	Maryland Casualty, Baltimore	10,555	2,311	21.9
Fidelity and Casualty, New York.....	566	7,696	35.7	Underwriters at American Lloyds, New York.....	17,065	4,461	26.1
Fidelity and Deposit, Baltimore.....	21,567	.....	.....	United States Casualty, New York.....	7,237	1,201	16.4
Fidelity Trust, Kansas City.....	385	165	17.3	<i>Title Guarantee</i>			
Guarantee Co. of North America, Montreal.....	364	940	5.6	Fidelity Trust, Kansas City.....	3,611	.....	.....
Illinois Surety, Chicago.....	270	.....	.....	Trust Company of St. Louis County, Clayton.....	60	.....	.....
Lincoln Trust, St. Louis.....	400	.....	.....	Totals	3,671	.....	.....
Mercantile Trust, St. Louis.....	21,126	135	.6	Aggregates (Missouri)	2,784,964	1,162,378	41.8
Metropolitan Surety, New York.....	.....	.....	.....				

* Health included.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MONTANA.				NEBRASKA—Cont.			
<i>Accident and Health.</i>				<i>Burglary.</i>			
Ætna, Hartford	\$ 6,983	\$ 2,537	36.3	Ætna Indemnity, Hartford	\$ 1,143	\$ 79	69.1
Casualty Co. of America, New York	55,875	55,531	99.4	American Bonding, Baltimore	2,317	411	17.7
Continental Casualty, Chicago	52,568	23,841	45.4	American Fidelity, Montpelier	47	.....	.....
Empire State Surety, New York	954	40	4.2	Empire State Surety, New York	217	.....	.....
Employers Liability, London	2,844	318	11.2	Employers Liability, London	171	.....	.....
Fidelity and Casualty, New York	421	59	14.0	Fidelity and Casualty, New York	7,787	909	11.7
Frankfort Marine, Accident & P. C., Frankfort	50	.....	.....	Frankfort Marine, Accident & P. C., Frankfort	1,647	1,793	108.9
Ocean Accident and Guarantee, London	966	339	35.1	General Accident, Philadelphia	689	.....	.....
Pacific Mutual, Los Angeles	5,900	4,941	83.8	Maryland Casualty, Baltimore	2,351	34	1
Preferred Accident, New York	6,545	1,076	16.4	Metropolitan Surety, New York	1,665	780	73.9
Standard Accident, Detroit	1,227	106	8.6	National Surety, New York	4,728	1,223	25.9
Travelers, Hartford	20,210	17,526	87.2	New Jersey Plate Glass, Newark	571	411	72.9
Totals	154,541	106,413	68.9	Ocean Accident and Guarantee, London	1,706	.....	.....
<i>Burglary.</i>				United States Casualty, New York	35	.....	.....
American Bonding, Baltimore	593	.....	.....	United States Fidelity and Guaranty, Baltimore	2,660	.....	.....
Empire State Surety, New York	92	.....	.....	United Surety, Baltimore	294	46	15.6
Employers Liability, London	15	.....	.....	Totals	27,407	5,686	20.7
Fidelity and Casualty, New York	100	.....	.....	<i>Credit.</i>			
Frankfort Marine, Accident & P. C., Frankfort	288	.....	.....	American Credit, New York	1,500	.....	.....
National Surety, New York	73	.....	.....	Ocean Accident and Guarantee, London	1,120	.....	.....
New Jersey Plate Glass, Newark	217	.....	.....	Totals	2,620	.....	.....
Ocean Accident and Guarantee, London	925	.....	.....	<i>Employers Liability.</i>			
United States Fidelity and Guaranty, Baltimore	960	.....	.....	Ætna, Hartford	13,390	3,079	23.0
Totals	3,259	.....	.....	American Fidelity, Montpelier	381	.....	.....
<i>Employers Liability.</i>				Casualty Co. of America, New York	3,020	1,274	42.2
Ætna, Hartford	9,096	387	4.3	Empire State Surety, New York	478	.....	.....
Casualty Co. of America, New York	23,815	2,151	9.0	Employers Liability, London	13,721	2,771	20.2
Empire State Surety, New York	2,910	.....	.....	Fidelity and Casualty, New York	21,612	9,439	43.7
Employers Liability, London	6,900	763	11.1	Frankfort Marine, Accident & P. C., Frankfort	7,965	3,551	48.2
Fidelity and Casualty, New York	90	.....	.....	London Guarantee and Accident, London	5,614	1,336	23.8
Frankfort Marine, Accident & P. C., Frankfort	3,050	519	17.0	Maryland Casualty, Baltimore	2,747	7,444	271.0
Ocean Accident and Guarantee, London	29,272	3,356	11.5	Ocean Accident and Guarantee, London	16,023	9,246	67.7
Totals	75,134	7,175	9.6	Standard Accident, Detroit	7,192	2,531	35.2
<i>Fidelity and Surety.</i>				Travelers, Hartford	47,870	13,893	29.0
American Bonding, Baltimore	8,705	1,421	16.3	United States Casualty, New York	573	1,928	336.5
American Surety, New York	581	.....	.....	Totals	139,986	56,492	40.3
Empire State Surety, New York	9	.....	.....				

Fidelity and Casualty, New York.....	36	.....	110.6	Fidelity and Surety.	1,755	164	9.3
National Surety, New York.....	3,670	4,059	60.8		10,860	4,376	40.9
United States Fidelity and Guaranty, Baltimore.....	25,380	15,420	60.6		99	.....	.....
Totals	38,392	20,900	54.4		11,120	1,411	12.7
Plate Glass.					3,906	36	.9
Empire State Surety, New York.....	733	540	73.7	Fidelity and Casualty, New York.....	587	.....	.....
Fidelity and Casualty, New York.....	2,885	1,733	60.1		50	.....	.....
Lloyds Plate Glass, New York.....	2,626	1,802	30.5		3,361	1,266	37.7
Metropolitan Casualty, New York.....	2,936	1,811	61.7		1,641	.....	.....
New Jersey Plate Glass, Newark.....	3,966	1,694	41.2		8,861	1,267	14.3
New York Plate Glass, New York.....	3,960	2,156	66.1		112	.....	.....
Totals	16,306	8,537	53.0		1,475	.....	.....
Steam Boiler.					15,227	.....	.....
Fidelity and Casualty, New York.....	7,974	.....	.....		9,244	255	2.8
Hartford Steam Boiler, Hartford.....	6,037	.....	.....		1,054	135	12.8
Ocean Accident and Guaranty, London.....	5	.....	.....		9,306	.....	.....
Totals	14,017	.....	.....		17,494	1,764	10.1
Aggregates (Montana)	301,548	143,125	47.4		13,212	2,742	20.8
NEBRASKA.					397	60	.3
Accident.					10,741	708	6.6
Totals	25,442	12,607	49.6		139,086	14,183	10.2
Empire State Surety, New York.....	7,896	7,721	97.3	Health.	1,091	742	68.0
Fidelity and Casualty, New York.....	22,694	7,601	33.5		157	3	1.9
Empire State Surety, New York.....	213	.....	.....		4,041	1,642	40.6
Fidelity and Casualty, New York.....	1,657	1,354	81.7		19	.....	.....
Frankfort Marine, Accident & P. G., Frankfort.....	18,187	3,871	21.3		56	.....	.....
General Accident, Philadelphia.....	2,186	845	38.7		857	738	86.1
Great Eastern Casualty, New York.....	218	77	35.3		100	.....	.....
London Guaranty and Accident, London.....	132	.....	.....		1,175	221	18.8
Maryland Casualty, Baltimore.....	1,256	.....	.....		370	225	60.8
Metropolitan Casualty, New York.....	1,938	1,103	87.8		149	59	39.6
National Fidelity and Casualty, Omaha.....	449	217	48.3		8,015	3,630	45.3
North American Accident, Chicago.....	1,776	.....	.....		.....	.....	.....
Ocean Accident and Guaranty, London.....	980	947	17.1	Plate Glass.	462	337	73.0
Pacific Mutual, Los Angeles.....	4,645	3,023	46.6		654	196	30.0
Preferred Accident, New York.....	19,762	1,250	26.9		78	7	9.0
Standard Accident, Detroit.....	21,490	5,892	29.8		1,826	375	20.5
Travelers, Hartford.....	483	8,747	40.7		13	.....	.....
United States Casualty, New York.....	6,712	2,29	6.0		1,537	648	42.2
United States Health and Accident, Saginaw.....	80	2,683	40.0		2,120	810	38.2
United Surety, Baltimore	150,376	88,568	38.9		3,039	1,348	44.4
Totals	301,548	143,125	47.4		2,035	1,280	62.9
NEBRASKA.					3,900	1,479	37.9
Accident.					15,664	6,480	41.4
Totals	150,376	88,568	38.9		.....	.....	.....

• Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>NEBRASKA—Cont.</i>				<i>NEW HAMPSHIRE.</i>			
<i>Steam Boiler.</i>				<i>Accident.</i>			
Casualty Co. of America, New York.....	1,390		.....	Ætna Life, Hartford.....	4,120	\$ 877	% 21.3
Fidelity and Casualty, New York.....	2,449		.....	American Fidelity, Montpelier.....	430	90	21.4
Hartford Steam Boiler, Hartford.....	7,340	1,988	26.4	Casualty Co. of America, New York.....	1,648	553	33.7
Maryland Casualty, Baltimore.....	954		.....	Continental Casualty, Chicago.....	8,808	2,620	29.8
Ocean Accident and Guarantee, London.....	199		.....	Empire State Surety, New York.....	114	6	5.2
United States Casualty, New York.....	204		.....	Employers Liability, London.....	744	86	8.8
Totals.....	12,436	1,988	15.6	Fidelity and Casualty, New York.....	3,970	414	10.4
				Frankfort Marine, Accident & P. G., Frankfort.....	2,732	*331	45.2
<i>Live Stock.</i>				General Accident, Perth.....	*21,743	*8,094	40.0
Indiana and Ohio Live Stock, Crawfordsville.....	9,080	500	5.5	Great Eastern Casualty, New York.....	1,888	318	17.3
				London Guarantee and Accident, London.....	70	85	60.0
<i>Sprinkler.</i>				Maryland Casualty, Baltimore.....	2,455	642	26.1
Maryland Casualty, Baltimore.....	1,201	115	9.6	Metropolitan Casualty, New York.....	95		.....
United States Casualty, New York.....	2,069	11	.5	New Amsterdam Casualty, New York.....	35		.....
Totals.....	3,290	136	3.3	North American Accident, Chicago.....	1,514	548	36.2
				Ocean Accident and Guarantee, London.....	30		.....
<i>Workmens Collective.</i>				Pennsylvania Casualty, Scranton.....	1,324	318	24.0
Standard Accident, Detroit.....	204	63	30.9	Philadelphia Casualty, Philadelphia.....	446	18	4.0
United States Casualty, New York.....	10	255	255.0	Preferred Accident, New York.....	1,463	852	58.2
Totals.....	214	318	148.6	Standard Accident, Detroit.....	966	372	38.5
				Travelers, Hartford.....	30,130	6,476	21.5
<i>Aggregates (Nebraska)</i>	506,124	147,921	29.1	Travelers Indemnity, Hartford.....	70		.....
				United American Life.....	108	48	46.6
<i>NEVADA.</i>				United States Casualty, New York.....	2,270	1,450	63.9
<i>Accident.</i>				United States Health and Accident, Saginaw.....	*25,363	*12,178	48.0
Continental Casualty, Chicago.....	4,306	889	19.5	Totals.....	100,460	36,905	36.8
Empire State Surety, New York.....	125		.....				
Employers Liability, London.....	876		.....	Ætna Indemnity, Hartford.....	15		.....
Frankfort Marine, Accident & P. G., Frankfort.....	50		.....	American Bonding, Baltimore.....	88		.....
Maryland Casualty, Baltimore.....	717		.....	Employers Liability, London.....	12		.....
New Amsterdam Casualty, New York.....	133		.....	Fidelity and Casualty, New York.....	1,866	5	.2
Ocean Accident and Guarantee, London.....	19		.....	Frankfort Marine, Accident & P. G., Frankfort.....	12		.....
Pacific Mutual Life, Los Angeles.....	8,584	2,539	30.2	Maryland Casualty, Baltimore.....	311		.....
Standard Accident, Detroit.....	181		.....	National Surety, New York.....	167	155	92.8
Totals.....	14,989	3,428	22.9	United States Fidelity and Guaranty, Baltimore.....	153		.....
				Totals.....	2,624	160	6.1
<i>Burglary.</i>							
Ætna Indemnity, Hartford.....	271		.....	Ocean Accident and Guarantee, London.....	250		.....
Empire State Surety, Newark.....	405		.....	Philadelphia Casualty, Philadelphia.....	— 712	1,680	.....
				Totals.....	— 452	1,680	.....

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW HAMPSHIRE—Cont.			
Empire State Surety, New York.....	\$ 66	\$ 47	% 71.2
Fidelity and Casualty, New York.....	986	245	24.6
Lloyds Plate Glass, New York.....	2,313	767	33.2
Maryland Casualty, Baltimore.....	822	106	12.9
Metropolitan Casualty, New York.....	594	201	33.8
New Amsterdam Casualty, New York.....	76	9	11.7
New York Plate Glass, New York.....	314	83	26.4
Pennsylvania Casualty, Scranton.....	638	187	29.4
Philadelphia Casualty, Philadelphia.....	106	64	60.4
Travelers Indemnity, Hartford.....	2,269	.....	.....
Totals.....	8,067	1,726	21.3
NEW HAMPSHIRE—Cont.			
Casualty Co. of America, New York.....	708	.....	.....
Fidelity and Casualty, New York.....	3,253	370	10.9
Hartford Steam Boiler, Hartford.....	9,550	1,917	20.1
Maryland Casualty, Baltimore.....	776	.....	.....
United States Casualty, New York.....	89	.....	.....
Totals.....	14,500	2,287	15.8
NEW HAMPSHIRE—Cont.			
Fidelity and Casualty, New York.....	327	.....	.....
Travelers Indemnity, Hartford.....	63	.....	.....
Totals.....	390	.....	.....
NEW HAMPSHIRE—Cont.			
Maryland Casualty, Baltimore.....	530	.....	.....
Aggregates (New Hampshire).....	284,240	111,401	39.2
NEW HAMPSHIRE—Cont.			
Empire State Surety, New York.....	22,790	8,742	38.4
American Assurance, Philadelphia.....	4,390	761	17.3
American Fidelity, Montpelier.....	1,085	311	28.7
Casualty Co. of America, New York.....	18,468	4,015	21.7
Commonwealth Casualty, Philadelphia.....	918,469	4,747	0.5
Continental Casualty, Chicago.....	2,415	638	26.4
Empire State Surety, New York.....	4,409	44	1.0
Employers Liability, London.....	4,663	304	6.5

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW JERSEY—Cont.			
Ætna Indemnity, Hartford.....	1,244	.....	.....
American Bonding, Baltimore.....	2,363	90	3.8
American Fidelity, Montpelier.....	171	.....	.....
American Surety, New York.....	39,163	13,572	34.6
Bankers Surety, Cleveland.....	259	.....	.....
Empire State Surety, New York.....	30	.....	.....
Employers Liability, London.....	16,644	666	4.0
Fidelity and Casualty, New York.....	10,913	123	1.1
Fidelity and Deposit, Baltimore.....	1,253	.....	.....
Guarantee Co. of North America, Montreal.....	94,966	42,966	45.3
International Fidelity, New York.....	2,659	.....	.....
Metropolitan Surety, New York.....	15,186	296	1.9
National Surety, New York.....	16,532	.....	.....
United States Fidelity and Guaranty, Baltimore.....	3,523	788	22.3
United States Guaranty, New York.....	199,198	53,761	27.0
Totals.....	4,080	.....	.....
NEW JERSEY—Cont.			
Fidelity and Casualty, New York.....	261	.....	.....
Travelers Indemnity, Hartford.....	.....	.....	.....
Totals.....	4,341	.....	.....
NEW JERSEY—Cont.			
Ætna Life, Hartford.....	4,481	4,317	96.3
American Assurance, Philadelphia.....	8,711	644	7.4
American Fidelity, Montpelier.....	411	33	8.0
Continental Casualty, Chicago.....	1,235	380	30.8
Employers Liability, London.....	1,297	97	7.4
Fidelity and Casualty, New York.....	11,277	2,910	25.8
Great Eastern Casualty and Indemnity, N. Y.....	2,297	713	31.0
Maryland Casualty, Baltimore.....	42	.....	.....
Metropolitan Casualty, New York.....	368	.....	.....
New Amsterdam Casualty, New York.....	2,213	283	12.8
Norwich and London Accident, Norwich.....	187	.....	.....
Ocean Accident and Guaranty, London.....	338	100	29.6
Pacific Mutual Life, Los Angeles.....	705	807	114.0
Pennsylvania Casualty, Scranton.....	1,376	553	40.2
Philadelphia Casualty, Philadelphia.....	1,715	855	49.9
Preferred Accident, New York.....	100	2,594	259.4
Standard Accident, Detroit.....	1,633	787	48.2
Travelers, Hartford.....	7,899	4,663	59.0

Federal Casualty, Detroit		15	3,068	14.8	Travelers Indemnity, Hartford		35	547	21.5
Fidelity and Casualty, New York		20,988	1,154	14.2	United States Casualty, New York		2,544	.....	.....
Frankfort Marine, Accident & P. G., Frankfort		1,001	.....	46.9	Totals		43,655	20,797	47.6
General Accident, Perth		24,990	2,560	13.0	Liability .....		.....	.....	.....
Great Eastern Casualty and Indemnity, N. Y.		13,068	.....	.....	Aetna Life, Hartford		67,983	20,233	29.9
London Guarantee and Indemnity, London		76	.....	.....	American Fidelity, Hartford		2,473	509	14.7
Maryland Casualty, Baltimore		2,310	1,139	49.3	Casualty Co. of America, New York		18,046	3,065	16.9
Metropolitan Casualty, New York		2,483	380	15.5	Empire State Surety, New York		96	62	64.6
National Casualty, Detroit		6,408	1,226	20.7	Employers Liability, Philadelphia		14,112	2,843	20.1
New Amsterdam Casualty, New York		6,132	1,212	11.9	Employers Indemnity, Philadelphia		56,114	15,176	26.9
North American Casualty, Chicago		2,449	985	40.2	Fidelity and Casualty, New York		84,683	55,996	86.6
Norwich and London Accident, Norwich		315	.....	.....	Frankfort Marine, Accident & P. G., Frankfort		3,133	1,732	20.8
Ocean Accident and Guarantee, London		481	.....	13.3	General Accident, Perth		17,647	7,656	43.4
Pacific Mutual Life, Los Angeles		2,631	380	20.6	London Guarantee and Accident, London		2,653	10,312	288.6
Pennsylvania Casualty, Scranton		1,948	394	37.8	New Amsterdam Casualty, New York		3,373	491	14.6
Philadelphia Casualty, Philadelphia		2,864	1,902	19.9	Norwich and London Accident, Norwich		54	3,188	14.6
Preferred Accident, New York		9,073	11,579	123.4	Ocean Accident and Guarantee, London		21,826	40	3.3
Standard Accident, Detroit		9,284	4,139	63.2	Pennsylvania Casualty, Scranton		21,601	4,680	21.4
Standard Accident, New York		6,623	23,062	30.7	Philadelphia Casualty, Philadelphia		8,009	607	7.6
Travelers, Hartford		75,155	2,500	376.5	Standard Accident, Detroit		150,233	34,373	23.9
Travelers, Hartford		664	760	36.6	Travelers, Hartford		713	34	4.8
United American Life, Wilmington b		2,137	2,440	19.6	Travelers Indemnity, Hartford		4,975	10,379	205.7
United States Casualty, New York		12,438	2,440	19.6	Totals		468,119	171,983	38.7
United States Health and Accident, Saginaw		15,723	6,562	41.6	Plate Glass .....		.....	.....	.....
United Surety, Baltimore		12	.....	.....	Aetna Indemnity, Hartford		3,242	1,116	29.0
Totals		289,061	96,004	33.2	Casualty Co. of America, New York		2,410	1,165	48.3
Barbery and Theft .....		.....	.....	.....	Empire State Surety, New York		243	13	4.9
Aetna Indemnity, Hartford		6,776	1,398	20.6	Fidelity and Casualty, New York		3,267	735	33.4
American Bonding, Baltimore		1,266	643	50.8	Lloyds Plate Glass, New York		10,723	4,280	39.7
American Fidelity, Montpelier		1,115	65	6.8	Maryland Casualty, Baltimore		1,654	499	30.1
Empire State Surety, New York		155	419	270.3	Metropolitan Casualty, New York		16,943	7,534	44.5
Employers Liability, London		2,990	218	7.4	New Amsterdam Casualty, New York		514	23	4.5
Fidelity and Casualty, New York		29,233	10,129	34.7	New Jersey Plate Glass, Newark		29,085	13,332	35.4
Frankfort Marine, Accident & P. G., Frankfort		648	.....	9.2	New York Plate Glass, New York		12,408	5,065	40.8
General Accident, Perth		12,869	1,190	9.2	Pennsylvania Casualty, Scranton		2,160	1,703	78.8
Maryland Casualty, Baltimore		3,359	2,110	64.7	Philadelphia Casualty, Philadelphia		6,643	1,961	29.5
Metropolitan Surety, New York		97	.....	.....	Totals		98,967	37,923	38.3
National Surety, New York		10,297	2,623	24.5	Sprinkler .....		.....	.....	.....
New Amsterdam Casualty, New York		1,532	185	11.9	Maryland Casualty, Baltimore		768	.....	.....
New Jersey Plate Glass, Newark		4,546	898	19.5	Casualty Co. of America, New York		7,512	400	5.3
Ocean Accident and Guarantee, London		2,369	1,290	54.2	Empire State Surety, New York		25	.....	.....
United States Casualty, New York		1,209	745	6.2	Employers Liability, London		80	.....	.....
United States Fidelity and Guaranty, Baltimore		6,878	2,859	41.6	Fidelity and Casualty, New York		14,612	386	26.4
United Surety, Baltimore		2,556	768	30.0	Hartford Steam Boiler, Hartford		31,683	3,246	10.6
Totals		87,854	24,575	28.0	Maryland Casualty, Baltimore		549	5	9.1
Credit .....		.....	.....	.....	Steam Boiler .....		.....	.....	.....
American Credit Indemnity, New York		12,775	4,942	34.0	Casualty Co. of America, New York		7,512	400	5.3
Ocean Guarantee and Accident, London		1,500	.....	.....	Empire State Surety, New York		25	.....	.....
Ocean Accident and Guarantee, London		6,288	4,750	75.5	Employers Liability, London		80	.....	.....
Philadelphia Casualty, Philadelphia		975	891	40.1	Fidelity and Casualty, New York		14,612	386	26.4
Totals		21,838	9,483	44.0	Hartford Steam Boiler, Hartford		31,683	3,246	10.6
Totals .....		.....	.....	.....	Maryland Casualty, Baltimore		549	5	9.1

* Including health. b Reinsured.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>NEW JERSEY—Cont.</i>			
Ocean Accident and Guarantee, London.....	\$ 743	\$ 145	% 19.5
Philadelphia Casualty, Philadelphia.....	546	.....	.....
Travelers Indemnity, Hartford.....	1,533	.....	.....
United States Casualty, New York.....	1,516	.....	.....
Totals	58,852	4,282	7.3
<i>Surety.</i>			
Etna Indemnity, Hartford.....	2,590	185	7.3
American Bonding, Baltimore.....	9,797	158	1.6
American Fidelity, Montpelier.....	224	.....	.....
American Surety, New York.....	37,808	1,794	4.8
Empire State Surety, New York.....	268	.....	.....
Fidelity and Deposit, Baltimore.....	5,925	2,250	19.0
National Surety, New York.....	11,851	1,238	11.5
United States Fidelity and Guaranty, Baltimore.....	11,137	.....	.....
Totals	83,455	5,676	6.8
Aggregates (New Jersey)	1,855,005	429,363	31.7
<i>NEW MEXICO.</i>			
<i>Accident.</i>			
Continental Casualty, Chicago.....	24,415	13,111	53.7
Frankfort Marine, Accident & P. G., Frankfort.....	198	.....	.....
Maryland Casualty, Baltimore.....	527	70	13.3
Metropolitan Casualty, New York.....	604	4	.6
Ocean Accident and Guarantee, London.....	625	12,980	45.9
Pacific Mutual, Los Angeles.....	12,876	458	17.5
Travelers, Hartford.....	2,597	105	.....
United States Health and Accident, Saginaw.....	.....	.....	.....
Totals	56,829	26,325	46.7
<i>Burglary.</i>			
Fidelity and Casualty, New York.....	653	.....	.....
Frankfort Marine, Accident & P. G., Frankfort.....	86	.....	.....
Maryland Casualty, Baltimore.....	152	.....	.....
New Jersey Plate Glass, Newark.....	333	.....	.....
Ocean Accident and Guarantee, London.....	816	.....	.....
United States Fidelity and Guaranty, Baltimore.....	1,777	.....	.....
Totals	3,216	.....	.....
<i>NEW YORK—Cont.</i>			
Great Eastern Casualty and Indemnity, N. Y.....	\$ 87,676	\$ 24,109	% 38.9
London Guarantee and Accident, London.....	4,337	4,323	99.7
Maryland Casualty, Baltimore.....	28,492	6,550	23.0
Metropolitan Casualty, New York.....	16,795	11,393	67.8
National Casualty, Detroit.....	72,758	29,339	41.0
New Amsterdam Casualty, New York.....	47,731	23,943	50.2
North American Accident, Chicago.....	59,207	17,311	29.2
Norwich and London, Norwich.....	1,356	137	13.8
Ocean Accident and Guarantee, Los Angeles.....	48,769	9,909	19.7
Pacific Mutual Indemnity, New York.....	8,905	260	6.9
Peoples Surety, New York.....	728	663	91.3
Philadelphia Casualty, Philadelphia.....	22,553	7,919	35.1
Preferred Accident, New York.....	347,544	88,204	25.4
Standard Accident, Detroit.....	84,133	28,731	34.2
Travelers, Hartford.....	495,039	183,069	36.9
Travelers Indemnity, Hartford.....	8,493	125	3.6
United States Casualty, New York.....	212,699	58,592	27.6
United States Health and Accident, Saginaw.....	102,723	62,238	50.9
United Surety, Baltimore.....	25	.....	.....
Totals	2,940,439	1,157,473	40.7
<i>Burglary.</i>			
Etna Indemnity, Hartford.....	59,545	27,307	46.5
American Bonding, Baltimore.....	28,542	24,655	86.2
American Fidelity, Montpelier.....	11,754	11,754	100.4
Empire State Surety, New York.....	32,971	19,358	58.7
Employers Liability, London.....	12,290	1,319	14.8
Fidelity and Casualty, New York.....	205,409	97,262	47.3
Frankfort Marine, Accident & P. G., Frankfort.....	1,478	.....	.....
General Accident, Perth.....	55,943	23,978	42.9
Maryland Casualty, Baltimore.....	59,139	23,046	39.0
Metropolitan Surety, New York.....	86,403	55,773	64.5
National Surety, New York.....	133,377	40,489	30.3
New Amsterdam Casualty, New York.....	59,351	26,127	44.1
New Jersey Plate Glass, Newark.....	2,359	108	4.6
Ocean Accident and Guarantee, London.....	17,957	7,638	42.5
Peoples Surety, New York.....	11,005	17,072	154.7
United States Casualty, New York.....	19,343	8,785	45.4
United States Fidelity and Guaranty, Baltimore.....	8,414	14,304	171.0
United Surety, Baltimore.....	17,354	3,092	17.3
Totals	819,001	401,551	49.2

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—Cont.			
<i>Health.</i>			
Ætna Life, Hartford	46,410	18,324	40.6
American Fidelity, Hartford	3,188	1,114	34.9
Continental Casualty, Chicago	34,636	13,236	38.2
Empire State Surety, New York	1,337	167.1	12.5
Employers Liability, London	2,874	1,380	47.7
Fidelity and Casualty, New York	325,375	170,534	52.6
Great Eastern Casualty and Indemnity, N. Y.	25,711	8,910	34.4
London Guarantee and Indemnity, London	86	.....	.....
Maryland Casualty, Baltimore	1,806	712	39.4
Metropolitan Casualty, New York	3,616	2,615	72.3
New Amsterdam Casualty, New York	13,630	5,654	41.5
Norwich and London, Norwich	10,639	2,856	26.8
Ocean Accident and Guarantee, London	1,693	43	2.6
Pacific Mutual Indemnity, Los Angeles	1,697	436	25.7
Peoples Surety, New York	12,735	2,367	18.6
Philadelphia Casualty, Philadelphia	6,659	2,624	39.5
Phoenix Preferred Accident, Detroit	70,094	2,365	3.4
Preferred Accident, New York	14,466	8,477	58.6
Standard Accident, Detroit	74,661	38,880	52.1
Travelers, Hartford	49,840	21,975	44.1
Travelers Indemnity, Hartford	.....	.....	.....
United States Casualty, New York	.....	.....	.....
Totals	700,576	324,527	46.3
<i>Plate Glass.</i>			
Ætna Indemnity, Hartford	36,489	15,540	42.6
Casualty Co. of America, New York	59,577	13,668	22.9
Empire State Surety, New York	39,770	26,761	67.3
Fidelity and Casualty, New York	124,776	50,690	40.6
Lloyds Plate Glass, New York	153,013	94,871	62.0
Maryland Casualty, Baltimore	180,019	74,240	41.3
Metropolitan Casualty, New York	180,019	74,240	41.3
New Amsterdam Casualty, New York	27,433	26,531	96.7
New Jersey Plate Glass, Newark	27,433	26,531	96.7
New York Plate Glass, New York	241,407	95,861	39.7
Peoples Surety, New York	15,514	16,656	106.6
Philadelphia Casualty, Philadelphia	37,962	15,410	40.6
Totals	1,018,552	424,162	41.6
<i>Steam Boilers.</i>			
Casualty Co. of America, New York	24,906	1,376	5.7
Empire State Surety, New York	940	.....	.....
NORTH CAROLINA—Cont.			
Maryland Casualty, Baltimore	3,667	.....	.....
Metropolitan Surety, New York	20	.....	.....
National Surety, New York	145	.....	.....
Ocean Accident and Guarantee, London	1,081	.....	.....
United States Casualty, New York	12	.....	.....
United States Fidelity and Guaranty, Baltimore	1,274	.....	.....
United Surety, Baltimore	280	.....	.....
Totals	12,990	.....	.....
Credit.			
American Credit-Indemnity, New York	25,324	6,731	26.6
Ocean Accident and Guarantee, London	10,550	16,144	153.0
Totals	35,874	22,875	63.8
<i>Employers Liability.</i>			
Ætna Life, Hartford	10,352	4,690	45.3
Employers Indemnity, Philadelphia	6,538	4,848	74.0
Employers Liability, London	16,596	10,219	61.6
Fidelity and Casualty, New York	10,741	10,901	102.4
Maryland Casualty, Baltimore	37,539	15,241	40.8
Ocean Accident and Guarantee, London	6,806	10,788	157.0
Pennsylvania Casualty, Scranton	6,678	1,350	20.2
Standard Accident, Detroit	200	.....	.....
Travelers, Hartford	26,389	13,504	51.1
United States Casualty, New York	307	4,141	134.9
Totals	121,801	76,768	62.2
<i>Fidelity and Surety.</i>			
Ætna Indemnity, Hartford	2,360	22	1.1
American Bonding, Baltimore	12,463	11,532	92.6
American Surety, New York	9,676	11,269	116.8
Federal Union Surety, Indianapolis	790	.....	.....
Fidelity and Casualty, New York	220	.....	.....
Fidelity and Deposit, Baltimore	4,955	606	12.2
Metropolitan Surety, New York	124	.....	.....
National Surety, New York	4,530	421	9.3
Title Guaranty and Surety, Scranton	4,919	1,077	21.7
United States Fidelity and Guaranty, Baltimore	25,398	28,633	112.7
United Surety, Baltimore	2,613	.....	.....
Totals	68,617	53,620	78.1

Employers Liability, London.....	380	10,122	15.6	4,987	2,468	49.5
Fidelity and Casualty, New York.....	64,649	5,965	5.9	171	37	59.9
Hartford Steam Boiler, Hartford.....	107,199	4,568	43.6	800	150	13.7
Maryland Casualty, Baltimore.....	10,408	186	1.6	9,495	2,448	25.7
Ocean Accident and Guarantee, London.....	11,411	.....	.....	6,245	4,891	75.1
Empire State Surety, New York.....	17	.....	.....	60	50	83.3
Philadelphia Casualty, Philadelphia.....	1,735	.....	.....	5,691	2,381	41.3
Travelers Indemnity, Hartford.....	13,059	886	7.6	1,567	1,567	50.4
United States Casualty, New York.....	11,663	.....	.....	1,249	746	59.6
Totals	245,831	23,186	9.4	2,717	1,357	49.9
<i>Fly Wheel</i>						
Fidelity and Casualty, New York.....	8,390	.....	.....	4,689	3,524	75.3
Travelers Indemnity, Hartford.....	1,067	.....	.....	.....	.....	.....
Totals	9,457	.....	.....	30,264	19,468	49.6
<i>Sprinkler</i>						
Empire State Surety, New York.....	681	.....	.....	11	.....	.....
Maryland Casualty, Baltimore.....	24,947	5,220	20.9	3,293	735	22.6
United States Casualty, New York.....	3,469	2,426	61.3	1,693	415	62.1
Totals	29,567	7,645	.....	1,749	539	30.6
<i>Workmens Collectives</i>						
Standard Accident, Detroit.....	578	72	12.4	1,166	117	10.6
Aggregates (New York)	14,521,344	6,346,429	43.7	895	106	12.3
Totals .....	.....	7,645	.....	13	.....	.....
<i>North Carolina</i>						
<i>Accident</i>						
Æna Life, Hartford.....	27,009	12,207	44.6	7,670	1,885	24.6
Continental Casualty, Chicago.....	1,403	1,127	100.5	.....	.....	.....
Employers Liability, London.....	1,364	463	34.4	.....	.....	.....
Fidelity and Casualty, New York.....	19,171	8,077	16.0	.....	.....	.....
General Accident, Bath.....	2,579	888	20.3	.....	.....	.....
Maryland Casualty, Baltimore.....	19,268	11,771	69.1	.....	.....	.....
Ocean Accident and Guarantee, London.....	520	114	21.9	.....	.....	.....
Pennsylvania Casualty, Scranton.....	5,341	233	4.2	.....	.....	.....
Preferred Accident, New York.....	5,368	1,690	27.6	.....	.....	.....
Standard Accident, Detroit.....	8,213	5,316	64.7	.....	.....	.....
Travelers, Hartford.....	16,063	3,286	21.5	.....	.....	.....
United States Casualty, New York.....	4,197	827	19.7	.....	.....	.....
United States Health and Accident, Saginaw.....	2,316	1,063	36.5	.....	.....	.....
United Surety, Baltimore.....	13	.....	.....	.....	.....	.....
Totals	114,111	42,060	36.9	.....	.....	.....
<i>Burglary</i>						
Æna Indemnity, Hartford.....	476	.....	.....	.....	.....	.....
American Bonding, Baltimore.....	3,804	.....	.....	.....	.....	.....
Fidelity and Casualty, New York.....	2,721	.....	.....	.....	.....	.....
<i>Health</i>						
Æna Life, Hartford.....	.....	.....	.....	.....	.....	.....
Continental Casualty, Chicago.....	.....	.....	.....	.....	.....	.....
Employers Liability, London.....	.....	.....	.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	.....	.....	.....	.....	.....	.....
Ocean Accident and Guarantee, London.....	.....	.....	.....	.....	.....	.....
Pennsylvania Casualty, Scranton.....	.....	.....	.....	.....	.....	.....
Preferred Accident, New York.....	.....	.....	.....	.....	.....	.....
Standard Accident, Detroit.....	.....	.....	.....	.....	.....	.....
Travelers, Hartford.....	.....	.....	.....	.....	.....	.....
United States Casualty, New York.....	.....	.....	.....	.....	.....	.....
United States Health and Accident, Saginaw.....	.....	.....	.....	.....	.....	.....
United Surety, Baltimore.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....
<i>Plate Glass</i>						
Æna Indemnity, Hartford.....	.....	.....	.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Lloyds Plate Glass, New York.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	.....	.....	.....	.....	.....	.....
Metropolitan Casualty, New York.....	.....	.....	.....	.....	.....	.....
New York Plate Glass, New York.....	.....	.....	.....	.....	.....	.....
United Surety, Baltimore.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....
<i>Steam Boiler</i>						
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Hartford Steam Boiler, Hartford.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....
<i>Fly Wheel</i>						
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	.....	.....	.....	.....	.....	.....
United States Casualty, New York.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....
<i>Aggregates (North Carolina)</i>						
Æna Life, Hartford.....	.....	.....	.....	.....	.....	.....
Casualty Co. of America, New York.....	.....	.....	.....	.....	.....	.....
Continental Casualty, Hammond.....	.....	.....	.....	.....	.....	.....
Empire State Surety, New York.....	.....	.....	.....	.....	.....	.....
Employers Liability, London.....	.....	.....	.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Frankfort Marine, Accident & P. G., Frankfort.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....
<i>North Dakota</i>						
<i>Accident</i>						
Æna Life, Hartford.....	.....	.....	.....	.....	.....	.....
Casualty Co. of America, New York.....	.....	.....	.....	.....	.....	.....
Continental Casualty, Hammond.....	.....	.....	.....	.....	.....	.....
Empire State Surety, New York.....	.....	.....	.....	.....	.....	.....
Employers Liability, London.....	.....	.....	.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....
Frankfort Marine, Accident & P. G., Frankfort.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NORTH DAKOTA—Cont.			
Great Eastern Casualty and Indemnity, N. Y.	\$ 907	\$ 430	83.2
Imperial Casualty, Detroit	853	130	36.6
Maryland Casualty, Baltimore	2,295	135	5.9
Metropolitan Casualty, New York	85	..	..
National Casualty, Detroit	5,213	1,115	17.9
North American Accident, Chicago	2,004	1,453	22.9
Ocean Accident and Guaranty, New York	1,555	1,293	74.5
Pacific Mutual Life, Los Angeles	3,993	2,793	29.7
Standard Accident, Detroit	2,093	1,487	75.8
Travelers, Hartford	13,550	7,323	39.5
Totals	111,948	37,041	31.1
Burglary.			
Etna Indemnity, Hartford	3,019	3,238	108.9
American Bank, Minneapolis	1,804	..	..
Empire State Surety, New York	473	..	..
Frankfort Marine, Accident & F. G., Frankfort	1,233	2,473	126.2
Fidelity and Casualty, New York	1,234	..	..
Maryland Casualty, Baltimore	1,255	1,208	36.0
Metropolitan Surety, New York	3,354	..	..
Ocean Accident and Guaranty, London	414	..	..
United States Fidelity and Guaranty, Baltimore	96	..	..
Totals	13,079	6,975	53.3
Employers Liability.			
Etna Life, Hartford	1,075	..	..
Casualty Co. of America, New York	21	..	..
Empire State Surety, New York	7,148	1,651	23.1
Employers Liability, London	1,228	379	30.9
Fidelity and Casualty, New York	142	..	..
Frankfort Marine, Accident & F. G., Frankfort	36	..	..
Maryland Casualty, Baltimore	2,449	61	2.5
Travelers, Hartford	19	..	..
Totals	12,203	2,092	17.1
Fidelity and Surety.			
Etna Indemnity, Hartford	3,146	..	..
American Bonding, Baltimore	876	..	..
American Surety, New York	8,027	..	..
OHIO.			
Accident.			
Etna Life, Hartford	135,392	\$ 61,392	45.2
American Assurance	1,694	1,694	99.0
American Casualty, Baltimore	4,993	4,993	98.0
American Fidelity, Reading	13,153	..	..
Casualty Co. of America, New York	2,391	3,500	94.6
Commonwealth Casualty, Philadelphia	12,997	9,470	73.1
Continental Casualty, Chicago	17,844	41,735	40.7
Empire State Surety, New York	102,779	41,735	94.1
Fidelity and Casualty, New York	7,732	4,452	57.6
Employers Liability, London	7,021	7,021	100.0
Federal Casualty, Detroit	7,938	4,026	50.8
Fidelity and Casualty, New York	78,313	39,270	50.2
Frankfort Marine, Accident & F. G., Frankfort	3,510	3,510	100.0
General Accident, Perth	158,294	82,343	51.9
Great Eastern, New York	59,579	22,194	37.2
Maryland Casualty, Baltimore	36,214	15,289	42.2
Metropolitan Casualty, New York	8,513	1,096	12.7
National Casualty, Detroit	33,149	83,243	250.8
New Amsterdam Casualty, New York	14,617	37,983	259.9
Ocean Accident and Guaranty, Chicago	102,383	4,813	4.7
Pacific Mutual Life, Los Angeles	30,967	10,973	35.4
Pennsylvania Casualty, Scranton	26,792	14,008	52.3
Philadelphia Casualty, Philadelphia	24,712	4,942	20.0
Phoenix Preferred Accident, Detroit	22,533	6,795	30.1
Preferred Accident, New York	16,119	17,656	109.5
Standard Accident, Detroit	143,438	49,271	34.3
Travelers, Hartford	246,101	106,946	43.5
Travelers Indemnity, Hartford	633	..	..
United States Casualty, New York	27,859	15,791	56.7
United States Health and Accident, Detroit	83,416	34,222	41.0
United Surety, Baltimore	33	..	..
Totals	1,552,049	613,061	39.5
Burglary.			
Etna Indemnity, Hartford	13,997	5,370	38.4
American Bonding, Baltimore	3,139	516	16.3
American Casualty, Reading	494	..	..
American Fidelity, Montpelier	1,093	106	15.3
Empire State Surety, New York	274	405	147.8
Employers Liability, London	1,844	76	4.1
Fidelity and Casualty, New York	33,008	3,864	10.3
Frankfort Marine, Accident & F. G., Frankfort	525	..	..

Empire State Surety, New York.....	1,590	160	9.4	Maryland Casualty, Baltimore.....	10,247	2,246	22.9
Federal Union Surety, Indianapolis.....	253	.....	.....	Metropolitan Surety, New York.....	3,683	1,177	32.0
Fidelity and Deposit, Baltimore.....	247	.....	.....	National Surety, New York.....	2,943	1,638	55.3
Fidelity and Deposit, New York.....	1,413	40	2.8	New Amsterdam Casualty, New York.....	3,925	880	22.4
Metropolitan Surety, New York.....	7,711	.....	.....	New Jersey Plate Glass, Newark.....	2,371	1,535	64.9
National Surety, New York.....	1,780	.....	.....	Ocean Accident and Guarantee, London.....	1,781	1,535	85.7
Northern Trust, Fargo.....	88,183	3,716	10.3	Pacific Coast Casualty, San Francisco.....	1,949	3,051	301.9
Title Guaranty and Surety, Scranton.....	2,783	.....	.....	Pacific States Casualty, New York.....	506	1,160	22.3
United States Fidelity and Guaranty, Baltimore.....	6,014	3,066	51.0	United States Fidelity and Guaranty, Baltimore.....	21,471	6,460	29.3
United Surety, Baltimore.....	813	.....	.....	United Surety, Baltimore.....	767	8	1.0
Totals	64,946	6,973	10.3	Totals	105,007	26,143	24.3
<i>Health.</i>				<i>Credit.</i>			
Ætna Life, Hartford.....	123	.....	46.3	American Credit, New York.....	85,613	25,933	30.3
Continental Casualty, Hammond.....	10,123	4,687	63.6	Ocean Accident and Guarantee, London.....	65,081	28,706	41.0
Empire State Surety, New York.....	3,458	207	240.7	Philadelphia Casualty, Philadelphia.....	37,434	5,732	21.0
Fidelity and Casualty, New York.....	86	23	41.2	Totals	173,173	53,416	32.3
Great Eastern Casualty and Indemnity, N. Y.....	279	180	64.5	Ætna Life, Hartford.....	216,104	73,510	36.3
Maryland Casualty, Baltimore.....	100	61	8.3	Casualty Co. of America, New York.....	79,984	6,629	8.3
Ocean Accident and Guarantee, New York.....	604	.....	.....	Empire State Surety, New York.....	14,776	3,633	24.6
Pacific Mutual, Los Angeles.....	106	783	39.9	Employers Liability, London.....	123,077	30,886	25.5
Standard Accident, Detroit.....	1,968	.....	.....	Fidelity and Casualty, New York.....	103,150	23,066	26.5
Travelers, Hartford.....	17,086	8,246	49.4	Frankfort Marine, Accident & P. G., Frankfort.....	3,040	346	10.0
Totals	37,086	8,246	49.4	Maryland Casualty, Baltimore.....	15,466	15,466	36.3
Ætna Indemnity, Hartford.....	337	165	49.0	Ocean Accident and Guarantee, London.....	127,113	103,576	83.3
Casualty Co. of America, New York.....	446	164	36.9	Standard Accident, Detroit.....	69,500	49.6	49.6
Empire State Surety, New York.....	318	.....	.....	Travelers, Hartford.....	74,512	220	26.6
Fidelity and Casualty, New York.....	1,616	655	40.5	United States Casualty, New York.....	1,576	3,067	117.5
Lloyds Plate Glass, New York.....	1,066	687	40.5	Totals	1,113,588	463,414	41.4
Maryland Casualty, Baltimore.....	743	378	33.8	Ætna Indemnity, Hartford.....	23,196	3,249	14.0
Metropolitan Casualty, New York.....	571	606	36.0	American Bonding, Baltimore.....	74,441	23,107	39.1
New York Plate Glass, New York.....	1,663	.....	.....	American Fidelity, Montpelier.....	2,200	20,923	13.6
Totals	7,413	2,749	37.1	American Surety, New York.....	154,355	34,763	66.2
Casualty Co. of America, New York.....	70	.....	.....	Bankers Surety, Cleveland.....	63,459	.....	.....
Hartford Steam Boiler, Hartford.....	1,117	.....	.....	Citizens Trust and Guaranty, Parkersburg.....	4,080	188	8.6
Maryland Casualty, Baltimore.....	599	.....	.....	Empire State Surety, New York.....	6,320	.....	.....
Totals	1,797	.....	.....	Employers Liability, London.....	694	20,050	118.9
Steam Boiler.....	.....	.....	.....	Federal Union Surety, Indianapolis.....	16,866	35,306	42.9
Casualty Co. of America, New York.....	70	.....	.....	Fidelity and Casualty, New York.....	13,026	2,853	47.4
Hartford Steam Boiler, Hartford.....	1,117	.....	.....	Fidelity and Deposit, Baltimore.....	82,351	6,084	47.4
Maryland Casualty, Baltimore.....	599	.....	.....	Illinois Surety, Chicago.....	4,137	.....	.....
Totals	1,797	.....	.....	Metropolitan Surety, New York.....	35,613	7,994	22.4
Sprinkler.....	.....	.....	.....	National Surety, New York.....	27,189	1,337	4.9
Maryland Casualty, Baltimore.....	53	.....	.....	Title Guaranty and Surety, Scranton.....	111,496	21,106	18.9
Aggregates (North Dakota).....	238,366	64,051	28.0	United States Fidelity and Guaranty, Baltimore.....	10,932	719	6.6
Totals	238,366	64,051	28.0	Totals	624,013	177,590	28.5

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OHIO—Cont.				OKLAHOMA—Cont.			
<i>Health.</i>				<i>Burglary and Theft.</i>			
Aetna Life, Hartford	20,548	9,999	34.0	Aetna Indemnity, Hartford	592	19	3.2
American Assurance, Philadelphia	5,076	1,124	22.1	American Bank, Minneapolis	66	...	...
American Fidelity, Montpelier	794	144	50.7	Fidelity and Casualty, New York	5,013	6,046	120.6
Continental Casualty, Chicago	35,352	18,352	48.0	Frankfort Marine, Accident & P. G., Frankfort	785	...	...
Empire State Surety, New York	524	76	22.5	Maryland Casualty, Baltimore	3,331	972	29.2
Employers Liability, London	1,477	546	39.6	New Jersey Plate Glass, Newark	85	1,435	70.4
Fidelity and Casualty, New York	24,723	8,326	34.2	Ocean Accident and Guarantee, London	2,023	...	...
Fidelity Eastern, New York	17,539	11,839	67.6	Totals	11,853	8,462	71.4
Great Eastern, New York	1,948	644	34.8				
Maryland Casualty, Baltimore	1,285	781	60.7	<i>Employers Liability.</i>			
Metropolitan Casualty, New York	3,090	1,993	66.0	Aetna Life, Hartford	4,115	284	6.9
New Amsterdam Casualty, New York	1,690	771	48.7	Fidelity and Casualty, New York	1,700	137	8.1
Ocean Accident and Guarantee, London	1,532	2,457	45.5	Frankfort Marine, Accident & P. G., Frankfort	1,597	113	13.8
Pacific Mutual Life, Los Angeles	5,655	5,973	52.0	Maryland Casualty, Baltimore	6,163	1,753	28.9
Pennsylvania Casualty, Scranton	13,200	4,739	32.6	Ocean Accident and Guarantee, London	1,377	70	5.1
Philadelphia Casualty, Philadelphia	8,242	3,636	42.6	Totals	13,952	2,885	17.1
Preferred Accident, New York	5,838	7,579	72.4				
Standard Accident, Detroit	10,466	6,938	33.4	<i>Fidelity and Surety.</i>			
Travelers, Hartford	20,391	1,757	35.5	American Surety, New York	19,461	4,617	23.7
Travelers Indemnity, Hartford	4,860	...	...	Commerce Trust, Kansas City	7,451	...	...
United States Casualty, New York	...	...	...	National Surety, New York	2,473	...	...
Totals	181,541	83,160	45.8	Southern Surety, Denison	54,468	...	...
				Totals	85,983	4,617	5.4
<i>Plate Glass.</i>							
Aetna Indemnity, Hartford	5,457	2,148	39.4	Aetna Indemnity, Hartford	119	65	54.6
American Casualty, Reading	1,365	489	35.9	Fidelity and Casualty, New York	779	572	73.4
Casualty Co. of America, New York	1,460	324	22.2	Lloyds Plate Glass, New York	2,090	1,537	73.6
Empire State Surety, New York	1,016	4,904	37.7	Maryland Casualty, Baltimore	2,304	853	42.6
Fidelity and Casualty, New York	12,349	7,345	59.5	Metropolitan Casualty, New York	2,642	1,330	50.3
Lloyds Plate Glass, New York	23,080	5,093	22.1	New Jersey Plate Glass, Newark	317	1,343	108.3
Maryland Casualty, Baltimore	12,978	9,339	72.3	New York Plate Glass, New York	2,366	1,398	57.3
Metropolitan Casualty, New York	11,029	5,296	48.0	Totals	10,487	6,127	58.4
New Amsterdam Casualty, New York	11,446	1,917	16.8				
New York Plate Glass, New York	8,953	1,917	21.4	<i>Steam Boiler.</i>			
Pacific Surety, San Francisco	2,744	1,345	49.0	Fidelity and Casualty, New York	1,098	...	...
Pennsylvania Casualty, Scranton	12,792	1,385	10.8	Hartford Steam Boiler, Hartford	635	...	...
Philadelphia Casualty, Philadelphia	16,643	9,965	60.1	Maryland Casualty, Baltimore	296	...	...
Pacific Coast Casualty, San Francisco	89	83	23.3				
United Surety, Baltimore	156	...	...	Totals	113,334	47,933	42.3

<i>Steam Boiler.</i> Casualty Co. of America, New York.....	5,704	.....	.....	.....	150	.....	.....
Empire State Surety, New York.....	21,960	2,942	10.2	.....	2,107	.....	.....
Fidelity and Casualty, New York.....	64,419	8,990	8.3	.....	3,510	3,375	110.4
Hartford Steam Boiler, Hartford.....	7,100	10,136	142.3	.....	85	.....	.....
Maryland Casualty, Baltimore.....	5,669	2,601	46.0	.....	257	45	17.5
Ocean Accident and Guarantee, London.....	.....	135	.....	.....	184,834	44,484	24.1
Philadelphia Casualty, Philadelphia.....	4,543	.....	.....	.....	40,290	28,231	65.2
Travelers Indemnity, Hartford.....	687	.....	.....	.....	10,118	5,276	52.1
United States Casualty, New York.....	.....	.....	.....	.....	12,269	3,963	37.9
Totals	119,877	21,794	18.2	.....	2,572	840	74.0
<i>Live Stock.</i> Indiana and Ohio Live Stock, Crawfordsville.....	14,402	2,710	18.3	.....	5,132	11,895	186.4
<i>Workmens Collective.</i> Standard Accident, Detroit.....	17,293	6,603	38.6	.....	2,725	938	33.0
<i>Sprinkler.</i> Maryland Casualty, Baltimore.....	10,540	3,114	29.5	.....	24,064	21,149	37.9
United States Casualty, New York.....	5,094	685	13.0	.....	8,908	285	43.1
Totals	16,224	3,799	23.4	.....	13,755	6,376	66.3
<i>Fly-Wheel.</i> Fidelity and Casualty, New York.....	6,195	7,057	113.9	.....	19,344	11,066	90.3
Travelers Indemnity, Hartford.....	345	.....	.....	.....	1,243	6,261	421.4
Totals	6,540	7,057	107.9	.....	2,144	1,253	44.0
Aggregates (Ohio)	4,047,651	1,516,779	37.5	.....	7,374	3,172	40.3
<i>OKLAHOMA.</i> <i>Accident and Health.</i> Etna Life, Hartford.....	87	26	29.9	.....	7,466	2,389	38.7
Continental Casualty, Chicago.....	11,472	3,972	34.6	.....	400	.....	54.4
Fidelity and Casualty, New York.....	6,237	1,516	24.1	.....	4,591	2,499	63.6
Frankfort Marine, Accident & P. G., Frankfort.....	555	63	11.4	.....	163,468	107,205	16.9
Maryland Casualty, Baltimore.....	3,976	1,445	36.3	.....	16,399	146,455	.....
Metropolitan Casualty, New York.....	893	123	23.9	.....	13,896	2,945	.....
North American Accident, Chicago.....	1,944	946	45.9	.....	1,732	214,174	.....
Ocean Accident and Guarantee, London.....	2,155	800	19.0	.....	145,530	864,974	432.7
Pacific Mutual, Los Angeles.....	5,490	2,396	60.0	.....	456	493	111.0
Preferred Accident, New York.....	2,510	713	26.4	.....	299	18	6.0
Standard Accident, Detroit.....	1,510	1,094	71.3	.....	555	662	101.3
Sum Accident, Oklahoma City.....	8,413	2,257	27.3	.....	775	213	37.4
Travelers, Hartford.....	5,477	965	32.9	.....	906	654	72.3
United States Health and Accident, Saginaw.....	2,626	168	16.2	.....	1,237	890	76.1
Wilday Protective Association, Guthrie.....	1,096	1,402	33.0	.....	.....	.....	.....
Woodmens Casualty, Springfield.....	4,896	1,402	33.0	.....	.....	.....	.....
Totals	56,750	13,973	33.4	.....	.....	.....	.....

Gross.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Oregon—Cont.</i>			
Metropolitan Casualty, New York.....	\$ 221	\$ 86	38.9
New York Plate Glass, New York.....	1,102	577	52.4
Union Guarantee, Portland.....	658	56	8.5
Totals.....	6,239	3,627	58.1
<i>Steam Boiler.</i>			
Casualty Co. of America, New York.....	812	.....	.....
Fidelity and Casualty, New York.....	792	.....	.....
Hartford Steam Boiler, Hartford.....	3,660	899	29.5
Totals.....	4,654	899	19.3
Aggregates (Oregon).....	254,958	476,705	186.9
Note.—The above report on Oregon is that published by the State Insurance Department. The following figures have since been received by THE SPECTATOR direct from companies operating in that State:			
<i>Accident.</i>			
Ætna Life, Hartford.....	9,753	1,530	15.7
Casualty Co. of America, New York.....	4,539	1,808	39.8
Employers Liability, London.....	3,689	359	9.7
Frankfort Marine, Accident & P. G., Frankfort.....	*1,017	*111	10.9
General Accident, Perth.....	*962	*285	29.6
Maryland Casualty, Baltimore.....	5,194	995	19.2
Pacific Mutual Life, Los Angeles.....	5,468	3,975	72.7
Standard Accident, Detroit.....	10,393	2,101	20.2
United States Casualty, New York.....	132	.....	.....
<i>Burglary and Theft.</i>			
Frankfort Marine, Accident & P. G., Frankfort.....	149	.....	.....
Maryland Casualty, Baltimore.....	1,955	548	28.0
<i>Employers Liability.</i>			
Ætna Life, Hartford.....	55,777	24,547	44.0
Casualty Co. of America, New York.....	10,854	3,468	32.0
Employers Liability, London.....	14,107	11,570	82.0
Frankfort Marine, Accident & P. G., Frankfort.....	44,046	21,088	47.8
Maryland Casualty, Baltimore.....	10,416	3,992	38.3
Pacific Coast Casualty, San Francisco.....	30,408	11,064	36.4
Standard Accident, Detroit.....	.....	519	.....
United States Casualty, New York.....	137	.....	.....
<i>PENNSYLVANIA—Cont.</i>			
Norwich and London Accident, Norwich.....	\$ 832	\$	% 13.2
Ocean Accident and Guarantee, London.....	13,571	1,785	13.2
Pacific Mutual, Los Angeles.....	15,466	4,711	30.4
Penn Sick and Accident, Leachburg.....	*4,499	*2,421	53.8
Pennsylvania Casualty, Scranton.....	52,471	27,117	51.7
Philadelphia Casualty, Philadelphia.....	53,389	26,621	49.7
Phoenix Preferred Accident, Detroit.....	*36,871	*11,834	32.1
Standard Life and Accident, New York.....	87,967	34,396	39.1
Standard Life and Accident, Detroit.....	52,625	28,428	54.0
Travelers, Hartford.....	313,621	86,193	27.5
Travelers Indemnity, Hartford.....	1,288	.....	.....
Union Health and Accident, Denver.....	*1,253	*493	39.7
United American, Wilmington.....	*57,494	*26,047	45.3
United States Casualty, New York.....	27,907	10,483	37.6
United States Health and Accident, Saginaw.....	*74,116	*33,649	45.4
United Surety, Baltimore.....	88	.....	.....
Woodmens Casualty, Indianapolis.....	*10,536	*3,193	30.3
Totals.....	2,169,342	852,641	39.3
<i>Burglary.</i>			
Ætna Indemnity, Hartford.....	4,330	553	12.8
American Bank, Minneapolis.....	17	.....	.....
American Bonding, Baltimore.....	3,216	741	23.0
American Casualty, Reading.....	3,640	1,211	33.0
Central Fidelity, Montpelier.....	7,866	1,910	24.3
Central Accident, Pittsburgh.....	3,250	67	2.1
Empire State Surety, New York.....	315	111	35.2
Employers Liability, London.....	13,479	819	6.1
Fidelity and Casualty, New York.....	51,951	4,379	8.4
Frankfort Marine, Accident & P. G., Frankfort.....	17	157	18.3
General Accident, Perth.....	23,155	9,940	42.9
Maryland Casualty, Baltimore.....	16,275	5,689	34.9
Metropolitan Surety, New York.....	297	550	208.1
National Surety, New York.....	1,261	405	32.1
New Amsterdam Casualty, New York.....	1,476	445	30.1
New Jersey Plate Glass, Newark.....	812	77	9.5
Ocean Accident and Guarantee, London.....	5,997	155	2.6
Pacific Coast Casualty, San Francisco.....	365	447	122.5
United States Casualty, New York.....	2,097	48	2.3
United States Fidelity and Guarantee, Baltimore.....	40,375	8,748	21.7
United Surety, Baltimore.....	10,634	2,918	27.5
Totals.....	191,574	39,370	20.5

<i>Fidelity and Surety.</i>		<i>Credit.</i>		<i>Employers Liability.</i>	
American Surety, New York.....		American Credit Indemnity, New York.....		American Accident and Liability, Hartford.....	
<i>Health.</i>		<i>Plate Glass.</i>		<i>Steam Boiler.</i>	
Ætna Life, Hartford.....		Casualty Co. of America, New York.....		Maryland Casualty, Baltimore.....	
Employers Liability, London.....		Maryland Casualty, Baltimore.....		Casualty Co. of America, New York.....	
Maryland Casualty, Baltimore.....		Casualty Co. of America, New York.....		Maryland Casualty, Baltimore.....	
Pacific Mutual Life, Los Angeles.....		Casualty Co. of America, New York.....		Casualty Co. of America, New York.....	
Standard Accident, Detroit.....		Casualty Co. of America, New York.....		Maryland Casualty, Baltimore.....	
United States Casualty, New York.....		Casualty Co. of America, New York.....		Maryland Casualty, Baltimore.....	
Totals.....		Totals.....		Totals.....	
14,247		148,455		153,987	
1,049		204		6,073	
321		56		16,480	
520		142		27,083	
1,041		1,285		15,439	
653		551		77,740	
130		.....		36.6	
317		18		80	
2,267		980		26,280	
812		.....		1,770	
1,145		.....		4,904	
900		698		20,190	
164,720		104,680		14	
84,676		30,403		76,104	
*70,796		*41,074		42,640	
10,164		3,741		22,977	
14,995		4,305		13,443	
202,771		62,867		21,857	
*82,815		*23,149		17,424	
Commonwealth Casualty, Philadelphia.....		16,658		1,638	
Continental Casualty, Chicago.....		45,748		37,297	
Empire State Surety, New York.....		846		.....	
Federal Casualty, New York.....		1,058		.....	
Federal Casualty, Detroit.....		20,515		.....	
Frankford Marine, Accident & P. G., Frankfort.....		*89,151		.....	
General Accident, Perth.....		132,680		.....	
Great Eastern Casualty and Indemnity, N. Y.....		*153,915		.....	
Imperial Assurance, Pittsburgh.....		*78,900		.....	
Keystone Indemnity, Harrisburg.....		27,715		.....	
Liberty Casualty, Pittsburgh.....		*16,751		.....	
London Guarantee and Accident, London.....		*3,686		.....	
Maryland Casualty, Baltimore.....		3,912		.....	
Metropolitan Casualty, New York.....		12,148		.....	
National Casualty, Detroit.....		5,245		.....	
National Relief, Philadelphia.....		*70,781		.....	
New Amsterdam Casualty, New York.....		*25,690		.....	
North American Accident, Chicago.....		6,476		.....	
Totals.....		*29,006		.....	
Totals.....		921,719		360,066	
Totals.....		39.1		39.1	

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—Cont.			
<i>Etna Life, Hartford, Health.</i>	\$ 33,234	\$ 11,735	35.4
American Assurance, Philadelphia	71,532	25,705	35.9
American Fidelity, Montpelier	4,937	5,509	111.1
Central Accident, Pittsburgh	38,988	15,737	40.3
Continental Casualty, Chicago	18,078	7,336	40.6
Empire State Surety, New York	57	1,904	3,283
Employers Liability, London	5,250	73,265	1,391
Fidelity and Casualty, New York	9,116	23,538	25.8
Great Eastern Casualty, and Indemnity, N. Y.	1,173	4,313	36.9
Maryland Casualty, Baltimore	3,333	750	22.5
Metropolitan Casualty, New York	1,913	1,362	71.2
New Amsterdam Casualty, New York	1,119	1,375	123.0
Norwich and London, Norwich	1,392	1,431	102.8
Ocean Accident and Guarantee, London	9,445	14,131	149.2
Pacific Mutual, Los Angeles	27,173	14,131	52.1
Pennsylvania Casualty, Scranton	24,452	5,093	20.8
Philadelphia Casualty, Philadelphia	12,453	5,397	43.3
Preferred Accident, New York	12,450	5,332	42.8
Standard Accident, Detroit	45,493	16,675	36.7
Travelers, Hartford	12,103	6,120	50.6
United States Casualty, New York	12,043	6,120	50.8
Totals	407,933	155,641	38.4
<i>Plate Glass.</i>			
<i>Etna Indemnity, Hartford.</i>	\$ 3,323	\$ 646	19.1
Casualty Co. of America, New York	2,553	841	32.9
Central Accident, Pittsburgh	25,713	10,254	40.3
Empire State Surety, New York	32,613	9,777	29.9
Fidelity and Casualty, New York	16,385	5,790	35.3
Lloyd's Plate Glass, Baltimore	6,224	1,413	22.7
Maryland Casualty, New York	17,733	7,707	43.4
Metropolitan, New York	1,103	413	37.7
New Amsterdam Casualty, New York	1,103	413	37.7
New Jersey Plate Glass, Newark	19,560	2,706	13.8
New York Plate Glass, New York	6	7,736	38.9
Pacific Coast Casualty, San Francisco	5,623	1,944	34.6
Pennsylvania Casualty, Scranton	12,885	6,986	53.8
Philadelphia Casualty, Philadelphia	25,882	11,505	44.5
United States Plate Glass, Philadelphia			
Totals	147,640	56,515	38.3
RHODE ISLAND—Cont.			
<i>Philadelphia Casualty, Philadelphia.</i>	\$ 1,016	\$ 86	8.5
Preferred Accident, New York	7,850	4,235	53.9
Standard Accident, Detroit	1,385	933	67.4
Travelers, Hartford	15,733	1,900	12.1
Travelers Indemnity, Hartford	81	321	39.6
United States Casualty, New York	1,073	321	29.9
United States Health and Accident, Saginaw	203	321	158.1
Totals	75,683	13,644	18.0
<i>Burglary.</i>			
<i>Etna Indemnity, Hartford.</i>	\$ 549	\$ 55	9.7
American Bonding, Baltimore	110	55	50.0
Employers Liability, London	13	506	38.9
Fidelity and Casualty, New York	3,459	506	14.5
Frankfort Marine, Accident & P. G., Frankfort	19	1,943	102.3
General Accident, Perth	821	1,943	236.7
Maryland Casualty, Baltimore	1,313	1,943	148.0
National Surety, New York	1,349	1,943	144.1
New Amsterdam Casualty, New York	109	1,943	178.2
New Jersey Plate Glass, Newark	151	1,943	128.7
Ocean Accident and Guarantee, London	570	1,943	340.9
United States Fidelity and Guaranty, Baltimore	504	1,943	385.4
United Surety, Baltimore	193	1,943	100.6
Totals	8,979	1,804	20.1
<i>Credit.</i>			
<i>American Credit, New York.</i>	\$ 7,073	\$ 703	10.0
Ocean Accident and Guarantee, London	2,560	83	3.0
Philadelphia Casualty, Philadelphia	1,004	17	1.7
Totals	10,637	803	7.5
<i>Employers Liability.</i>			
<i>Etna Life, Hartford.</i>	\$ 383,163	\$ 27,397	7.1
Casualty Co. of America, New York	11,136	6,155	55.3
Employers Liability, London	33,774	18,337	54.3
Fidelity and Casualty, New York	28,883	9,559	33.1
Frankfort Marine, Accident & P. G., Frankfort	4,553	8,640	189.8
London Guarantee and Accident, London	6,968	1,171	16.9
Maryland Casualty, Baltimore	12,490	12,734	101.9
New Amsterdam Casualty, New York	2,254	2,254	100.0
Ocean Accident and Guarantee, London	4,103	7,663	187.0

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
RHODE ISLAND—Cont.			
Pacific Surety, San Francisco	\$ 313	\$ 56	% 17.9
Pennsylvania Casualty, Scranton	1,213	774	63.9
Philadelphia Casualty, Philadelphia	1,051	674	64.1
Totals	13,912	6,115	44.0
Steam Boiler.			
Casualty Co. of America, New York	1,467	.....	.....
Employers Liability, London	1,600	.....	.....
Fidelity and Casualty, New York	2,321	.....	.....
Hartford Steam Boiler, Hartford	13,515	167	1.2
Maryland Casualty, Baltimore	559	.....	.....
Ocean Accident and Guarantee, London	315	.....	.....
Philadelphia Casualty, Philadelphia	99	33	32.3
Travelers Indemnity, Hartford	276	.....	.....
United States Casualty, New York	170	.....	.....
Totals	13,881	199	1.1
Fly Wheel.			
Fidelity and Casualty, New York	1,773	.....	.....
Travelers Indemnity, Hartford	100	.....	.....
Totals	1,873	.....	.....
Sprinkler.			
Maryland Casualty, Baltimore	561	15	2.7
Aggregates (Rhode Island)	490,177	138,665	27.3
SOUTH CAROLINA.			
Accident.			
Ætna, Hartford	15,525	3,714	23.9
Continental Casualty, Chicago	966	117	12.1
Employers Liability, London	668	207	30.9
Fidelity and Casualty, New York	11,200	8,163	72.9
General Accident, Perth	45,770	1,904	4.2
Maryland Casualty, Baltimore	10,203	7,235	71.9
Metropolitan Casualty, New York	2,338	33	1.4
New Amsterdam Casualty, New York	380	1,898	500.0
Ocean Accident and Guarantee, London	1,222	11	0.9
Pacific Mutual, Los Angeles	277	46	16.6
Pennsylvania Casualty, Scranton	1,051	353	33.6
Plate Glass.			
Ætna Indemnity, Hartford	241	131	54.4
Fidelity and Casualty, New York	2,045	669	32.7
Lloyds Plate Glass, New York	1,748	495	28.3
Maryland Casualty, Baltimore	1,008	137	13.7
Metropolitan Casualty, New York	2,468	550	22.1
New Amsterdam Casualty, New York	158	30	19.0
Pennsylvania Casualty, Scranton	538	109	20.3
United Surety, Baltimore	4	.....	.....
Totals	8,225	2,121	25.8
Steam Boiler.			
Fidelity and Casualty, New York	1,807	.....	.....
Hartford Steam Boiler, Hartford	16,334	2,136	13.1
Maryland Casualty, Baltimore	2,997	131	4.4
Ocean Accident and Guarantee, London	664	60	9.0
Totals	20,902	2,327	11.1
Fly Wheel.			
Fidelity and Casualty, New York	1,618	.....	.....
Sprinkler.			
Maryland Casualty, Baltimore	176	.....	.....
Aggregates (South Carolina)	258,351	118,210	46.2

Preferred Accident, New York.....	6,154	1,070	17.4	SOUTH DAKOTA.			
Standard Accident, Detroit.....	11,297	4,328	38.3	Accident.			
Travelers, Hartford.....	5,348	1,415	26.5	Ætna Life, Hartford.....	2,214	677	30.6
United States Casualty, New York.....	6,246	1,317	21.1	American, Lincoln.....	1,233	1,233	54.8
United States Health and Accident, Saginaw.....	1,986	643	32.3	Bankers Accident, Des Moines.....	2,202	608	27.6
United Surety, Baltimore.....	190	634	40.7	Continental Casualty, Chicago.....	16,069	8,222	51.2
Woodmen Casualty, Springfield.....	830	234	28.1	Consolidated Casualty, Minneapolis.....	1,273	570	45.1
Totals.....	80,696	33,013	40.9	Empire State Surety, New York.....	15	15	1.0
Ætna Indemnity, Hartford.....	175	.....	.....	Federal Casualty, Detroit.....	1,619	597	36.9
American Bonding, Baltimore.....	121	.....	.....	Great Eastern Casualty and Indemnity, N. Y.....	1,147	76	6.6
Empire State Surety, New York.....	10	.....	.....	Great Western Casualty, Des Moines.....	826	548	66.2
Fidelity and Casualty, New York.....	1,711	.....	.....	Maryland Casualty, Baltimore.....	2,263	459	19.1
New Amsterdam Casualty, Baltimore.....	1,124	10	.....	Metropolitan Casualty, New York.....	60	.....	.....
New York.....	289	.....	.....	National Casualty, Detroit.....	213	956	28.4
Ocean Accident and Guarantee, London.....	776	.....	.....	National Casualty, Chicago.....	12,213	2,072	17.0
Ocean Accident and Guarantee, New York.....	273	.....	.....	Northern American Accident, Chicago.....	11,154	1,071	9.6
United States Casualty, New York.....	1,643	.....	.....	Pacific Mutual, Los Angeles.....	788	167	21.7
United States Fidelity and Guaranty, Baltimore.....	408	163	9.3	Standard Accident, Detroit.....	1,878	2,215	118.5
United Surety, Baltimore.....	6,529	163	2.5	Travelers, Hartford.....	8,883	13,089	147.4
Totals.....	12,850	8,449	65.8	Union Health and Accident, Denver.....	906	206	22.7
American Credit, New York.....	6,860	5,986	87.4	United States Health and Accident, Saginaw.....	181	970	53.4
Ocean Accident and Guarantee, London.....	19,700	14,435	73.3	Totals.....	60,200	31,708	46.8
Totals.....	887	700	83.6	Empire State Surety, New York.....	269	.....	.....
Ætna, Hartford.....	4,997	769	15.4	Burglary.	432	.....	.....
Employers Liability, London.....	5,511	1,209	21.9	Equitable Fidelity and Title Guar., Brookings.....	3,539	.....	.....
Fidelity and Casualty, New York.....	8,177	22,448	273.9	National Surety, New York.....	3,063	.....	.....
Maryland Casualty, Baltimore.....	309	6,766	148.8	United States Fidelity and Guaranty, Baltimore.....	7,348	.....	.....
New Amsterdam Casualty, New York.....	4,547	10	4.4	Totals.....	1,810	1,330	73.5
Ocean Accident and Guarantee, London.....	229	988	7.3	Ætna Life, Hartford.....	10	.....	.....
Pennsylvania Casualty, Scranton.....	13,607	246	17.0	Travelers, Hartford.....	1,820	1,330	73.1
Travelers, Hartford.....	1,449	33,136	83.6	Totals.....	4,626	.....	.....
United States Casualty, New York.....	2,681	538	21.7	American Surety, New York.....	106	.....	.....
Totals.....	7,950	6,586	70.3	Empire State Surety, New York.....	4,869	.....	.....
Ætna Indemnity, Hartford.....	4,179	8,813	.....	Equitable Fidelity and Title Guar., Brookings.....	872	.....	.....
American Bonding, Baltimore.....	587	300	5.0	National Surety, New York.....	7,800	4,506	57.8
American Surety, New York.....	1,139	.....	.....	United States Fidelity and Guaranty, Baltimore.....	19,546	5,433	27.8
Fidelity and Casualty, New York.....	6,005	.....	.....	Western Surety, Sioux Falls.....	37,819	9,939	26.3
Fidelity and Deposit, Baltimore.....	3,307	4,634	33.9	Totals.....	36	.....	.....
National Surety, New York.....	13,649	19,921	48.0	Ætna Life, Hartford.....	140	.....	.....
Title Guaranty and Surety, Scranton.....	1,463	.....	.....	Great Eastern Casualty and Indemnity, N. Y.....	9	.....	6.4
United States Fidelity and Guaranty, Baltimore.....	41,509	.....	.....	Totals.....	.....	.....	.....
United Surety, Baltimore.....	.....	.....	.....				

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
SOUTH DAKOTA—Cont.			
Maryland Casualty, Baltimore	\$ 66	\$ 197	298.5
Pacific Mutual, Los Angeles	83	43	51.2
Travelers, Hartford	538	138	25.7
Totals	682	386	44.8
Plate Glass			
Lloyds Plate Glass, New York	3,383	1,279	38.0
Maryland Casualty, Baltimore	1,102	182	16.5
Metropolitan Casualty, New York	2,702	1,300	48.1
Totals	7,187	2,761	38.5
Steam Boilers			
Hartford Steam Boiler, Hartford	2,634	.....	.....
Maryland Casualty, Baltimore	407	.....	.....
Totals	3,041	.....	.....
Aggregates (South Dakota)	127,266	46,119	36.2
TENNESSEE			
Accident.			
Ætna Life, Hartford	22,604	8,595	37.9
Continental Casualty, Chicago	42,534	18,491	43.5
Empire State Surety, New York	1,283	276	21.5
Fidelity and Casualty, London	30,789	10,347	33.7
General Accident, Perth	21,189	9,271	43.8
Great Eastern, New York	4,683	7,031	150.7
Maryland Casualty, Baltimore	22,854	7,766	33.9
Metropolitan Casualty, New York	813	11,202	137.9
New Amsterdam Casualty, New York	4,511	11,253	249.5
Ocean Accident and Guarantee, London	7,483	1,234	16.3
Pacific Life, Los Angeles	7,483	1,234	16.3
Pennsylvania Casualty, Scranton	13,137	2,766	20.9
Preferred Accident, Detroit	24,543	21,547	87.8
Standard Accident, New York	46,702	10,566	22.6
Travelers, Hartford	14,575	10,061	69.0
Travelers Indemnity, Hartford .....	.....	.....	.....
United States Casualty, New York	764	.....	.....
Totals	274,494	122,644	44.7
Plate Glass.			
Ætna Indemnity, Hartford	604	125	20.7
Fidelity State Surety, New York	653	335	51.0
Fidelity Plate Glass, New York	2,576	1,792	69.2
Lloyds Plate Glass, New York	3,015	476	15.8
Maryland Casualty, Baltimore	4,776	928	19.4
Metropolitan Casualty, New York	894	1,432	159.3
New Amsterdam Casualty, New York	800	90	11.3
New Jersey Plate Glass, New York	1,350	253	18.7
New York Plate Glass, New York	485	505	105.2
Pennsylvania Casualty, Scranton	328	676	207.7
United Surety, Baltimore .....	.....	.....	.....
Totals	17,973	6,647	37.0
Steam Boilers.			
Ætna Indemnity, Hartford	6,548	.....	.....
Fidelity and Casualty, New York	6,393	970	15.2
Hartford Steam Boiler, Hartford	18,851	409	2.1
Maryland Casualty, Baltimore	1,466	121	8.1
United States Casualty, New York	1,466	.....	.....
Totals	37,834	1,509	4.0

<i>Burglary.</i> Aetna Indemnity, Hartford..... American Bonding, Baltimore..... Empire State Surety, New York..... Fidelity and Casualty, New York..... Maryland Casualty, Baltimore..... National Surety, New York..... New Jersey Plate Glass, Newark..... Ocean Accident and Guarantee, London..... United States Casualty, New York..... United States Fidelity and Guaranty, Baltimore..... Totals	2,351 138 1,194 3,029 636 246 587 33 2,609 445 11,298	54 156 45 22.9 37.6 836 1,616	6.6 6.6 22.9 37.6 37.6 14.3
<i>Employers Liability.</i> Aetna Life, Hartford..... Empire State Surety, New York..... Employers Indemnity, Philadelphia..... Employers Liability, London..... Fidelity and Casualty, New York..... Maryland Casualty, Baltimore..... New Amsterdam Casualty, New York..... Ocean Accident and Guarantee, London..... Pennsylvania Casualty, Scranton..... Standard Accident, Detroit..... Travelers, Hartford..... United States Casualty, New York..... Totals	49,785 2,595 21,373 6,069 6,553 38,001 2,143 770 11,396 38,907 69,642 9,232 255,746	36,981 210 4,157 1,250 3,885 14,985 18,390 1,267 1,567 11,351 18,073 3,855 107,508	75.7 8.1 19.5 20.5 56.7 39.5 416.7 167.3 22.5 39.3 26.0 41.5 42.0
<i>Fidelity and Surety.</i> Aetna Indemnity, Hartford..... American Bonding, Baltimore..... Empire State Surety, New York..... Federal Union Surety, Indianapolis..... Fidelity and Casualty, New York..... Fidelity and Deposit, Baltimore..... Guarantee Co. of North America, Montreal..... National Surety, New York..... Title Guaranty and Surety, Scranton..... United States Fidelity and Guaranty, Baltimore..... United States Guarantee, New York..... United Surety, Baltimore..... Totals	9,310 11,412 13,597 1,216 1,523 767 12,891 1,414 12,098 4,331 40,285 631 7,115 119,377	1,539 1,392 2,325 52 2,914 2,250 6,545 2,085 1,086 21,202	16.5 11.8 19.1 1.6 22.7 208.5 43.0 6.7 111.2 14.6 17.8
<i>Credit.</i> American Credit-Indemnity, New York..... Ocean Accident and Guarantee, London..... Totals	33,235 6,747 40,072	23,796 13,717 37,508	71.4 208.4 93.6

• Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TEXAS—Cont.			
<i>Credit.</i>			
American Credit, New York.....	\$ 31,157	\$ 4,794	15.4
Ocean Accident and Guarantee, London.....	9,216	4,277	46.4
Totals	40,373	9,071	22.5
<i>Employers Liability.</i>			
Ætna, Hartford	130,021	53,356	44.5
Fidelity and Casualty, New York.....	44,249	26,135	59.1
General Accident, Perth	3,426	29	.8
Home Accident, Fordyce	21,397	7,806	36.5
London Guarantee and Accident, London.....	10,960	3,925	35.8
Maryland Casualty, Baltimore	40,515	20,335	50.2
Ocean Accident and Guarantee, London.....	49,140	18,302	37.2
Standard Accident, Detroit	570	.....	....
Totals	290,273	129,893	44.8
<i>Fidelity and Surety.</i>			
American Bonding, Baltimore	11,923	1,753	14.7
American Surety, New York.....	43,329	2,470	5.7
Fidelity and Deposit, Baltimore.....	53,779	6,140	11.4
National Surety, New York.....	27,544	464	1.7
Southern Surety, Oklahoma City.....	943	.....	....
United States Fidelity and Guarantee, Baltimore.....	38,090	20,068	52.7
Totals	175,553	30,868	17.6
<i>Health.</i>			
Ætna, Hartford	2,235	1,326	59.3
Commonwealth Casualty, Philadelphia.....	527	32	6.1
Continental Casualty, Chicago	21,325	12,614	59.1
Fidelity and Casualty, New York.....	10,443	3,922	37.6
General Accident, Philadelphia	7,948	3,456	43.5
Great Eastern, New York.....	1,381	470	34.5
Maryland Casualty, Baltimore	457	567	124.1
Metropolitan Casualty, New York.....	9	.....	....
Ocean Accident and Guarantee, London.....	387	.....	....
Pacific Mutual, Los Angeles.....	1,455	600	41.2
Preferred Accident, New York.....	1,722	471	27.4
Totals	593	137	24.8
Standard Accident, Detroit	517	952	103.8
United States Casualty, New York.....	49,338	24,547	49.8
Totals			
UTAH—Cont.			
Travelers, Hartford	\$ 7,139	\$ 8,048	113.7
Union Health and Accident, Denver.....	1,367	420	49.3
United States Health and Accident, Saginaw.....	490	71	12.0
Totals	91,075	47,425	52.1
<i>Burglary.</i>			
Empire State Surety, New York.....	171	.....	....
Fidelity and Casualty, New York.....	92	.....	....
Frankfort Marine, Accident & P. G., Frankfort.....	508	1,030	203.8
Maryland Casualty, Baltimore	34	.....	....
New Jersey Plate Glass, Newark	691	1,159	167.7
United States Fidelity and Guarantee, Baltimore.....	1,504	2,139	145.6
Totals			
<i>Employers Liability.</i>			
Ætna Life, Hartford	2,924	1,230	42.1
Empire State Surety, New York.....	123,642	23,435	19.0
Fidelity and Casualty, New York.....	1,449	150	10.4
Frankfort Marine, Accident & P. G., Frankfort.....	202	8,355	39.2
Maryland Casualty, Baltimore	37,520	33,555	89.2
Travelers, Hartford	4,965	8,060	61.4
Totals	170,802	69,825	40.9
<i>Fidelity and Surety.</i>			
American Surety, New York.....	6,426	2,654	41.3
Empire State Surety, New York.....	150	.....	....
Fidelity and Deposit, Baltimore.....	654	48	7.3
United States Fidelity and Guarantee, Baltimore.....	6,178	144	2.3
Totals	13,408	2,846	21.2
<i>Health.</i>			
Ætna Life, Hartford	2,924	1,230	42.1
Continental Casualty, Chicago	1,994	1,048	52.5
Empire State Surety, New York.....	1,355	90	6.8
Fidelity and Casualty, New York.....	14,775	5,329	35.4
Maryland Casualty, Baltimore	49	.....	....

<i>Plate Glass.</i> Etna Indemnity, Hartford.....	940	249	26.2	Metropolitan Casualty, New York.....	26	.....	.....
Fidelity and Casualty, New York.....	4,524	4,278	.....	Pacific Mutual, Los Angeles.....	2,954	949	23.2
Lloyd's Plate Glass, New York.....	6,033	2,478	66.5	Preferred Accident, New York.....	11,700	3,237	27.6
Maryland Casualty, Baltimore.....	6,132	2,043	32.4	Standard Accident, Detroit.....	574	853	138.8
Metropolitan Casualty, New York.....	10,238	4,463	43.6	Travelers, Hartford.....	1,586	873	54.6
New Jersey Plate Glass, Newark.....	2,519	1,416	56.2	Totals	37,963	13,227	35.1
New York Plate Glass, New York.....	8,316	2,398	29.3	<i>Plate Glass.</i>			
Totals	39,156	14,945	38.3	Empire State Surety, New York.....	941	1,743	185.1
<i>Steam Boiler.</i>				Fidelity and Casualty, New York.....	656	420	64.4
Fidelity and Casualty, New York.....	4,534	.....	.....	Lloyd's Plate Glass, New York.....	684	453	67.0
Hartford Steam Boiler, Hartford.....	29,066	1,110	3.8	Maryland Casualty, Baltimore.....	1,590	680	39.6
Maryland Casualty, Baltimore.....	4,664	153	3.3	Metropolitan Casualty, New York.....	1,535	710	46.2
Ocean Accident and Guarantee, London.....	3,072	37	1.3	New Jersey Plate Glass, Newark.....	1,010	701	68.4
Totals	41,236	1,300	3.2	New York Plate Glass, New York.....	873	585	99.2
<i>Fly Wheel.</i>				Totals	7,289	5,526	75.8
Fidelity and Casualty, New York.....	685	.....	.....	<i>Steam Boiler.</i>			
<i>Live Stock.</i>				Empire State Surety, New York.....	505	.....	.....
Houston Live Stock, Houston.....	3,223	615	15.7	Hartford Steam Boiler, Hartford.....	3,940	.....	.....
Indiana and Ohio Live Stock, Crawfordsville.....	1,047	1,300	114.6	Maryland Casualty, Baltimore.....	294	.....	.....
Totals	4,976	1,815	36.4	Totals	4,739	.....	.....
<i>Sprinkler.</i>				Aggregates (Utah)	323,775	141,138	43.2
Maryland Casualty, Baltimore.....	1,499	.....	.....	<i>VERMONT.</i>			
<i>Title.</i>				Etna Life, Hartford.....	2,514	861	39.0
Title and Guarantee, Dallas.....	2,324	.....	.....	American Fidelity, Montpelier.....	4,724	840	17.8
Aggregates (Texas)	1,131,591	438,645	38.7	Casualty Co. of America, New York.....	919	306	33.3
<i>UTAH.</i>				Continental Casualty, Chicago.....	12,116	5,276	43.5
Etna Life, Hartford.....	5,179	1,701	32.8	Empire State Surety, New York.....	245	62	13.0
Continental Casualty, Chicago.....	11,632	7,298	62.4	Employers Liability, London.....	949	90	9.5
Fidelity and Casualty, New York.....	1,353	896	54.6	Farview Casualty, Farview.....	639	90	13.4
Frankfort Marine, Accident & F. G., Frankfort.....	17,397	5,015	28.0	Federal Casualty, Detroit.....	4,110	1,245	33.7
General Accident, Perth.....	2,214	.....	.....	Fidelity and Casualty, New York.....	3,123	927	29.7
Maryland Casualty, Baltimore.....	972	.....	.....	Frankfort Marine, Accident & F. G., Frankfort.....	871	106	15.8
Metropolitan Casualty, New York.....	983	138	19.0	General Eastern Casualty, New York.....	20,286	8,523	41.8
North American Casualty, Chicago.....	6	.....	.....	Maryland Casualty, Baltimore.....	6,059	2,647	43.7
Pennsylvania Casualty, Scranton.....	4,908	.....	.....	Metropolitan Casualty, New York.....	1,906	261	13.7
Pacific Mutual, Los Angeles.....	21,229	8,222	69.3	National Casualty, Detroit.....	67	350	52.2
Preferred Accident, New York.....	12,544	12,558	53.0	New Amsterdam Casualty, New York.....	4,953	2,352	47.5
Standard Accident, Detroit.....	4,908	7,468	59.5	North American Casualty, Chicago.....	106	30	28.3
		163	3.3	Pacific Mutual, Los Angeles.....	2,350	1,125	47.9
				Pennsylvania Casualty, Scranton.....	349	37	10.6
				Philadelphia Casualty, Philadelphia.....	3,873	2,641	68.1
				Preferred Accident, New York.....	1,259	1,543	123.6
				Standard Accident, Detroit.....	1,945	8,002	411.5
				Travelers, Hartford.....	4,292	972	22.1
					21,611	9,559	45.6

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Losses Paid to Ratio of Premiums
<i>VERMONT—Cont.</i>			
United American, Wilmington, b	\$1,244	\$419	33.7
United States Casualty, New York	3,488	616	24.3
United States Health and Accident, Seginaw	17,988	11,297	62.8
Vermont Accident, Rutland	13,578	7,085	51.7
Totals	134,682	67,722	50.3
<i>Burglary.</i>			
Ætna Indemnity, Hartford	15	.....	.....
American Fidelity, Montpelier	304	.....	.....
Empire State Surety, New York	40	.....	.....
Fidelity and Casualty, New York	1,655	.....	.....
Frankfort Marine, Accident & P. G., Frankfort	21	.....	.....
Maryland Casualty, Baltimore	211	.....	.....
National Surety, New York	114	.....	.....
United States Fidelity and Guaranty, Baltimore	154	.....	.....
Totals	2,514	.....	.....
<i>Employers Liability.</i>			
Ætna Life, Hartford	1,352	14,369	776.3
American Fidelity, Montpelier	4,330	265	6.1
Casualty Co. of America, New York	2,350	288	11.4
Employers Liability, London	5,985	430	7.1
Fidelity and Casualty, New York	5,778	4,275	74.0
Frankfort Marine, Accident & P. G., Frankfort	3,069	533	17.5
London Guaranty and Accident, London	24	.....	.....
Maryland Casualty, Baltimore	965	13	1.3
New Amsterdam Casualty, New York	133	8	1.6
Pennsylvania Casualty, Scranton	302	.....	.....
Philadelphia Casualty, Philadelphia	362	50	13.8
Standard Accident, Detroit	71	.....	.....
Travelers Indemnity, Hartford	191	.....	.....
Travelers, Hartford	23,177	6,394	28.3
United States Casualty, New York	156	.....	.....
Totals	47,765	26,580	55.7
<i>Fidelity and Surety.</i>			
Ætna Indemnity, Hartford	788	.....	.....
American Fidelity, Montpelier	9,578	.....	.....
American Surety, New York	3,716	.....	.....
<i>VERMONT—Cont.</i>			
Maryland Casualty, Baltimore	\$391	.....	.....
Travelers Indemnity, Hartford	173	.....	.....
Aggregates (Vermont)	285,019	104,043	44.3
<i>VIRGINIA.</i>			
<i>Accident.</i>			
Ætna Life, Hartford	23,083	7,290	22.7
Colonial Casualty, Huntington	2,546	1,161	46.6
Continental Casualty, Chicago	80,647	87,231	46.3
Employers Liability, London	2,455	1,005	40.9
Fidelity and Casualty, New York	24,834	15,641	63.0
London Guaranty and Accident, London	60	.....	.....
Maryland Casualty, Baltimore	20,877	8,227	39.4
Ocean Accident and Guaranty, London	10,338	3,529	34.1
Standard Accident, Detroit	16,333	6,908	42.1
Travelers, Hartford	62,387	15,928	25.7
Travelers, Hartford	4,441	979	22.0
United States Casualty, New York	257,486	98,889	38.4
Totals	257,486	98,889	38.4
<i>Burglary.</i>			
American Bonding, Baltimore	983	.....	.....
Employers Liability, London	949	19	2.0
Fidelity and Casualty, New York	5,870	544	9.3
Maryland Casualty, Baltimore	4,218	211	5.0
National Surety, New York	720	.....	.....
Ocean Accident and Guaranty, New York	1,664	.....	.....
United States Casualty, New York	303	343	112.9
United States Fidelity and Guaranty, Baltimore	1,789	1,183	66.3
Totals	16,484	2,308	14.0
<i>Credit.</i>			
American Credit-Indemnity, New York	46,664	6,016	12.9
Ocean Accident and Guaranty, London	1,235	479	36.3
Totals	48,009	6,495	13.5

[illegible]

* Includes health. b Reinsured. † Includes accident.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>VIRGINIA—Cont.</i>			
United States Casualty, New York.....	\$ 112		%
Ocean Accident and Guarantee, London.....	269		.....
Totals	27,584	9,217	33.0
<i>Fly-Wheel.</i>			
Fidelity and Casualty, New York.....	152	1,235	.....
<i>Live Stock.</i>			
Indiana and Ohio Live Stock, Crawfordsville....	2,221	200	9.1
<i>Spieckler.</i>			
Maryland Casualty, Baltimore.....	1,224		.....
United States Casualty, New York.....	129		.....
Totals	2,053		.....
Aggregates (Virginia)	52,102	833,195	39.1
<i>WASHINGTON.</i>			
<i>Accident.</i>			
Etina Life, Hartford.....	18,623	15,090	80.4
American Casualty, Reading.....	289	22	7.6
Casualty Co. of America, New York.....	18,123	4,715	26.0
Continental Casualty, Chicago.....	52,302	87,143	71.3
Empire State Surety, New York.....	194	163	83.0
Fidelity and Casualty, New York.....	22,439	13,446	78.7
Franklin Marine, Accident & F. G., Frankfort.	435		.....
Loyal Protective Association.....	5,205	4,773	91.9
Maryland Casualty, Baltimore.....	4,677	8,237	85.5
Metropolitan Casualty, New York.....	640	140	25.9
New Amsterdam Casualty, New York.....	946	74	7.8
Pacific Mutual, Los Angeles.....	17,261	5,264	30.5
Pennsylvania Casualty, Stanton.....	40,391	13,124	32.5
Preferred Accident, New York.....	1,161	309	13.0
Standard Accident, New York.....	12,045	1,276	10.6
Travelers, Hartford.....	29,394	10,213	34.8
Union Health and Accident.....	6,516	1,898	29.1
United States Casualty, New York.....	2,294	263	11.5
United States Health and Accident, Saginaw....	5,951	2,205	37.2
Totals	250,276	132,721	49.4
<i>WASHINGTON—Cont.</i>			
National Casualty, Detroit.....	\$ 1,533		%
New Amsterdam Casualty, New York.....	54	1,189	77.3
Standard Accident, Detroit.....	940	508	55.2
Travelers, Hartford.....	3,083	829	26.8
Totals	12,499	4,419	35.3
<i>Plate Glass.</i>			
Etina Indemnity, Hartford.....	2,650	790	29.8
Empire State Surety, New York.....	159	256	161.0
Fidelity and Casualty, New York.....	4,083	2,739	67.1
Lloyds Plate Glass, New York.....	9,393	4,133	44.3
Maryland Casualty, Baltimore.....	2,063	694	33.2
Metropolitan Casualty, New York.....	2,521	925	36.7
New Jersey Plate Glass, Newark.....	2,334	883	37.0
New York Plate Glass, New York.....	4,102	1,707	41.6
Pacific Coast Casualty, San Francisco.....	569	653	115.7
Totals	27,923	12,302	45.8
<i>Steam Boiler.</i>			
Empire State Surety, New York.....	50		.....
Fidelity and Casualty, New York.....	7,137	3,235	46.4
Hartford Steam Boiler, Hartford.....	15,506		.....
Maryland Casualty, Baltimore.....	685		.....
United States Casualty, New York.....	137		.....
Totals	23,564	3,235	14.2
<i>Live Stock.</i>			
National Live Stock.....	1,413	493	34.1
Aggregates (Washington)	1,127,221	496,959	38.8
<i>WEST VIRGINIA.</i>			
<i>Accident.</i>			
Etina Life, Hartford.....	5,724	1,094	29.5
American Assurance, Philadelphia.....	168	46	27.4
Bramwell Accident, Bramwell.....	31,440	14,909	47.4
Casualty Co. of America, New York.....	1,500	271	24.7
Colonial Casualty, Huntington.....	55,393	22,502	40.6
Commonwealth Casualty, Philadelphia.....	2,643	889	33.6
Continental Casualty, Chicago.....	50,133	23,249	46.3

[illegible]**b Reinsured.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>West Virginia—Cont.</i>			
Fidelity and Casualty, New York.....	20,842	11,088	53.2
Maryland Casualty, Baltimore.....	10,825	1,941	18.0
Ocean Accident and Guarantee, London.....	24,804	3,534	14.3
Pennsylvania Casualty, Scranton.....	1,684	.....	.....
Philadelphia Casualty, Philadelphia.....	1,684	1,777	178.1
Standard Accident, Detroit.....	2,717	1,778	65.5
Travelers, Hartford.....	28,911	1,723	59.6
United States Casualty, New York.....	1,441	2,448	171.5
Totals.....	110,400	28,065	25.4
<i>Fidelity and Surety.</i>			
American Surety, New York.....	9,727	208	2.0
United States Fidelity and Guaranty, Baltimore.....	26,885	7,349	27.4
Totals.....	36,612	7,641	20.9
<i>Health.</i>			
Aetna Life, Hartford.....	1,088	497	45.8
American Assurance, Philadelphia.....	1,442	28	2.0
Colonial Casualty, Huntington.....	14,528	7,560	52.0
Continental Casualty, Chicago.....	9,746	4,876	50.0
Employers Liability, London.....	1,887	261	13.8
Empire Casualty, Parkersburg.....	11,884	2,611	22.1
Fidelity and Casualty, New York.....	10,884	5,113	47.0
Great Eastern Casualty, New York.....	668	304	45.6
Maryland Casualty, Baltimore.....	712	219	30.8
Metropolitan Casualty, New York.....	23	.....	.....
Norwich and London, Norwich.....	144	.....	.....
Ocean Accident and Guarantee, London.....	788	285	36.2
Pacific Mutual, Los Angeles.....	2,180	624	28.6
Pennsylvania Casualty, Scranton.....	494	281	56.9
Philadelphia Casualty, Philadelphia.....	565	539	95.4
Phoenix Preferred Accident, Detroit.....	1,876	967	51.6
Provident Life and Casualty, Charleston.....	1,687	979	58.0
Standard Life and Accident, Detroit.....	6,260	3,677	58.8
Travelers, Hartford.....	1,808	1,080	59.8
United States Casualty, New York.....	1,187	816	68.8
Totals.....	66,880	31,564	47.3
<i>Wisconsin—Cont.</i>			
General Accident, Perth.....	10,874	3,083	28.3
London Guarantee and Accident, London.....	7,313	7,313	100.0
Maryland Casualty, Baltimore.....	5,186	1,846	35.6
Metropolitan Casualty, New York.....	5,276	1,688	31.9
National Casualty, Detroit.....	12,600	4,812	38.2
New Amsterdam Casualty, New York.....	2,888	4,488	155.7
North American and Guarantee, Chicago.....	17,481	4,488	25.6
Ocean Accident and Guarantee, London.....	6,586	1,448	21.9
Pacific Mutual, Los Angeles.....	84,724	16,148	19.0
Philadelphia Casualty, Philadelphia.....	6,586	4,777	72.7
Phoenix Preferred, Detroit.....	10,808	2,788	25.8
Standard Accident, New York.....	16,228	4,088	25.2
Travelers, Hartford.....	33,988	17,487	51.5
United American, Philadelphia.....	60,188	20,088	33.4
United States Casualty, New York.....	36	.....	.....
United States Health and Accident, Saginaw.....	8,804	1,532	17.4
Totals.....	414,201	174,049	42.0
<i>Burglary.</i>			
Aetna Indemnity, Hartford.....	914	25	2.7
American Bank, Minneapolis.....	145	.....	.....
American Bonding, Baltimore.....	1,153	1,024	88.8
Central Accident, Pittsburgh.....	81	.....	.....
Empire State Surety, New York.....	437	77	17.6
Fidelity and Casualty, New York.....	9,897	.....	.....
Maryland Casualty, Baltimore.....	12,401	22	.1
Metropolitan Surety, New York.....	638	.....	.....
National Surety, New York.....	1,876	1,847	98.4
New Amsterdam Casualty, New York.....	115	.....	.....
New Jersey Plate Glass, Newark.....	1,120	62	5.5
Ocean Accident and Guarantee, London.....	2,166	.....	.....
United States Casualty, New York.....	233	233	100.0
United States Fidelity and Guaranty, Baltimore.....	5,097	230	4.5
United Surety, Baltimore.....	302	.....	.....
Totals.....	38,012	3,009	7.9
<i>Credit.</i>			
American Credit, New York.....	16,506	1,797	10.9
Frankfort Marine, Accident & P. G., Frankfort.....	641	.....	.....
Ocean Accident and Guarantee, London.....	12,268	.....	.....
Totals.....	29,415	1,797	6.1

Plate Glass.	210	98	46.7	Etna Life, Hartford	76,739	39,473	51.5
Casualty Co. of America, New York.....	52	37	71.2	American Fidelity, Montpelier.....	1,019	6,639	39.9
Empire Casualty, Parkersburg.....	101	...	...	Casualty Co. of America, New York.....	16,613	...	...
Fidelity and Casualty, New York.....	1,833	860	50.2	Empire State Surety, New York.....	36,612	19,332	56.4
Lloyds Plate Glass, New York.....	2,318	940	29.8	Employers Liability, London.....	24,134	19,332	62.6
Maryland Casualty, Baltimore.....	1,435	230	15.5	Fidelity and Casualty, New York.....	190,532	125,717	42.3
Metropolitan Casualty, New York.....	1,905	668	36.6	Frankfort Marine, Accident & P. G., Frankfort	18,069	13,069	43.0
New Jersey Plate Glass, Newark.....	1,291	308	23.5	London Guarantee, Accident, London.....	29,851	15,263	51.1
New York Plate Glass, New York.....	1,063	344	30.8	Maryland Casualty, Baltimore.....	29,851	15,263	51.1
Philadelphia Casualty, Philadelphia.....	621	274	44.1	New Amsterdam Casualty, New York.....	4,009	1,769	44.1
United States Casualty, New York.....	623	728	114.7	Ocean Accident and Guarantee, London.....	24,145	9,886	29.0
Totals	12,550	4,951	39.5	Philadelphia Casualty, Philadelphia.....	9,632	1,676	17.4
Steam Boiler.	596	...	...	Standard Accident, Detroit.....	62,326	22,798	51.4
Casualty Co. of America, New York.....	3,108	...	2.5	Travelers, Hartford.....	120,118	43,012	35.8
Fidelity and Casualty, New York.....	12,983	77	.5	Travelers Indemnity, Hartford.....	254	149	58.7
Hartford Steam Boiler, Hartford.....	3,991	78	...	United States Casualty, New York.....	7,526	2,229	29.3
Maryland Casualty, Baltimore.....	6,467	...	...	Totals	540,925	240,806	44.5
Ocean Accident and Guarantee, London.....	6	23	4.1	Fidelity and Surety.	...	...	...
Philadelphia Casualty, Philadelphia.....	106	...	...	Etna Indemnity, Hartford.....	2,295	9,128	399.9
United States Casualty, New York.....	...	...	...	American Bonding, Baltimore.....	11,268	1,022	9.1
Totals	27,108	172	.1	American Surety, New York.....	29,853	8,215	27.7
Fly-Wheel.	91	...	...	Bankers Surety, Cleveland.....	6,558	659	10.0
Fidelity and Casualty, New York.....	...	...	...	Empire State Surety, New York.....	1,093	...	...
Sprinkler.	1,125	455	40.4	Employers Liability, London.....	1,039	159	33.9
Maryland Casualty, Baltimore.....	170	...	...	Fidelity and Casualty, New York.....	1,045	...	...
United States Casualty, New York.....	1,286	455	34.4	Fidelity and Deposit, Baltimore.....	29,854	6,551	21.9
Totals	2,782	1,776	65.0	Guarantee Co. of North America, Montreal.....	133	...	...
Live Stock.	685,005	224,001	33.7	Illinois Surety, Chicago.....	4,759	...	...
Indiana and Ohio Live Stock, Crawfordsville.....	...	...	...	Metropolitan Surety, New York.....	9,320	...	...
Aggregates (West Virginia)	...	...	...	National Surety, New York.....	1,983	5,563	60.1
WISCONSIN.	...	...	...	Pacific Surety, San Francisco.....	1,801	1,083	12.7
Accident.	...	...	...	Title Guaranty and Surety, Scranton.....	3,401	...	...
Etna Accident and Liability, Hartford.....	4	15,137	45.6	United States Fidelity and Guaranty, Baltimore.....	31,245	...	...
American Fidelity, Montpelier.....	23,176	...	...	Totals	145,386	32,371	22.3
Casualty Co. of America, New York.....	7,412	...	...	Health.	...	...	...
Central Accident, Pittsburgh.....	25,976	...	...	Etna Life, Hartford.....	2,901	1,428	49.2
Consolidated Casualty, Minneapolis.....	661	...	...	American Fidelity, Montpelier.....	2,243	1,511	43.7
Continental Casualty, Chicago.....	28,013	15,015	50.0	Central Accident, Pittsburgh.....	2,461	1,511	43.7
Empire State Surety, New York.....	141	10	7.1	Employers Liability, London.....	9,103	4,470	49.1
Employers Liability, London.....	13,059	5,688	43.4	Fidelity and Casualty, New York.....	2,094	239	23.6
Fidelity and Casualty, New York.....	24,817	24,817	58.9	Maryland Casualty, Baltimore.....	12,240	4,443	34.3
Frankfort Marine, Accident & P. G., Frankfort.....	51,606	4,226	19.2	Metropolitan Casualty, New York.....	315	78	24.4

* Includes health. † Includes workmen's collective. b Reinsured.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WISCONSIN—Cont.				WYOMING—Cont.			
Standard Accident, Detroit	2,117	\$ 787	34.3	Plate Glass.			
Travelers, Hartford	6,902	3,692	53.5	Frankfort Marine, Accident & P. G., Frankfort.	64		
United States Casualty, New York	1,706	490	28.9	Lloyds Plate Glass, New York	1,767	611	34.6
Totals	54,724	22,144	40.5	Totals	1,831	611	33.4
PLATE GLASS.				STEAM BOILER.			
Atina Indemnity, Hartford	1,651	888	53.8	Hartford Steam Boiler, Hartford	501		
Casualty Co. of America, New York	1,046	391	37.4	Totals	2,720	1,688	
Central Accident, Pittsburgh	1,330	247	18.6				
Empire State Surety, New York	170	2	1.2				
Fidelity and Casualty, New York	5,297	2,119	40.0				
Lloyds Plate Glass, New York	6,975	3,183	45.8	CANADA.			
Maryland Casualty, Baltimore	6,286	3,183	50.8	Accident.			
Metropolitan Casualty, New York	6,570	3,600	54.8	Canada Accident, Montreal	33,263	9,287	27.9
New Amsterdam Casualty, New York	236	40	17.0	Canadian Casualty and Boiler	61,911	36,117	58.3
New Jersey Plate Glass, New York	10,070	5,985	59.5	Canadian Railway Accident, Ottawa	245,386	95,765	39.0
New York Plate Glass, New York	7,285	2,622	36.0	Dom. of Canada Guar. and Accident, Toronto	272,630	98,657	36.2
Pacific Surety, San Francisco	1,263	478	37.8	Empire Accident	65,045	11,776	18.1
Philadelphia Casualty, Philadelphia	2,153	1,359	63.0	Employers Liability, London	49,547	11,153	22.5
Wisconsin Mutual Plate Glass	513	11	2.1	Fidelity and Casualty, New York	23,476	7,607	32.4
Totals	49,597	22,306	45.0	General Accident, Perth	26,735	11,966	44.9
				Imperial Guarantee and Accident	84,487	25,581	30.3
STEAM BOILER.				London Guarantee and Accident, London	102,063	33,467	32.8
Casualty Co. of America, New York	1,754			Maryland Casualty, Baltimore	116,169	40,783	34.9
Empire State Surety, New York	80			Ocean Accident and Guarantee, London	33,467	15,055	45.0
Employers Liability, London	410			Ontario Accident, Toronto	66,543	38,523	58.0
Fidelity and Casualty, New York	15,234	519	3.4	Protective Association of Canada	96,824	71,078	73.5
Hartford Steam Boiler, Hartford	37,859	489	1.3	Railway Passengers, Toronto	34,811	10,479	30.1
Maryland Casualty, Baltimore	5,076			Sterling Accident and Guarantee	31,777	13,806	43.5
Ocean Accident and Guarantee, London	886			Sun Life, Toronto	123,957	42,461	34.3
Travelers Indemnity, Hartford	190			Travelers, Hartford			
United States Casualty, New York	496			Totals	1,388,663	506,816	36.5
Totals	61,917	1,008	1.6				
FLY-WHEEL.				Burglary.			
Fidelity and Casualty, New York	2,792			Dominion Guarantee, Montreal	35,773	12,824	35.9
Travelers Indemnity, Hartford	23			Fidelity and Casualty, New York	8,411	2,880	34.4
Totals	2,814			Totals	44,183	15,714	35.6

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*** Includes health. b Reinsured.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>CANADA—Cont.</i>				<i>CANADA—Cont.</i>			
Ocean Accident and Guarantee, London.....	\$ 21,067	\$ 7,688	36.3	Boiler Insp. and Ins. Co. of Canada, Toronto...	\$ 67,923	\$ 5,691	9.8
Ontario Accident, Toronto	4,515	9,451	210.1	Canadian Casualty and Boiler.....	22,450	6,554	29.2
Railway Passengers, Toronto.....	8,708	7,512	86.3	Maryland Casualty, Baltimore	6,874	689	10.0
Sterling Accident and Guarantee.....	12,049						
Totals	147,149	163,338	111.4	Totals	86,777	12,984	14.9
<i>Plate Glass.</i>				<i>Personal Property.</i>			
Canada Accident, Montreal				Maryland Casualty, Baltimore	7,498	832	11.1
Dominion Plate Glass, Montreal	21,658	8,453	40.1	Ontario Accident, Toronto	2,001	924	46.2
Lloyds Plate Glass, New York.....	24,632	11,704	47.5				
National Provincial Plate Glass.....	49,792	24,089	48.3	Totals	9,498	1,766	18.5
New York Plate Glass, New York.....	1,967	118	6.0	Title and Trust	214	.....	....
Totals	20,942	8,245	39.6	Aggregates (Canada)	2,969,087	1,355,024	42.3

SUMMARY.

STATES REPORTED.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	STATES REPORTED.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>SUMMARY.</i>				<i>SUMMARY—Cont.</i>			
Alabama	\$ 639,455	\$ 332,653	52.0	New Hampshire	\$ 284,240	\$ 111,401	39.2
Arkansas	251,782	157,954	62.8	New Jersey	1,255,005	429,268	34.2
Arizona	83,969	26,064	31.1	New Mexico	94,264	24,145	25.7
California	2,890,848	854,174	29.5	New York	14,621,844	6,246,439	42.7
Colorado	1,070,768	471,097	44.0	North Carolina	442,058	216,109	48.9
Connecticut	846,751	221,553	26.2	North Dakota	238,898	64,081	26.8
Delaware	100,719	28,897	28.7	Ohio	4,047,651	1,516,779	37.5
District of Columbia	251,745	87,599	34.8	Oklahoma	194,894	44,484	22.8
Florida	222,600	74,854	33.6	Oregon	254,968	476,705	186.9
Georgia	798,991	379,943	47.6	Pennsylvania	5,779,908	2,618,747	45.3
Idaho	154,981	77,999	50.3	Rhode Island	480,177	188,065	39.2
Illinois	5,640,119	2,519,673	44.7	South Carolina	255,851	113,210	44.3
Indiana	1,576,298	632,740	40.2	South Dakota	127,296	46,119	36.2
Iowa	779,270	278,081	35.6	Tennessee	810,208	219,448	27.1

Kansas	544,623	223,194	29.4	Texas	1,151,591	455,645	39.7
Kentucky	1,631,307	527,525	32.3	Utah	325,775	141,123	43.2
Louisiana	1,631,307	197,967	12.1	Vermont	325,775	194,043	44.3
Maine	428,528	128,143	30.1	Virginia	325,775	323,195	99.1
Maryland	1,025,785	371,223	36.2	Washington	1,137,321	435,559	38.3
Massachusetts	4,573,044	1,522,774	33.3	West Virginia	685,085	324,001	47.4
Michigan	1,573,763	523,500	33.3	Wisconsin	1,325,744	510,313	38.5
Minnesota	1,523,405	343,424	22.6	Wyoming	70,277	20,311	28.9
Mississippi	243,212	113,424	46.6	Totals	65,225,505	23,851,324	36.6
Missouri	2,724,323	1,123,573	41.2	Canada	3,969,027	1,255,024	31.6
Montana	301,945	147,321	48.8				
Nebraska	523,124	147,321	28.3				
Nevada	50,073	10,225	20.4				

LIFE INSURANCE BY STATES.

The following tables show the business transacted in 1907 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the amount of policies written, the premiums and losses of each company, and the amount of insurance in force at the beginning and close of the year. It is simply an exhibit of the volume of business in the various States and Territories, and conveys an approximate idea of the total business. A few States do not require this information, and in such cases we have applied to the companies for particulars. We give all the particulars we could glean from the resources at our command.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
ALABAMA.					
Etina Life.....	900,989	91,000	14,245	43,387	700,280
American Central.....	34,000	34,000	755	.....	34,000
Citizens Life.....	813,250	789,500	35,388	5,000	1,375,750
Equitable, New York.....	12,027,704	805,937	480,115	217,781	11,905,941
Fidelity Mutual.....	3,790,305	281,571	101,328	84,372	3,514,291
Franklin Life.....	3,039,268	744,610	85,912	16,910	3,097,639
Germania.....	198,341	20,000	5,172	8,000	178,241
Great Western.....	.....	671,800	7,561	.....	671,800
Greensboro Life.....	.....	54,000	1,140	.....	53,000
Hartford Life of N. Y.....	374,170	85,257	14,798	1,000	494,135
Home Life of N. Y.....	885,138	43,064	20,088	7,244	888,268
Life Association.....	.....	.....	1,134	.....	.....
Louisiana National.....	.....	9,000	285	.....	9,000
Manhattan.....	1,639,983	99,675	43,453	19,584	1,289,270
Massachusetts Mutual.....	2,296,401	694,231	81,061	18,630	2,773,221
Meridian L. and T.....	63,500	43,000	3,163	.....	68,000
Metropolitan.....	2,143,171	1,008,315	90,524	21,631	2,707,968
Michigan Mutual.....	1,012,771	90,964	27,504	7,000	985,233
Missouri State.....	85,236	30,927	2,311	1,000	53,064
Mutual Benefit.....	10,315,789	949,153	328,989	109,182	10,490,038
Mutual of New York.....	22,137,359	591,438	780,899	298,372	21,415,113
Nat'l of U. S. of A.....	1,440,697	105,443	41,084	17,288	1,261,939
National of Vermont.....	1,013,482	283,013	33,568	.....	2,460,487
New England.....	2,238,400	533,645	85,278	20,632	15,098,190
New York Life.....	1,593,001	653,645	533,651	266,361	2,460,487
Pacific Mutual.....	1,003,104	1,102,104	67,680	4,000	1,134,844
Penn Mutual.....	1,593,001	1,043,007	343,000	178,049	10,063,757
Philadelphia Life.....	65,000	448,500	19,084	.....	539,500
Phoenix Mutual.....	.....	380,649	67,088	20,387	1,943,948
Pittsburgh L. and T.....	.....	192,000	5,962	.....	193,500
Prudential Life.....	.....	780,377	198,005	116,934	5,381,864
Reliance Life.....	5,138,237	364,000	8,738	.....	5,450,500
Security Life.....	75,000	365,635	12,582	.....	843,750
Security Mut. N. Y.....	2,883,350	474,067	64,317	18,021	2,967,087
South Atlantic.....	.....	.....	8,676	7,000	.....
Southern States, Ga.....	282,000	592,500	26,980	.....	811,500
ARKANSAS—Cont.					
Hartford Life.....	535,082	66,213	23,677	.....	616,370
Home Life of N. Y.....	383,200	10,561	466	5,500	246,383
Kansas City.....	1,784,500	524,360	54,126	28,645	1,670,000
Massachusetts Mut.....	4,184,591	21,097	141,372	23,600	4,094,089
Metropolitan.....	3,390,393	778,371	190,166	46,444	4,584,832
Missouri State.....	527,644	23,523	21,901	7,000	778,508
Mutual of N. S. of A.....	18,460,644	466,872	460,265	161,987	17,640,689
Nat'l of U. S. of A.....	12,421,397	1,093,539	23,744	14,365	12,476,169
New York Life.....	12,421,397	1,093,539	468,808	128,365	12,476,169
Northwestern Mutual.....	541,950	5,572	5,572	3,000	683,187
Pacific Mutual.....	1,383,701	133,140	21,474	300	413,471
Penn Mutual.....	1,383,701	804,667	64,240	4,689	1,797,033
Phoenix Mutual.....	1,383,701	464,102	80,477	18,000	2,163,399
Reliance Life.....	121,300	121,300	15,277	3,240	544,646
Secu. L. & A. of Am.....	1,430,686	449,386	43,653	.....	283,900
South Atlantic.....	.....	20,000	689	.....	30,000
Southwestern Life, N. C.....	.....	690,000	43,653	6,000	1,617,281
Southern Life.....	.....	41,000	1,388	.....	61,000
State Life.....	40,000	25,500	1,768	.....	41,500
State Mutual, Ga.....	1,426,320	397,414	41,287	1,320	1,349,284
Travelers.....	1,576,000	1,716,000	48,061	2,600	1,613,600
Union Central.....	7,062,823	45,500	63,998	46,677	1,770,326
Volunteer State.....	202,000	181,500	239,940	100,987	6,864,089
Totals.....	77,385,241	11,246,451	2,891,506	782,562	79,386,074
Industrial Business.					
Metropolitan.....	2,114,227	1,381,423	89,206	13,063	2,524,273
CALIFORNIA.					
Etina Life.....	6,689,649	1,586,991	285,198	.....	7,592,244
Continental National.....	1,079,258	270,500	33,380	110,338	811,506
Connecticut Mutual.....	6,821,272	317,500	201,463	145,023	6,386,045
Continental L. and I.....	889,700	66,500	19,141	.....	494,600

Travelers	4,494,182	638,283	212,745	220,236	4,847,874	Fidelity Mutual Life.	1,084,089	152,753	88,371	13,608	1,039,327
Union Central	1,266,238	93,610	44,653	17,538	1,287,973	Florida Life	2,088,567	2,671,000	78,700	32,101	2,064,000
Union Mutual	2,777,202	3,926	8,217	4,000	2,811,938	Germania	522,227	164,700	14,461	8,943	2,661,229
United States	1,063,452	85,856	39,195	64,050	991,768	Home, New York	669,008	379,669	28,669	9,384	463,113
Washington	1,692,659	181,820	79,327	23,086	1,743,148	Metropolitan	80,000	619,008	7,506	229,300	921,344
Totals	143,415,022	15,827,125	5,833,902	2,920,259	147,900,430	Missouri State	10,345,071	509,103	390,771	109,321	9,856,833
Industrial Business.						Mutual of New York.	607,119	210,773	24,298	1,327	742,337
John Hancock	15,298,550	2,679,588	689,351	969,815	15,689,640	New York Life	14,217,681	2,705,023	478,581	147,084	13,813,484
Metropolitan	43,173,568	6,783,071	1,473,437	576,512	43,633,747	Penn Mutual	7,862,264	2,705,023	243,080	64,587	8,943,283
Prudential	11,838,516	8,406,685	483,617	171,864	12,906,144	Prudential	1,083,407	396,749	49,186	12,648	1,233,776
Totals	70,310,634	11,871,244	2,646,405	1,017,291	72,289,531	Reliance	109,110	611,900	24,181	.....	644,010
DELAWARE.						Security	1,378,800	383,000	11,076	.....	286,500
Etna	147,617	6,000	5,373	1,083	151,574	State Life	479,500	321,616	49,188	1,000	1,281,700
Baltimore	31,513	21,576	1,492	3,206	39,288	State Mutual, Ga.	1,378,800	321,616	49,188	1,000	1,281,700
Continental	297,632	25,205	5,381	2,206	225,720	Southern States	681,000	431,500	19,463	19,463	681,000
Economic .....	.....	.....	.....	.....	.....	Union Central	1,445,200	503,100	57,871	23,000	1,537,500
Equitable, New York.	2,300,501	51,000	68,645	14,913	1,862,461	Totals	53,019,589	17,086,919	2,078,589	687,586	61,605,754
Fidelity Mutual	294,185	14,247	13,823	4,133	310,723	GEORGIA.					
Manhattan	128,478	8,000	2,966	10,000	113,978	Etna Life	5,983,531	1,141,542	186,194	112,202	6,264,324
Massachusetts Mut..	93,600	70,000	4,560	1,000	110,600	American Nat'l (Va.)	.....	316,000	3,385	.....	281,000
Metropolitan	1,068,194	490,000	62,041	11,241	1,237,453	Am. National (Tex.)	.....	90,500	2,250	.....	88,500
Mutual Benefit	307,286	17,305	10,246	8,129	313,592	Columbian National.	1,372,000	891,000	36,344	21,500	1,708,500
National of New York	4,167,280	135,596	177,065	30,935	4,080,806	Connecticut Mutual.	1,682,272	232,000	13,167	2,500	1,690,250
National of Vermont.	1,008,519	296,204	39,854	7,531	1,091,543	Des Moines Life	1,570,291	151,326	47,263	25,880	1,433,302
New England Mutual	554,408	43,500	19,133	2,000	576,763	Equitable Industrial.	14,313,297	472,633	496,203	173,713	13,787,113
New York Life	1,687,402	239,061	78,504	19,486	1,826,373	Fidelity Mutual	2,767,364	605,780	96,335	31,165	2,983,536
Penn Mutual	554,529	217,153	70,083	15,390	683,148	Franklin Life	2,408,082	386,463	77,850	18,474	2,449,681
Philadelphia Life	189,000	405,500	12,951	.....	2,139,302	Germania	1,014,102	110,500	30,386	6,200	906,677
Phoenix Mutual	12,000	285	.....	.....	12,285	Great Western .....	.....	69,500	15,723	.....	851,200
Provident L. and T..	2,693,965	290,885	98,550	6,463	2,491,330	Greenboro Life	1,499,308	31,183	46,978	6,688	1,280,617
Travelers	1,597,930	322,214	64,361	10,308	1,778,049	Home Life of N. Y.	1,343,066	311,779	39,325	24,919	1,408,554
United Central	461,956	11,500	12,647	6,313	457,276	Illinois Life	1,435,583	1,789,587	90,417	15,349	2,083,584
United States	238,354	23,000	2,356	.....	156,384	Life Ins. Co. of Va.	8,203,083	214,333	90,351	77,992	2,926,276
Washington	78,500	21,000	1,554	500	76,000	Manhattan	644,946	106,563	16,460	6,260	613,946
Totals	19,877,472	2,876,855	769,761	162,719	20,291,974	Maryland	7,276,405	912,361	176,315	7,794	7,778,519
Industrial Business.						Massachusetts Mut..	749,500	1,534,714	183,329	11,000	1,764,614
American Assurance.	12,450	13,195	1,238	245	7,970	Metropolitan L. and T.	8,379,083	1,260,644	163,038	47,976	4,484,106
Baltimore	151,062	103,897	9,990	2,011	145,315	Michigan Mutual	1,681,800	384,169	53,968	20,069	1,839,713
Equitable Industrial.	108,710	268,900	6,228	1,749	188,875	Missouri State	538,799	100,023	14,718	7,331	378,715
Home, Del.	290,206	200,206	41,313	14,608	950,579	Mutual Benefit	10,367,670	1,896,664	398,668	130,633	11,205,944
Metropolitan	1,231,433	291,130	206,341	73,976	6,169,763	Nat'l of New York	25,083,107	604,311	898,023	605,124	23,681,643
Prudential	7,579,478	1,509,461	291,130	90,377	7,761,962	Nat'l of U. S. of A.	1,273,666	443,887	40,995	12,500	1,230,912
Totals	14,806,417	3,332,182	556,640	182,956	15,214,494	Nat'l Life & Acc't.	2,971,927	1,941,721	97,327	63,661	3,783,964
						New England	2,543,751	383,208	87,052	25,907	2,674,334
						New York Life	23,270,531	785,463	338,983	338,983	23,270,531
						Northwestern Mutual.	16,200,938	1,969,200	567,320	183,484	17,143,433
						Pacific Mutual	1,243,401	512,299	53,372	27,684	1,544,626

† Includes industrial. ‡ West Coast industrial business included in ordinary.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1904.	Insurance Written in 1907.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1907.
COLORADO—Cont.					
New England	2,141,973	308,836	77,157	11,000	2,559,435
New York Life	13,065,069	1,394,298	660,493	263,770	17,565,546
Northwestern Mutual	14,738,367	2,247,000	504,115	163,960	15,985,948
Pacific Mutual	4,624,576	901,087	154,953	55,230	4,459,956
Penn Mutual	4,555,794	540,068	197,785	62,276	5,237,589
Provident L. and T.	1,209,713	278,297	50,583	10,330	1,401,121
Prudential	837,568	476,635	48,117	1,223,668	1,322,668
State Life	2,946,081	608,504	149,016	40,576	4,086,306
Travelers	5,396,726	480,629	172,135	26,000	4,441,694
Union Central	2,943,461	344,354	60,649	96,123	3,223,791
Washington	1,064,873	60,945	119,287	16,239	2,486,711
West Coast ?	613,373	107,700	35,188	11,175	1,087,872
Totals	114,355	623,223	9,180	1,363	577,023
Industrial Business.†	116,407,153	16,542,404	4,196,809	1,512,324	242,263
Prudential	5,530,398	1,553,982	226,000	62,512	6,181,058
CONNECTICUT.					
Atna Life	10,504,507	831,950	397,941	296,685	10,551,077
Berkshire	1,990,900	114,000	64,258	31,263	1,938,100
Connecticut General	6,673,547	644,680	244,388	123,492	6,555,100
Equitable, New York	8,231,768	541,435	243,483	202,367	6,665,105
Fidelity Mutual	1,351,184	543,080	352,011	129,902	8,402,142
Germania	383,901	180,685	64,571	14,264	1,402,307
Hartford Life	865,443	21,000	16,327	15,457	375,397
Home Life of N. Y.	1,089,549	81,807	34,013	30,000	823,224
John Hancock	2,982,181	960,759	45,301	58,729	1,137,811
Massachusetts Mut.	4,201,700	471,294	173,715	26,525	3,433,512
Metropolitan	11,621,023	2,945,771	619,727	114,015	4,852,152
Mutual Benefit	6,690,111	382,135	237,921	105,833	7,117,318
Mutual of New York	18,079,371	121,986	614,510	517,430	17,413,232
National of Vermont	2,519,273	446,109	180,631	6,992	1,048,482
New England	16,155,718	578,947	673,073	8,651	3,223,552
New York Life	14,400,590	1,531,540	538,042	263,187	14,867,433
Northwestern Mutual	2,400,596	281,917	78,073	197,407	15,398,972
Penn Mutual	6,039,783	446,660	308,911	156,635	1,153,946
Provident L. and T.	5,728,400	672,400	106,133	6,000	6,157,785
Prudential	6,783,541	1,140,083	294,043	68,164	2,234,653
Security Mut., N. Y.	435,612	41,333	14,412	2,300	7,481,094
State Mutual, Mass.	2,915,865	306,413	116,470	66,365	3,076,423
DELAWARE.					
Atna Life	769,218	69,500	26,587	16,239	825,394
Baltimore	13,500	14,287	1,401	500	22,350
Berkshire	234,240	5,000	1,401	500	22,350
Columbian National	274,480	201,375	49,770	65,242	143,490
Connecticut Mutual	48,000	25,750	2,313	234,465	1,008,561
Equitable Industrial	8,530,761	494,000	319,514	234,465	8,145,589
Equitable, New York	988,509	286,435	30,351	14,000	1,008,561
Fidelity Mutual	301,645	55,500	11,006	14,000	829,369
Germania	941,391	149,451	43,432	14,874	1,001,367
Home Life of N. Y.	1,602,909	243,376	60,147	6,000	1,792,919
John Hancock	2,800,429	27,641	1,769	23,064	2,650,022
Life Ins. Co. of Va.	2,928,715	103,300	96,442	1,000	1,792,919
Manhattan	208,109	1,506	4,596	1,000	2,650,022
Maryland	996,047	49,000	42,898	8,300	1,717,117
Massachusetts Mut.	4,637,651	209,619	66,324	36,304	4,945,634
Metropolitan	1,673,412	280,508	66,324	33,113	1,876,460
Mutual Benefit	6,332,538	257,244	249,331	211,109	6,023,448
Mutual of New York	449,657	23,371	17,544	5,062	442,088
National of Vermont	2,064,053	271,385	76,614	35,516	2,337,983
New England	7,313,699	139,541	285,847	91,730	6,799,393
New York Life	6,353,872	1,295,700	211,395	72,242	6,516,032
Northwest'n National	6,404,875	784,294	175,046	72,515	6,560,171
Phoenix Mutual	2,413,988	106,080	35,353	12,536	2,599,234
Provident L. and T.	2,813,948	504,357	99,789	23,500	2,755,279
Prudential	7,000	508,515	107,785	15,000	3,085,067
Reliance Life	910,378	3,000	270	12,454	949,707
Travelers	196,460	131,500	58,459	19,306	1,561,288
Union Central	1,563,588	29,750	7,046	.....	238,301
Washington	256,586	.....	.....	.....	.....
Totals	61,422,974	7,561,738	2,326,659	1,024,359	62,208,505
Industrial Business.	400,495	283,247	39,370	14,287	451,140
Baltimore	2,715,243	923,465	98,733	40,810	2,669,909
Equitable Industrial	320,841	1,235,637	53,011	14,123	1,330,659
Life Ins. Co. of Va.	16,137,723	2,183,500	643,163	195,252	16,154,484
Metropolitan	5,663,263	1,777,253	233,615	70,130	6,425,109
Prudential	28,156,365	5,472,306	972,388	334,774	28,833,301
Totals	1,219,500	1,416,332	51,133	2,989	1,568,537
FLORIDA.	.....	196,260	6,423	.....	196,260
American Life	9,597,541	619,550	304,130	142,397	9,443,676
Citizens .....	.....	.....	.....	.....	.....
Equitable, New York .....	.....	.....	.....	.....	.....

Travelers	4,494,152	688,283	212,745	220,236	4,847,374	1,094,069	152,753	38,371	18,608	1,053,327
Union Central	1,264,228	93,410	44,653	17,588	1,287,973	865,500	2,671,000	70,546	4,000	2,864,000
Union Mutual	377,203	3,926	8,217	1,983	381,988	2,083,527	164,700	78,700	33,101	2,061,299
United States	1,051,452	85,856	39,115	64,050	991,758	522,227	31,500	14,461	9,884	463,113
Washington	1,692,659	181,830	79,337	23,066	1,743,148	569,008	579,669	24,659	9,884	921,944
Totals	143,415,022	15,327,125	5,893,902	2,920,269	147,900,430	10,245,071	200,108	390,771	160,921	9,326,338
Industrial Business.										
John Hancock	15,298,550	2,679,588	689,351	299,815	15,699,640	14,317,681	778,023	243,581	147,684	13,813,494
Metropolitan	43,173,568	5,763,071	1,473,437	676,512	43,633,747	2,763,284	2,763,284	243,581	64,587	8,943,268
Prudential	11,588,519	2,405,686	483,617	171,384	12,906,144	1,098,407	265,749	49,198	12,648	1,226,776
Totals	70,310,634	11,877,344	2,646,405	1,071,391	73,239,531	1,876,800	383,616	49,198	1,000	2,865,500
DELAWARE.										
Etna	147,617	6,000	5,373	1,083	151,574	5,863,531	1,141,542	194,196	112,202	6,254,924
Baltimore	21,513	21,579	1,401	2,000	22,593	.....	315,000	3,305	.....	281,000
Continental	227,652	24,504	2,453	2,306	232,760	.....	90,500	3,260	.....	90,500
Economic	2,900,151	27,022	66,442	14,012	2,993,627	1,372,000	891,000	24,844	21,500	1,708,500
Fidelity Mutual	61,000	1,307	13,993	10,000	74,200	682,272	233,000	15,187	3,500	690,250
Manhattan	128,473	1,307	13,993	10,000	130,773	1,370,291	151,323	47,262	25,880	1,433,263
Massachusetts Mut.	1,083,191	400,000	52,041	11,241	1,537,433	1,370,291	151,323	47,262	25,880	1,433,263
Metropolitan	4,077,280	17,304	10,000	9,000	4,096,584	8,000	473,633	49,203	1,606	1,25,963
Mutual Benefit	1,067,670	17,304	10,000	9,000	1,084,974	14,813,297	473,633	49,203	1,606	12,787,113
Mutual of New York	1,067,670	17,304	10,000	9,000	1,084,974	2,767,364	695,760	95,835	17,718	2,983,585
National of Vermont	1,067,670	17,304	10,000	9,000	1,084,974	2,408,082	110,500	71,850	18,474	2,449,681
New England Mutual	1,067,670	17,304	10,000	9,000	1,084,974	1,014,102	851,200	19,782	6,200	984,677
New York Life	1,067,670	17,304	10,000	9,000	1,084,974	1,499,302	31,168	45,978	6,683	1,380,617
Northwestern Mutual	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Penn Mutual	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Philadelphia Life	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Phoenix Mutual	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Provident L. and T.	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Prudential	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Travelers	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Union	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
United States	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Washington	1,067,670	17,304	10,000	9,000	1,084,974	1,243,068	311,779	80,235	24,819	1,408,554
Totals	19,877,472	2,876,885	769,761	162,719	20,391,974	10,367,670	1,894,064	14,718	1,783	11,205,944
Industrial Business.										
American Assurance	12,450	12,450	1,238	245	13,933	25,063,107	694,811	898,023	696,124	23,691,943
Baltimore	151,062	108,967	9,990	2,011	163,010	1,273,668	443,587	40,965	23,500	1,330,912
Equitable Industrial	108,710	288,900	6,222	1,749	128,675	2,971,927	1,941,721	97,927	62,681	3,788,964
Home, Del.	1,087,574	200,208	41,213	14,903	1,243,698	2,543,781	800,000	472	206	2,674,384
Metropolitan	6,087,143	1,231,433	208,941	6,109,783	6,109,783	2,543,781	383,208	87,062	25,907	2,674,384
Prudential	7,379,478	1,509,461	291,130	90,577	7,769,963	16,200,953	1,969,200	597,820	183,464	22,587,370
Totals	14,806,417	3,332,132	566,640	182,966	15,214,494	1,848,401	513,299	63,572	27,684	1,644,585

† Includes industrial. ‡ West Coast industrial business included in ordinary.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1904.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
GEORGIA—Cont.				
Penn Mutual	24,570,686	4,853,538	289,882	24,761,724
Phoenix Mutual	1,583,967	278,521	28,081	1,940,068
Philadelphia Life	18,000	10,000	575	28,000
Prudential	10,088,505	1,047,222	81,245	10,265,541
Reliance Life	882,320	861,220	23,000	1,216,720
Reserve Loan Life	588,000	223,000	43,515	1,258,200
Rome Industrial Life	277,300	461,505	4,268	265,900
Sec. L. & A. (N.C.)	111,500	111,500	10,000	613,510
Sec. Life of America	2,887,082	172,435	2,808	38,000
Security Mut. N. Y.	1,023,000	2,887,500	24,578	2,404,578
South Atlantic .....	.....	1,528	29,500	4,005,000
So. States Life (Ala.)	4,888,632	1,523,905	35,000	5,298,198
Southern Life N. C.	8,060,407	7,223,177	81,000	12,010,178
So. States Mut. Life	1,230,283	208,683	10,727	1,173,280
State Life	2,200,563	308,193	69,064	2,131,501
State Mutual, Ga.	4,914,676	328,242	117,200	5,131,206
State Mutual, Mass.	7,914,676	1,553,247	84,054	8,682,332
Travelers	7,583,008	60,440	4,000	941,500
Union Central	413,000	688,000	18,071	880,000
Volunteer State	728,306	48,000	15,523	.....
Washington .....	.....	.....	.....	.....
Totals	207,784,576	44,705,123	2,967,724	325,761,614
INDUSTRIAL BUSINESS.				
Metropolitan	12,308,636	4,619,205	430,243	13,300,346
HAWAII.				
Equitable, New York	2,820,186	24,000	110,708	2,732,092
Geniana	685,255	48,500	5,464	717,008
Manhattan	630,538	10,435	28,446	604,006
Metropolitan	1,190,116	14,425	8,753	1,411,200
New York	4,651,746	24,400	28,328	4,681,008
Phoenix	4,651,746	24,400	28,328	4,681,008
Pacific Mutual	2,146,401	429,660	74,725	2,080,335
Prudential	323,600	111,000	6,000	1,104,327
Sun of Canada	869,073	287,538	4,573	69,300
West Coast .....	.....	70,500	1,948	.....
Totals	13,521,107	1,460,758	54,132	13,605,370
IDAHO.				
Equa Life	137,510	22,500	719	148,510
Bankers of Nebraska .....	.....	6,000	.....	6,000
ILLINOIS—Cont.				
Fidelity Life	2,643,177	1,023,590	109,207	2,485,399
Fidelity Mutual	4,122,252	1,083,997	143,775	3,904,114
Franklin Life	10,445,151	1,462,918	180,124	10,538,089
Germania	3,152,275	191,500	84,532	3,145,941
Hartford Life	3,980,199	463,586	150,228	4,147,576
Home Life of N. Y.	6,789,957	814,688	228,487	6,567,124
Illinois Life	11,855,180	2,954,085	378,487	12,233,221
Inter-State of Ind.	485,088	472,481	29,022	485,088
John Hancock	16,562,789	8,674,601	559,905	17,141,396
Life Association	237,213	688,400	16,204	17,141,396
Manhattan	3,967,021	386,050	138,357	4,353,370
Massachusetts Mut.	15,662,408	2,009,526	82,070	15,744,021
Metropolitan	30,603,045	5,444,244	131,809	16,184,081
Michigan Mutual	5,478,548	1,413,288	260,583	38,351,138
Minnesota Mutual	1,267,781	168,001	81,684	1,408,126
Missouri State	439,682	231,445	15,083	1,408,126
Mutual Benefit	28,150,508	7,919	16,509	28,167,016
Mutual of New York	77,401,243	5,674,789	1,148,978	82,747,701
Natl. of U. S. of A.	2,902,385	2,902,385	1,001,745	75,089,215
Northern, Illinois	1,516,113	613,283	87,332	1,603,100
Natl. of U. S. of A.	18,193,883	5,113,280	87,332	17,809,012
National of Vermont	5,748,797	804,409	80,183	1,897,207
New England Mutual	14,841,051	938,137	514,482	1,897,207
New York Life	157,608,816	11,637,151	1,155,594	158,421,294
North Am. (Canada)	540,535	60,141	15,204	579,255
Northwestern Mutual	82,231,521	11,471,408	2,930,000	87,422,777
Pacific Mutual	2,453,006	457,242	170,711	2,485,238
Penn Mutual	3,694,096	963,410	131,401	3,865,109
Phoenix Mutual	18,244,476	2,949,370	719,473	19,213,978
Phoenix Life	4,750,476	45,784	176,682	4,764,571
Prudential	6,089,357	883,486	34,165	6,089,357
Prudential L. and F.	83,483,290	8,478,877	1,349,351	87,074,086
Philadelphia	33,19,000	87,171	8,000	33,19,000
Royal Union	2,320,246	197,171	87,043	2,330,786
Scandia Life	6,280,756	1,471,171	16,949	6,280,756
Security Mut. N. Y.	1,688,743	1,752,088	15,251	1,688,743
State Mutual, Mass.	12,857,151	3,170,151	17,679	12,857,151
Travelers	6,484,217	1,999,483	246,109	6,484,217
Union Central	2,543,201	8,274,373	323,200	2,543,201
United States	2,123,289	2,123,289	60,080	2,123,289
Washington	2,832,429	2,832,429	56,768	2,832,429
U. S. Ann. and Life	683,686	1,156,569	26,653	6,239
Totals	706,532,357	106,128,772	37,002,656	8,732,321

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance In Force Dec. 31, 1900.	Insurance Written In 1907.	Premiums Received.	Losses Incurred	Insurance In Force Dec. 31, 1907.	NAME OF COMPANY.	Insurance In Force Dec. 31, 1900.	Insurance Written In 1907.	Premiums Received.	Losses Incurred	Insurance In Force Dec. 31, 1907.
INDIANA—Cont.						KANSAS—Cont.					
Reliance Life	2,327,500	445,479	\$ 57,324	\$ 10,000	\$ 2,000,979	Massachusetts Mut.	5,475,041	282,155	163,115	\$ 25,381	\$ 5,522,077
Reserve Loan Life	6,000	8,900	644	644	14,900	Metropolitan	2,112,178	1,000,428	104,083	8,915	2,832,218
Scandia Life	10,370,431	833,219	305,208	63,550	10,064,583	Missouri State	715,478	520,409	15,128	.....	491,181
Secur. L. of Am. Va. ....	.....	25,353	3,611	3,778	115,353	Mutual Benefit	2,915,005	353,980	123,050	5,000	3,045,241
Security Mut. N. Y.	419,831	2,902,070	95,973	.....	3,315,210	Mutual of New York	11,705,939	375,915	123,050	123,057	11,815,940
South Bend Life, Ind. ....	.....	51,449	12,380	6,000	383,705	Nat'l of U. S. of A.	2,244,204	1,036,901	113,466	8,990	3,700,327
State Life, Indiana	13,911,805	435,500	11,138	58,704	12,259,158	National of Vermont	1,039,741	491,695	45,000	.....	1,700,907
State Mutual, Mass.	1,137,353	1,137,353	381,270	11,138	394,500	New York Life	19,561,091	2,254,520	654,023	104,311	19,644,236
Travelers	1,331,955	285,907	71,223	15,312	1,445,247	Northwestern Mutual	12,561,859	1,389,200	469,120	140,297	13,221,481
Union Central	2,775,774	440,585	71,223	39,079	2,445,247	Pacific Mutual	753,488	365,287	32,907	4,559	770,541
Union Mutual	10,356,677	705,135	281,543	86,580	10,431,028	Penn. Mutual	1,599,336	315,264	80,555	10,500	1,744,573
United States L. Ill.	694,947	24,664	25,443	19,015	670,222	Phoenix Mutual	1,243,953	101,500	43,855	24,285	1,271,180
U. S. A. and L. Ill.	1,005,386	115,385	33,048	25,613	851,141	Provident L. and T.	517,179	188,546	30,079	17,305	644,973
West'n and South'n.	265,541	4,081	4,081	23,264	230,166	Prudential	2,384,203	394,794	101,536	15,000	3,245,388
West'n Reserve, Ind.	1,680,009	1,649,052	35,428	3,500	2,029,711	Royal Union, Iowa.	1,455,633	486,139	64,381	64,381	1,841,773
Totals	275,133,624	52,679,321	9,931,125	2,363,041	298,000,357	Secur. Life	30,500	.....	11,936	.....	680,000
Industrial Business.						Secur. L. & A. of Am.	223,554	13,590	6,551	2,000	8,500
Metropolitan	20,438,643	7,443,943	1,046,490	253,476	21,889,463	Security Mut. N. Y.	230,500	245,550	13,965	1,740	198,500
Prudential	25,240,873	10,033,970	1,432,499	343,247	35,385,655	State Life	5,302,279	1,373,339	167,738	25,500	5,770,290
Totals	65,679,516	17,477,913	2,478,979	601,723	70,275,148	Travelers	987,238	135,000	31,936	7,236	831,431
Iowa.						Union Central	4,735,238	983,270	190,390	19,387	5,208,049
Elina Life	5,353,286	576,798	201,411	48,315	5,565,367	United Mutual	404,333	5,294	13,130	2,000	337,153
American Des Moines	8,673,725	1,185,794	127,086	11,481	9,689,919	United States	137,000	25,250	3,731	2,000	119,540
Bankers' Reserve	840,439	460,400	85,850	19,000	1,173,239	Totals	124,016,086	28,610,690	4,164,574	1,322,335	133,400,675
Cedar Rapids Life	30,000	1,000	911	.....	27,500	Industrial Business.					
Central Life of Iowa	5,233,884	565,089	20,708	17,100	639,689	Metropolitan	8,505,354	2,739,499	303,715	78,013	9,239,705
Connecticut Mutual	7,851,071	787,787	104,083	39,204	8,994,943	Prudential	3,397,700	1,235,633	147,157	34,496	4,124,414
Des Moines Life	8,445,704	444,420	114,233	58,240	9,533,293	Totals	11,900,954	4,615,132	450,872	107,509	13,454,119
Equitable, New York	11,615,823	1,046,170	215,285	65,415	13,551,199	KENTUCKY.					
Equitable, of Iowa	11,908,317	1,046,170	247,785	113,533	10,576,069	Elina Life	5,393,953	829,750	143,608	123,206	5,537,790
Fidelity Mutual	1,831,215	1,678,023	363,017	74,369	12,930,575	Citizens Life	10,485,260	4,297,000	379,823	47,000	11,966,500
Germania	1,831,215	206,599	63,373	6,000	1,738,147	Commonwealth	2,905,363	2,764,200	146,969	6,500	4,043,200
Guaranty Mutual	1,831,215	85,900	8,481	13,331	1,831,215	Connecticut Mutual	3,161,299	292,880	120,698	120,698	3,454,235
Harford Life	688,519	2,551,607	73,249	15,331	633,519	Equitable, New York	18,940,315	553,943	582,943	17,654	17,654,285
Home Life of N. Y.	388,470	33,515	24,290	27,007	378,242	Fidelity Mutual	5,544,035	555,405	124,063	11,646	6,099,209
Metropolitan	2,105,286	882,232	108,115	11,035	2,546,683	Franklin Life	552,530	64,508	8,908	3,550	577,132
Michigan Mutual	2,692,497	694,782	98,088	10,282	3,385,426	Germania	1,596,432	8,508	62,063	33,734	1,598,344
Mutual Benefit	6,464,734	916,311	294,387	66,138	7,050,579	Home Life of N. Y.	1,591,764	185,731	43,737	83,083	1,593,565
Mutual of New York	25,213,361	416,614	673,657	277,086	27,240,539	Illinois Life	4,387,290	63,916	107,207	91,467	4,380,236

Nat'l of U. S. of A.....	2,307,779	134,726	207,140	21,288	2,972,675	2,902,589	194,470	76,511	25,997	2,257,453
National of Vermont.....	1,511,213	205,089	53,089	15,150	1,867,733	1,867,733	209,100	113,894	43,261	1,511,213
New York Life.....	32,227,223	1,398,673	922,943	224,963	31,269,963	31,269,963	2,368,244	113,968	64,143	7,776,069
Northwestern Mutual.....	32,793,257	8,654,940	1,209,117	266,113	34,053,457	34,053,457	2,058,579	81,785	945,775	28,271,578
Northwestern Nat'l.....	3,937,817	324,083	176,037	41,044	4,262,854	4,262,854	2,408,744	71,514	412,553	1,854,596
Pacific Mutual.....	2,964,466	532,478	108,478	44,251	3,496,936	3,496,936	690,148	58,416	24,305	2,818,084
Penn Mutual.....	11,223,980	1,841,953	437,511	95,643	12,544,026	12,544,026	1,690,529	144,948	34,305	4,105,174
Phoenix Mutual.....	1,023,921	304,983	49,481	7,085	1,335,983	1,335,983	1,223,523	261,080	46,154	7,410,944
Provident L. and T.....	1,005,021	377,000	27,197	3,000	1,382,183	1,382,183	1,153,374	367,815	43,945	25,581,224
Register L. and A.....	3,023,080	532,483	161,847	25,430	3,555,833	3,555,833	1,989,740	671,532	323,549	15,888,454
Reliance Life.....	4,950,616	477,980	171,159	34,791	5,463,363	5,463,363	1,837,177	30,133	2,139	985,079
Royal Union.....	84,000	51,500	5,411	5,411	136,912	136,912	219,450	18,111	97,111	3,583,504
Scandia Life.....	4,482,257	932,467	182,932	30,550	4,944,633	4,944,633	717,444	149,635	59,953	4,508,648
Travelers.....	611,000	300,243	14,992	7,444	532,907	532,907	1,104,080	265,022	47,261	7,173,587
Union Central.....	994,153	300,243	29,451	21,238	1,300,254	1,300,254	1,082,500	27,185	3,200	640,973
Union Mutual.....	8,616,156	235,500	138,889	20,436	8,855,004	8,855,004	73,186	50,045	5,000	874,500
United States.....	473,227	11,444	14,145	10,246	484,814	484,814	216,000	46,741	1,000	1,876,759
Washington.....	522,683	35,360	11,536	4,000	563,579	563,579	394,477	51,534	21,843	2,546,587
Western Mutual.....	836,467	43,239	28,140	13,317	742,017	742,017	941,470	18,487	97,684	2,685,730
Totals.....	202,473,949	34,151,270	6,812,294	1,766,167	208,998,086	208,998,086	28,221,709	6,481,040	2,943,770	200,367,425
Industrial Business.....	7,089,850	2,048,122	239,136	49,585	7,380,316	7,380,316	3,482,100	1,038,733	32,084	2,846,976
Metropolitan.....	2,785,504	1,432,966	146,850	33,514	3,980,363	3,980,363	3,482,100	1,038,733	32,084	2,846,976
Prudential.....	10,835,354	3,472,088	836,136	53,079	11,221,149	11,221,149	3,482,100	1,038,733	32,084	2,846,976
Totals.....	2,954,081	815,240	106,353	22,775	3,374,320	3,374,320	3,482,100	1,038,733	32,084	2,846,976
Kansas.....	1,000	3,500	144,154	11,550	4,852,021	4,852,021	3,482,100	1,038,733	32,084	2,846,976
Ames Life.....	1,000	3,500	144,154	11,550	4,852,021	4,852,021	3,482,100	1,038,733	32,084	2,846,976
Bankers Life of Nebraska.....	19,198,000	2,182,000	121,152	48,000	14,722,000	14,722,000	3,482,100	1,038,733	32,084	2,846,976
Bankers Life of Iowa.....	1,470,000	60,000	51,375	3,000	1,584,375	1,584,375	3,482,100	1,038,733	32,084	2,846,976
Bankers Life of Iowa.....	379,000	545,500	21,471	21,466	777,000	777,000	3,482,100	1,038,733	32,084	2,846,976
Capital Life, Colorado.....	715,000	715,000	24,675	3,000	1,438,000	1,438,000	3,482,100	1,038,733	32,084	2,846,976
Central Life of Iowa.....	394,477	394,477	13,575	10,000	797,000	797,000	3,482,100	1,038,733	32,084	2,846,976
Central Life of Iowa.....	488,500	11,000	27,527	37,106	1,027,046	1,027,046	3,482,100	1,038,733	32,084	2,846,976
Connecticut Mutual.....	1,017,427	114,988	19,057	27,527	1,159,991	1,159,991	3,482,100	1,038,733	32,084	2,846,976
Des Moines Life.....	417,064	261,708	19,057	27,527	678,356	678,356	3,482,100	1,038,733	32,084	2,846,976
Equitable Life of New York.....	5,053,130	271,708	180,757	48,466	5,553,094	5,553,094	3,482,100	1,038,733	32,084	2,846,976
Equitable Life of Iowa.....	712,157	448,500	58,595	3,466	1,224,252	1,224,252	3,482,100	1,038,733	32,084	2,846,976
Fidelity Mutual.....	1,172,251	115,404	40,446	2,466	1,329,157	1,329,157	3,482,100	1,038,733	32,084	2,846,976
Franklin Life.....	915,973	94,680	26,393	1,000	1,011,653	1,011,653	3,482,100	1,038,733	32,084	2,846,976
Germania Life.....	138,046	5,916,080	202,441	2,150	5,916,080	5,916,080	3,482,100	1,038,733	32,084	2,846,976
Great Western Life.....	44,500	148,000	27,389	13,000	274,000	274,000	3,482,100	1,038,733	32,084	2,846,976
Guaranty Life.....	632,800	55,089	17,389	7,444	692,622	692,622	3,482,100	1,038,733	32,084	2,846,976
Harford Life.....	835,086	901,613	159,436	53,083	1,888,225	1,888,225	3,482,100	1,038,733	32,084	2,846,976
Home Life of N. Y.....	6,154,943	901,613	159,436	53,083	6,206,072	6,206,072	3,482,100	1,038,733	32,084	2,846,976
Illinois Life.....	210,100	511,500	24,089	5,000	705,689	705,689	3,482,100	1,038,733	32,084	2,846,976
Kansas City.....	70,781	22,000	2,681	5,000	77,781	77,781	3,482,100	1,038,733	32,084	2,846,976
Manhattan.....	2,257,453	1,511,213	1,511,213	1,511,213	2,257,453	2,257,453	3,482,100	1,038,733	32,084	2,846,976

* Includes industrial business, but the amount is not shown separately.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Losses Incurred	Premiums Received.	Insurance Written in 1907.	NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Losses Incurred	Premiums Received.	Insurance Written in 1907.	Insurance in Force Dec. 31, 1907.
LOUISIANA—Cont.					MARYLAND—Cont.					
Union Central	5,160,651	52,435	224,734	1,064,235	Mutual of Baltimore.	5,537,574	3,257,735	310,132	3,257,735	6,656,981
Wisconsin Life	136,000	.....	7,409	171,000	Prudential	17,364,309	4,745,149	699,927	4,745,149	18,764,752
Totals	5,296,651				Totals	74,606,924	13,331,302	3,042,649		75,531,200
INDUSTRIAL BUSINESS.					MASSACHUSETTS					
American Nat'l (Tex.)	9,939,056	175,456	683	252,798	Etma Life	11,641,388	1,155,735	440,759	1,155,735	11,700,692
Life Ins. Co. of Va.	14,661,689	146,949	454,981	2,990,180	Berkshire	11,815,944	598,500	414,179	598,500	11,192,044
Metropolitan	1,061,689	169,137	510,332	3,369,714	Boston Mutual	5,414,469	2,419,991	321,847	2,419,991	5,645,584
Totals	24,662,434	316,076	966,471	6,613,690	Columbian National	11,269,636	1,453,269	210,947	1,453,269	9,173,272
MAINE.					Connecticut General	3,823,483	1,208,588	149,594	1,208,588	4,089,949
Etma Life	2,191,548	112,380	66,528	94,750	Equitable New York	14,788,763	3,073,512	1,909,910	3,073,512	14,594,562
Columbian National	368,056	1,000	12,416	93,740	Fidelity Mutual	4,277,043	869,137	161,513	869,137	43,350,554
Connecticut Mutual	172,432	1,000	7,912	27,041	Germania	8,977,534	35,000	17,759	35,000	4,064,687
Equitable New York	3,472,624	145,955	116,059	910,500	Home Life of N. Y.	4,083,154	122,263	125,457	122,263	2,981,721
Fidelity Mutual N. Y.	10,630,813	109,136	406,154	737,807	John Hancock	28,108,921	4,262,534	1,069,134	4,262,534	24,685,371
Home Life of N. Y.	182,079	1,000	5,366	2,356	Manhattan	4,451,273	1,988,361	159,044	1,988,361	3,845,553
John Hancock	967,337	2,500	27,717	88,500	Massachusetts Mut.	20,204,273	1,988,361	1,632,108	1,988,361	20,967,489
Manhattan	249,892	12,500	7,797	135,000	Metropolitan	31,703,312	10,117,131	1,172,473	10,117,131	35,304,535
Massachusetts Mut.	2,570,490	78,905	102,901	237,737	Mutual Benefit	31,001,254	2,242,753	2,704,945	2,242,753	31,401,763
Mutual Benefit	1,243,124	73,905	228,513	576,874	Mutual of New York	33,443,946	2,983,060	1,295,730	2,983,060	34,387,169
Mutual Life of N. Y.	5,408,892	79,844	267,508	1,190,684	National of Vermont	17,683,445	2,067,950	1,573,398	2,067,950	18,238,544
Mutual Reserve	1,694,857	32,880	15,500	22,889	New England	89,485,102	8,017,360	1,573,398	8,017,360	97,505,983
New York Life	1,072,415	32,000	123,093	242,124	Northwestern Mutual	40,470,487	3,853,560	1,573,398	3,853,560	44,316,530
New York Life	8,002,476	162,459	320,154	443,537	Phoenix Mutual	26,904,481	3,111,272	1,294,507	3,111,272	27,599,533
Northwestern Mutual	6,000,336	162,459	276,471	640,550	Prudential L. and T.	17,355,338	1,439,565	894,439	1,439,565	17,804,498
Penn Mutual	1,083,008	32,000	102,282	200,000	Security Mut., N. Y.	1,300,473	1,300,473	49,473	1,300,473	3,849,163
Phoenix Mutual	81,201	32,000	102,282	200,000	State Mutual, Mass.	32,554,774	2,268,166	1,139,794	2,268,166	32,822,064
Provident L. and T.	1,083,008	32,000	102,282	200,000	Travelers	7,709,387	1,563,253	310,901	1,563,253	11,784,765
Provident Savings	1,083,008	32,000	102,282	200,000	Union Central	1,709,387	883,133	40,544	883,133	3,269,361
Security Mut., N. Y.	1,083,008	32,000	102,282	200,000	Union Mutual	2,666,576	53,532	31,521	53,532	2,886,662
State Mutual, Mass.	1,083,008	32,000	102,282	200,000	Totals	561,869,763	62,973,949	22,513,579	62,973,949	595,161,130
Travelers	1,083,008	32,000	102,282	200,000	INDUSTRIAL BUSINESS.					
Union Central	1,083,008	32,000	102,282	200,000	Boston Mutual	6,179,949	11,553,007	305,317	11,553,007	8,104,783
Union Mutual	1,083,008	32,000	102,282	200,000	John Hancock	12,242,049	2,783,904	2,783,904	2,783,904	9,601,785
United States	1,083,008	32,000	102,282	200,000	Metropolitan	10,236,075	3,063,689	344,413	3,063,689	11,053,545
Washington	1,083,008	32,000	102,282	200,000	Prudential	26,136,471	8,151,491	1,068,408	8,151,491	28,571,737
Totals	92,532,236	1,556,143	3,879,137	7,500,233	Totals	202,131,980	53,180,157	7,851,513	53,180,157	213,539,496

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LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.	NAME OF COMPANY.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
<i>MICHIGAN—Cont.</i>					<i>MISSOURI—Cont.</i>				
Union Central	3,615,171	134,061	41,439	3,745,880	Capitol Life	80,500	334,628	14,832	387,628
United States A. & L.	1,490,063	44,560	40,580	1,419,672	Columbian National	1,900,240	239,160	53,397	1,919,272
Totals	47,823	4,766	.....	129,930	Connecticut Mutual	6,813,546	703,654	133,717	7,050,699
<i>INDUSTRIAL BUSINESS.</i>					Des Moines Life	2,005,306	389,630	66,170	2,090,830
John Hancock	2,431,714	77,450	25,561	2,519,899	Equitable, New York	27,118,900	952,747	550,270	26,066,916
Metropolitan	19,925,584	688,037	162,558	21,076,118	Equitable of Iowa	278,347	34,827	64	964,753
Prudential	9,291,235	369,954	88,498	9,950,741	Federal Life	367,365	18,726	2,875	645,318
Totals	31,648,533	1,135,442	276,617	33,554,760	Fidelity Mutual	3,449,572	128,583	29,398	3,699,157
<i>MINNESOTA.</i>					Franklin Life	353,312	112,301	53,115	3,263,331
Delta Life	5,018,753	175,619	45,316	5,198,628	Germania	2,712,480	97,446	85,900	2,697,946
Canada Life	1,622,513	55,342	9,725	1,713,303	German Mutual	298,127	66,649	28,457	1,920,474
Central Life of Iowa	221,500	12,979	.....	315,560	Great Western	3,025,750	80,478	3,025,759	3,025,759
Columbian National	637,216	17,942	.....	694,960	Hartford Life	3,695,447	155,646	119,500	4,064,827
Commercial, Chicago	360,500	8,790	.....	335,000	Home Life of N. Y.	1,320,350	49,370	7,866	1,331,434
Connecticut Mutual	1,797,036	57,791	35,750	1,842,847	Inter-State of Indiana	1,882,189	124,654	45,193	4,337,298
Equitable, New York	12,453,321	457,084	143,743	12,386,555	John Hancock	11,231,233	64,500	18,391	612,483
Fidelity Mutual	437,180	28,040	7,197	439,600	Kansas City	2,313,205	449,096	59,188	12,289,937
Hartford Life	2,262,539	90,653	18,580	2,520,217	Massachusetts Mut.	1,295,800	201,348	26,140	5,045,807
Home Life of N. Y.	1,019,794	36,653	12,500	1,025,585	Metropolitan	3,161,900	268,963	71,643	7,046,711
John Hancock	1,504,979	62,045	15,084	1,550,464	Minnesota Mutual	25,926,614	4,996,513	1,150,190	27,646,603
Manhattan	5,566,954	175,055	55,396	5,813,480	Mutual Benefit	7,210,948	217,083	56,775	3,965,343
Massachusetts Mut.	1,303,724	38,423	11,776	1,182,079	Mutual of New York	14,319,387	1,424,359	324,008	7,590,164
Metropolitan	2,500,704	88,291	15,500	2,708,425	Nat'l of U. S. of A.	1,859,764	1,539,537	14,843,841	46,283,257
Minnesota Mutual	2,651,746	84,121	20,216	2,859,453	National of Vermont	6,707,792	220,403	53,500	6,701,148
Mutual Benefit	13,022,950	459,375	153,513	13,495,473	New England	5,473,595	227,360	92,155	6,609,538
Mutual of New York	21,723,653	748,359	173,398	20,598,522	New York Life	62,390,554	2,255,773	843,527	61,282,896
Nat'l of U. S. of A.	815,537	36,012	3,822	683,691	North American, N.J.	500,500	14,704	1,704	492,000
National of Vermont	4,822,940	184,932	47,500	4,695,120	Northwestern Mutual	8,767,428	3,997,250	109,442	12,337,993
New England	4,947,570	158,413	51,679	4,825,981	Pacific Mutual	3,726,851	136,644	23,019	2,940,681
New York Life	23,180,513	777,412	153,513	22,488,583	Penn Mutual	6,317,310	967,384	242,058	7,900,398
Northwestern Mutual	3,952,848	117,706	370,428	35,879,867	Phoenix Mutual	4,342,636	115,107	175,815	4,771,548
Pacific Mutual	1,600,303	174,880	49,778	1,428,104	Provident L. and T.	4,922,404	204,642	51,471	5,282,967
Penn Mutual	1,765,728	47,946	12,949	1,629,318	Prudential	16,821,566	3,729,223	627,119	18,438,447
Phoenix Mutual	1,596,631	179,309	20,007	1,430,147	Reliance Life	198,000	77,100	10,743	248,100
Prudential	8,828,151	155,143	18,556	8,673,218	Reserve Loan Life	1,257,395	43,395	5,000	1,082,079
Scandia Life	1,290,500	23,788	20,357	1,363,205	Royal Union Mutual	640,885	394,374	29,757	1,547,657
					St. Louis National	849,339	106,045	6,595	594,000
					State Life	2,318,145	112,000	38,280	1,923,906
					State Mutual, Mass.	653,337	75,709	50,317	1,312,447
					State Mutual, Ga.	453,000	926,000	5,000	1,945,500
					Travelers	7,857,624	237,169	79,232	5,180,967
					Union Central	6,586,836	929,300	255,431	7,026,926

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LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
NEBRASKA—Cont.					
Des Moines Life.....	1,425,822	504,500	50,956	6,000	1,888,652
Equitable, New York.....	6,036,654	327,590	230,738	68,856	6,367,545
Equitable of Iowa.....	1,014,613	324,238	42,382	6,868	1,248,696
Fidelity Mutual.....	1,080,567	150,512	37,814	3,600	1,238,606
Franklin Life.....	591,627	80,941	16,903	5,000	632,868
Germania.....	534,829	30,500	21,554	3,333	457,062
Hartford Life.....	385,355	16,500	10,801	25,000	331,884
Home Life of N. Y.....	460,018	39,680	18,535	735	468,022
Kansas.....	474,000	84,000	10,683	.....	342,500
Manhattan.....	124,785	13,000	3,322	1,000	117,185
Metropolitan.....	1,153,141	378,947	55,352	3,759	1,221,447
Michigan Mutual.....	319,887	117,862	12,439	3,000	395,606
Midwest.....	659,000	875,750	46,380	1,000	1,152,250
Missouri State.....	343,745	73,632	11,337	1,000	232,688
Mutual Benefit.....	2,375,556	152,644	81,696	48,004	2,388,921
Mutual of New York.....	11,686,852	211,097	372,109	103,475	11,274,972
Natl of U. S. of A.....	1,023,443	739,146	67,892	6,785	1,552,145
National of Vermont.....	1,709,728	110,498	63,779	34,945	1,889,872
New England.....	3,520,293	328,395	116,205	29,111	3,689,809
New York Life.....	14,093,016	800,219	429,180	86,037	13,876,358
Northwestern Mutual.....	8,508,586	840,500	256,218	93,036	8,977,650
Pacific Mutual.....	1,070,242	222,210	36,423	78,892	974,186
Penn Mutual.....	1,617,023	218,495	63,976	4,065	1,777,480
Phoenix Mutual.....	1,185,347	113,422	59,182	2,000	1,296,454
Provident L. and T.....	820,593	268,725	30,837	5,000	1,010,483
Prudential.....	1,553,371	371,247	66,664	21,628	1,701,831
Reliance Life.....	15,000	68,000	3,183	.....	77,000
Royal Union.....	1,032,224	211,343	31,954	13,520	1,243,801
Scandia Life.....	175,000	69,000	5,028	2,656	196,572
Security Mut., Neb.....	5,086,915	1,174,804	156,295	21,935	5,140,936
State Life.....	1,094,554	43,165	61,197	.....	1,062,309
State Mutual, Mass.....	822,363	107,324	20,381	4,053	892,136
Travelers.....	758,647	161,695	18,358	3,223	871,410
Union Central.....	4,022,833	338,090	150,916	21,666	4,338,979
Union Mutual.....	424,010	11,722	11,946	6,931	384,901
Washington.....	425,999	35,250	17,697	4,257	404,507
Totals	101,334,825	14,204,011	3,530,956	824,627	105,318,802
INDUSTRIAL BUSINESS.					
Metropolitan.....	2,725,107	890,105	95,030	20,628	2,943,653
Prudential.....	1,889,761	889,362	77,634	16,290	2,106,886
Totals	4,615,868	1,779,465	173,664	36,918	5,071,939
NEW JERSEY.					
Ætna Life.....	7,317,896	1,120,120	204,302	171,712	7,683,014
Bankers of New York.....	911,039	7,885	25,903	19,789	643,401
Berkshire.....	1,943,715	49,000	51,292	30,468	1,927,215
Colonial Life.....	2,561,257	610,658	89,526	16,105	2,694,240
Columbian National.....	1,713,521	154,760	23,814	10,000	804,130
Connecticut General.....	588,423	401,114	22,499	4,000	894,537
Connecticut Mutual.....	3,313,972	643,975	119,315	52,787	3,626,805
Eastern, New York.....	.....	110,018	588	200	90,468
Economic, Del.....	288,658	.....	.....	.....	288,658
Equitable, New York.....	44,434,141	3,642,200	1,324,343	1,045,790	43,076,081
Fidelity Mutual.....	3,073,567	542,661	104,597	24,888	3,172,891
Germania.....	1,191,598	195,500	41,214	27,772	1,282,708
Hartford Life.....	1,319,525	45,660	42,766	49,070	1,208,718
Home Life of N. Y.....	2,591,175	608,062	68,322	16,543	2,851,907
John Hancock.....	4,230,874	1,853,316	146,383	29,035	5,188,794
Life Association.....	255,644	10,000	8,283	.....	210,144
Manhattan.....	1,705,235	156,460	43,932	40,235	1,614,296
Massachusetts Mut.....	6,468,254	953,000	256,294	82,486	7,005,664
Metropolitan.....	28,849,750	3,380,774	7,805,565	277,804	31,821,945
Mutual Benefit.....	24,461,262	3,378,383	902,675	477,002	26,359,451
Mutual of New York.....	20,638,536	1,075,590	701,458	869,556	20,473,415
National of Vermont.....	1,353,617	209,910	53,482	63,520	1,410,589
New England.....	1,853,083	206,758	65,861	22,550	1,932,265
New York Life.....	37,319,552	746,787	495,967	35,987	35,987,355
North Am. (N. J.).....	.....	684,500	10,013	.....	542,500
Northwestern Mutual.....	17,068,297	3,418,760	299,946	190,122	18,345,309
Pacific Mutual.....	355,179	182,163	14,298	.....	14,832
Penn Mutual.....	7,700,085	2,606,627	290,298	75,585	8,658,720
Philadelphia.....	2,188,500	1,067,755	62,538	1,000	1,908,755
Phoenix Mutual.....	1,650,820	454,073	57,696	27,965	2,294,589
Presbyterian Min.....	412,493	83,000	8,040	2,000	402,493
Provident L. and T.....	14,338,021	1,623,487	538,706	95,497	14,189,603
Prudential.....	57,403,901	9,238,452	1,784,409	435,603	59,659,068
Security Mut., N. Y.....	702,686	34,677	19,321	.....	689,832
State Mutual, Mass.....	4,242,189	295,515	137,070	101,853	4,316,697
Sun of Canada.....	217,381	216,283	9,797	500	344,478

NEVADA.	44,000	112,500	5,101	.....	127,500	2,045,400	1,019,612	77,141	41,669	3,670,914
Capitol Life .....	.....	66,500	2,653	.....	66,500	1,227,780	279,050	26,667	12,172	1,444,287
Continental L. and I.	8,000	4,500	.....	.....	12,500	1,132,149	27,728	24,767	22,787	1,033,082
Equitable, New York	1,061,267	47,000	51,508	17,132	969,232	3,045,599	205,003	35,687	23,660	1,862,533
Fidelity Mutual	212,588	28,725	1,540	1,000	231,273	1,431,699	439,969	112,957	126,948	3,125,780
Home Life of N. Y.	212,588	28,725	1,540	1,000	231,273	1,431,699	439,969	112,957	126,948	3,125,780
Manhattan	280,861	32,500	8,946	39,260	320,361	3,045,599	439,969	112,957	126,948	3,125,780
Mutual Benefit	1,060,577	124,962	71,334	13,003	1,185,541	3,045,599	439,969	112,957	126,948	3,125,780
Nat'l of N. Y.	2,250	11,000	18,034	53,310	74,324	3,045,599	439,969	112,957	126,948	3,125,780
New York Life	273,675	171,517	11,008	2,300	448,192	3,045,599	439,969	112,957	126,948	3,125,780
Pacific Mutual	184,556	190,490	7,596	3,947	376,046	3,045,599	439,969	112,957	126,948	3,125,780
Phoenix Mutual	28,574	.....	4,396	.....	28,574	3,045,599	439,969	112,957	126,948	3,125,780
Reliance Life	69,500	2,000	1,905	1,131	71,500	3,045,599	439,969	112,957	126,948	3,125,780
State Life	419,500	61,000	16,724	10,000	480,500	3,045,599	439,969	112,957	126,948	3,125,780
Travelers	60,013	5,000	1,431	65	65,013	3,045,599	439,969	112,957	126,948	3,125,780
Union Central	32,900	7,000	3,357	.....	39,900	3,045,599	439,969	112,957	126,948	3,125,780
Union Mutual	230,476	67,579	7,062	.....	298,055	3,045,599	439,969	112,957	126,948	3,125,780
Totals	8,535,111	2,046,661	380,274	196,793	9,688,924	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
NEW HAMPSHIRE.	1,993,114	72,050	71,522	40,297	1,993,911	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Delta Life	1,685,997	25,133	22,139	6,500	1,739,269	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Columbian National	1,466,163	162,901	54,293	16,300	1,685,257	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Connecticut General	1,233,782	87,105	45,537	13,453	1,376,877	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Equitable, New York	2,298,424	144,500	94,742	28,733	2,500,166	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Fidelity Mutual	72,569	13,555	3,337	500	86,416	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
John Hancock	446,715	224,013	20,543	15,900	676,228	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Manhattan	115,672	1,000	3,290	6,666	120,562	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Massachusetts Mut.	4,536,594	267,856	137,057	77,998	4,804,450	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Metropolitan	4,154,740	1,383,783	225,645	29,329	5,538,568	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Mutual Benefit	1,073,445	168,156	65,179	27,134	1,241,740	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Nat'l of New York	10,906,394	331,407	246,924	215,627	11,494,725	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
National of Vermont	5,229,787	637,305	220,231	67,273	5,867,088	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
New York Life	4,573,133	223,786	138,399	50,693	4,801,918	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Northwestern Mutual	2,627,186	128,100	103,389	38,998	2,755,574	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Penn Mutual	685,717	11,000	24,439	11,890	700,956	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Phoenix Mutual	794,869	63,750	27,469	11,500	866,938	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Provident L. and T.	436,019	122,231	20,133	6,006	558,250	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Prudential	337,766	822,377	81,994	19,145	1,159,943	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Security Mut., N. Y.	1,928,983	4,301	3,467	1,500	1,934,751	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
State Mutual, Mass.	927,472	27,086	36,914	15,596	971,964	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
State Security	1,000	.....	.....	.....	1,000	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Travelers	1,253,651	147,733	48,213	10,233	1,401,597	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Union Mutual	1,394,536	25,426	50,510	19,506	1,470,978	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
United States	97,573	6,500	1,331	1,000	105,373	224,855,096	38,938,219	8,590,533	3,065,083	233,213,361
Totals	49,356,496	4,632,192	1,396,223	705,740	49,806,996	18,107,766	4,297,102	651,604	214,731	20,273,196
NEW JERSEY.	38,990,964	3,766,364	1,193,277	1,338,064	40,280,709	38,990,964	3,766,364	1,193,277	1,338,064	40,280,709
Delta Life	38,990,964	3,766,364	1,193,277	1,338,064	40,280,709	38,990,964	3,766,364	1,193,277	1,338,064	40,280,709
Bankers of New York	3,766,364	1,193,277	1,338,064	40,280,709	5,263,935	3,766,364	1,193,277	1,338,064	40,280,709	5,263,935
Berkshire	1,193,277	1,338,064	40,280,709	5,263,935	2,631,656	1,193,277	1,338,064	40,280,709	5,263,935	2,631,656
Colonial Life	4,615	35,715	227,473	862,154	4,615	4,615	35,715	227,473	862,154	4,615
Columbian National	6,339,119	11,250	227,473	862,154	6,339,119	6,339,119	11,250	227,473	862,154	6,339,119

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
NEW YORK—Cont.				
Connecticut General.	9,868,976	283,629	86,043	11,664,012
Connecticut Mutual.	89,970,167	1,861,244	961,940	40,515,604
Eastern, New York.	1,608	1,608		97,524
Equitable, New York.	296,775,889	12,131,051	8,851,020	288,861,783
Fidelity Mutual.	7,664,622	802,514	86,064	8,002,589
Germania.	8,927,516	339,409	322,966	9,006,598
Home Life of N. Y.	12,745,213	806,448	300,992	13,000,576
John Hancock.	88,060,680	8,521,981	290,961	84,561,538
Liberty.	113,500	2,510		307,500
Life Association.	2,064,155	67,573	27,070	1,990,619
Manhattan.	10,906,900	380,584	27,070	10,800,872
Massachusetts Mut.	83,720,542	2,963,227	320,551	10,800,872
Metropolitan.	90,247,287	1,174,965	440,565	83,737,106
Mutual Benefit.	45,522,130	4,360,238	834,704	102,941,673
Mutual of New York.	223,965,346	7,069,351	904,279	43,214,432
National of New York.	16,115,364	8,596,968	4,705,555	215,219,159
New England.	11,015,593	1,233,166	247,562	11,532,480
Northwestern Mutual.	285,700,561	12,354,034	287,682	282,049,621
Penn Mutual.	128,952,717	17,977,425	4,592,562	136,902,224
Phoenix Mutual.	88,198,453	9,946,893	1,663,761	44,179,167
Postal.	16,141,319	2,321,298	308,567	17,008,663
Presbyterian Min.	506,750	5,700		216,000
Provident L. and T.	16,894,500	11,661		589,750
Prudential.	97,769,554	8,962,242	269,853	20,903,498
Prussian Life (Ger.)	568,646	6,289	866,724	104,124,980
Security Mut. (N. Y.)	12,871,241	630,776	232,865	11,674,598
State Mutual, Mass.	14,598,166	568,178	363,249	14,872,177
Travelers.	27,467,143	1,861,789	361,789	31,671,318
Union Central.	14,831,138	1,054,968	176,784	14,833,504
United States.	6,505,269	198,223	61,492	6,885,327
Washington.	8,075,047	246,694	208,450	7,976,278
Totals.	1,563,201,395	63,148,968	25,948,922	1,003,194,669
Industrial Business.				
Columbian National.	2,064,371	146,128	67,687	4,017,741
John Hancock.	1,683,907	3,096	4,342	10,937
Metropolitan.	108,071,492	4,079,479	1,877,576	105,940,394
Prudential.	209,209,156	8,527,768	3,229,026	265,132,973
Totals.	576,477,918	21,878,477	8,446,955	593,870,965
OHIO.				
Ætna Life.	17,269,760	667,799	297,072	1,442,625
American Assurance.	109,296	2,770	450	194,451
American Central.	714,949	47,740	9,558	440,000
Berkshire.	5,146,607	189,205	58,765	277,500
Canada Life.	6,643,688	214,264	70,800	1,806,514
Cleveland.	206,000	6,772		206,000
Columbia Life.	2,647,468	96,006	30,736	2,860,351
Columbian National.	1,282,010	47,359	17,000	1,213,941
Connecticut General.	1,210,537	424,254	287,462	1,362,586
Connecticut Mutual.	13,015,533	1,238,485	287,462	13,575,176
Equitable of Iowa.	6,052,768	26,296	26,296	6,770,286
Equitable, New York.	41,894,367	1,544,054	488,331	41,890,735
Totals.	89,217,009	1,448,236	300,980	42,328,970

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
OKLAHOMA.					
Alpha Life	\$ 280,056	\$ 254,910	\$ 7,999	\$ 2,800	\$ 556,216
American National	705,626	592,600	99,890	4,167	1,138,424
Bankers of Nebraska	82,000	110,500	6,439	..	181,500
Bankers Reserve	411,750	349,500	25,707	2,500	781,250
Capitol Life	7,500	117,250	4,216	..	124,750
Des Moines Life	294,695	540,244	12,665	1,000	628,151
Equitable, New York	3,297,068	89,375	64,991	23,000	2,995,753
Fidelity Mutual	1,364,974	217,947	57,576	3,000	1,106,526
Franklin Life	1,775,457	75,578	25,251	8,601	1,951,235
Hartford Life	132,400	75,500	13,255	..	158,700
Home Life of N. Y.	283,126	31,005	14,069	10,000	213,391
Illinois Life	480,254	589,289	33,534	120,500	949,055
Kansas City	1,751,000	352,900	48,290	1,325	1,820,750
Massachusetts Mut.	989,194	309,120	41,732	2,000	1,119,290
Missouri State	988,194	397,413	2,794	4,000	1,107,017
Mutual Benefit	1,704,655	451,605	71,519	5,061	1,965,213
Mutual of New York	6,576,542	579,277	265,132	74,611	5,453,090
Nat'l of U. S. of A.	115,897	556,964	6,564	1,000	1,146,657
National of Vermont	905,337	556,964	22,769	1,000	1,198,154
New York Life	13,097,022	1,310,911	421,442	110,153	11,661,175
Northwestern Mutual	3,584,723	945,000	107,062	30,153	4,294,746
Northwestern Nat'l	578,099	423,708	24,911	2,013	1,462,973
Pacific Mutual	1,362,243	605,324	50,905	6,435	1,763,010
Prudential	1,365,243	508,321	53,356	1,500	1,768,823
Reserve Loan Life	683,910	143,067	26,538	3,500	83,000
Royal Union	30,500	84,000	2,134	1,000	92,000
Southwestern	190,750	169,031	12,983	2,500	392,731
State Life	131,500	17,000	8,263	15,000	133,500
State Mutual, Ga.	975,701	211,533	25,459	5,000	898,784
Texas Life	483,000	995,000	24,323	..	1,043,000
Travelers	3,000	23,000	634	..	30,500
Union Central	910,821	380,700	2,804	17,000	1,064,021
Volunteer State	..	28,500	131	..	28,500
Totals	44,996,841	11,553,331	1,624,777	465,366	46,063,073
OREGON.					
Alpha Life	\$ 870,820	\$ 118,500	\$ 23,983	\$ 24,000	\$ 997,429
Bankers of Nebraska	46,500	1,000	2,240	..	45,500
Bankers Reserve	1,023,000	367,500	44,524	2,000	1,095,250
Columbia L. and T.	724,200	246,250	32,768	..	1,007,850
Connecticut Mutual	417,545	117,840	14,351	3,270	475,789
Continental L. and I.	114,300	117,300	11,040	3,000	185,100
Totals	2,155,865	823,590	115,626	10,270	2,279,724
PENNSYLVANIA—Cont.					
Life Assur. of Am.	\$ 694,080	\$ 49,423	\$ 13,707	\$ 12,000	\$ 743,953
Manhattan	5,601,323	41,533	165,337	149,236	5,671,313
Maryland	13,968,379	1,077,824	487,089	243,228	14,414,499
Massachusetts Mut.	53,335,765	3,894,116	2,457,994	446,108	59,435,506
Metropolitan	3,335,974	3,894,116	123,438	90,239	3,497,747
Michigan Benefit	111,527,646	1,237,077	3,306,714	2,308,456	107,661,350
Mutual of New York	17,094,863	3,894,649	586,983	271,015	16,581,276
Nat'l of U. S. of A.	23,004,238	1,694,143	76,157	87,944	23,894,740
New England Mutual	109,976,567	6,636,136	4,351,453	1,625,390	108,538,394
New York Life	57,997,353	6,450,690	2,123,896	731,401	63,941,200
Northwestern Mutual	16,500	231,100	6,355	..	16,500
North Am. (N. J.)	1,634,765	142,776	59,497	14,377	1,742,060
Pacific Mutual	99,643,106	19,514,501	3,621,633	1,135,623	106,953,246
Penn Mutual	321,000	2,451,500	49,166	6,000	2,265,400
Pennsylvania Mut.	2,300,659	242,526	66,431	21,500	2,356,484
Presbyterian Min.	11,153,103	2,990,323	383,023	112,633	11,947,817
Pittsburgh L. and T.	14,671,516	8,361,139	546,453	51,000	13,024,135
Philadelphia Life	5,116,144	581,105	207,804	68,066	5,365,978
Phoenix Mutual	73,780,290	7,356,116	2,780,594	989,441	72,232,279
Provident L. and T.	76,707,700	14,398,170	3,060,953	665,273	86,493,923
Prudential	3,265,750	1,373,797	162,119	11,399	4,017,942
Reliance Life	..	60,000	..	..	60,000
Reserve Loan Life	1,325,643	1,047,068	51,665	2,000	1,682,513
Royal Union Mutual	383,000	45,000	9,690	1,915	332,815
Scandia Life	3,041,005	687,332	116,365	20,000	3,208,795
State Life	9,506,533	833,636	336,507	180,328	9,991,799
State Mutual	6,321,573	770,135	206,627	26,000	6,592,121
Security	6,637,480	1,403,448	237,636	76,765	7,226,620
Security Mutual	3,904,323	1,501,507	158,277	49,709	4,131,511
Sun (Canada)	25,138,147	1,792,276	596,046	283,948	25,784,363
Travelers	15,776,147	2,294,089	161,943	171,112	16,961,255
Union Central	3,238,242	61,520	94,566	65,761	3,305,394
Union Mutual	3,987,113	120,267	33,015	130,397	3,905,976
United States	5,490,843	390,246	138,081	207,365	5,183,320
Washington	215,139	127,519	761,321	3,000	267,008
Western & Southern	1,095,533,091	139,434,829	41,120,815	15,043,685	1,129,458,337
Totals	8,265,715	2,471,271	238,953	97,337	8,705,176
Industrial Business	2,603,723	3,401,414	138,063	29,453	3,738,492
Baltimore Life	..	..	..	..	..
Colonial Life	..	..	..	..	..

Des Moines Life.....	440,180	152,500	15,941	475,550	1,900,981	14,192	5,595	6,772	4,509,381
Equitable Life.....	5,204,593	9,000	183,944	4,997,550	32,590,249	4,613,271	1,485,053	978,403	32,111,793
Fidelity Mutual.....	889,891	110,251	15,220	464,534	180,371,053	28,031,510	6,552,113	1,720,010	185,585,025
Germania.....	561,579	111,000	80,231	494,554	176,008,462	28,739,516	7,060,576	2,149,572	187,788,457
Home Life of N. Y.....	207,216	10,245	4,743	1,888,043	706,067	960,549	.....	12,126	813,532
Manhattan.....	1,411,524	68,810	43,892	1,358,716	.....	.....	.....	.....	.....
Massachusetts Mut.....	3,730,504	383,831	120,994	3,346,510	.....	.....	.....	.....	.....
Metropolitan.....	2,143,927	733,353	83,290	2,357,222	.....	.....	.....	.....	.....
Minnesota Mutual.....	245,130	23,053	7,848	244,646	.....	.....	.....	.....	.....
Mutual Benefit.....	1,958,862	289,132	71,637	2,031,523	.....	.....	.....	.....	.....
Mutual of New York.....	8,199,578	861,428	271,044	7,891,068	.....	.....	.....	.....	.....
Nat'l of U. S. of A.....	74,200	145,431	7,238	170,550	.....	.....	.....	.....	.....
New York Life.....	6,663,571	1,064,486	233,282	6,275,764	.....	.....	.....	.....	.....
Northwestern Mutual.....	8,364,176	1,589,050	283,283	6,999,244	.....	.....	.....	.....	.....
Northwestern Nat'l.....	143,617	51,095	8,753	153,908	.....	.....	.....	.....	.....
Oregon.....	62,693,374	970,500	78,719	1,514,000	.....	.....	.....	.....	.....
Pacific Mutual.....	2,693,374	349,233	78,719	2,445,247	.....	.....	.....	.....	.....
Penn Mutual.....	5,055,365	105,500	19,453	4,960,111	.....	.....	.....	.....	.....
Phoenix Mutual.....	161,668	60,737	8,943	202,466	.....	.....	.....	.....	.....
Prudential.....	164,721	25,441	2,065	83,882	.....	.....	.....	.....	.....
Security Mut. N. Y.....	58,377	25,441	4,327	53,477	.....	.....	.....	.....	.....
Travelers.....	386,743	33,000	19,157	354,037	.....	.....	.....	.....	.....
Union Central.....	1,021,825	74,719	80,208	994,313	.....	.....	.....	.....	.....
Union Mutual.....	789,344	62,974	29,678	698,231	.....	.....	.....	.....	.....
Washington.....	.....	340,327	4,405	135,394	.....	.....	.....	.....	.....
West Coast.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	54,328,794	8,104,174	1,965,008	55,950,508	.....	.....	.....	.....	.....
PENNSYLVANIA.									
Acacia Life.....	21,041,863	2,041,051	784,188	21,865,579	.....	.....	.....	.....	.....
American Central.....	2,504,087	728,000	163,385	2,450,193	.....	.....	.....	.....	.....
Bankers of New York.....	1,659,624	72,175	82,495	1,970,687	.....	.....	.....	.....	.....
Baltimore Life.....	1,598,264	653,040	74,968	1,878,123	.....	.....	.....	.....	.....
Berkshire.....	2,570,687	725,541	573,547	2,898,301	.....	.....	.....	.....	.....
Canada Life.....	3,123,054	143,644	109,612	3,283,140	.....	.....	.....	.....	.....
Connecticut General.....	17,631,044	1,998,168	598,149	19,726,566	.....	.....	.....	.....	.....
Connecticut Mutual.....	640,000	303,000	23,511	947,510	.....	.....	.....	.....	.....
Colonial Life.....	1,350	4,335	4,335	1,350	.....	.....	.....	.....	.....
Columbia Life.....	4,459,370	319,730	167,510	5,126,610	.....	.....	.....	.....	.....
Columbian National.....	120,323,223	11,714,761	5,388,522	141,871,523	.....	.....	.....	.....	.....
Equitable, New York.....	2,061,569	527,581	1,538,123	2,444,063	.....	.....	.....	.....	.....
Equitable of Iowa.....	24,603,545	2,985,595	835,473	24,994,594	.....	.....	.....	.....	.....
Fidelity Mutual.....	3,832,662	1,269,500	143,212	3,833,523	.....	.....	.....	.....	.....
Germania.....	6,109,419	1,509,881	163,678	5,335,072	.....	.....	.....	.....	.....
Harford Life.....	7,600,668	586,680	124,114	7,614,360	.....	.....	.....	.....	.....
Home Life of N. Y.....	3,083,748	1,109,203	112,423	3,967,567	.....	.....	.....	.....	.....
Illinois Life.....	1,730,568	40,500	6,464	1,886,586	.....	.....	.....	.....	.....
Inter-State of Indiana.....	22,460,978	3,456,337	47,078	23,623,623	.....	.....	.....	.....	.....
John Hancock.....	.....	194,000	214,781	122,500	.....	.....	.....	.....	.....
Lafayette.....	.....	.....	6,533	142,500	.....	.....	.....	.....	.....
Liberty.....	.....	35,000	539	35,000	.....	.....	.....	.....	.....
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
RHODE ISLAND.									
Acacia.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbian National.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Connecticut General.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Equitable, New York.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Harford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Life of N. Y.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Hancock.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prudential.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

† Includes industrial. § Gross premiums.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
SOUTH CAROLINA.				
Ætna Life	2,488,712	73,901	46,077	2,633,878
American Nat'l Life	116,000	2,140	15,644	109,000
Bankers of Nebraska	1,199,688	31,163	15,644	888,682
Citizens Life	677,100	21,307	174,210	974,100
Equitable, New York	455,000	251,828	34,740	11,115,471
Fidelity Mutual	11,580,778	735,381	43,500	2,054,242
Great Western	1,901,765	429,241	67,148	43,500
Greenboro Life	1,054,110	998,740	6,000	1,501,950
Hartford Life	1,355,985	239,250	18,500	775,948
Home Life of N. Y.	1,270,837	115,792	21,738	1,244,143
Life Ins. Co. of Va.	9,522,880	3,604,631	368,715	10,529,690
Manhattan	1,087,761	3,179,945	95,466	821,867
Metropolitan	2,314,324	2,371,480	32,323	3,251,204
Mutual Benefit	8,687,653	1,284,077	88,390	9,289,689
Mutual of New York	15,709,456	513,780	229,979	15,048,194
New England	1,798,096	189,073	11,190	1,864,155
New York Life	15,046,377	986,599	178,301	14,679,256
North State Mutual	83,500	450,285	44,500	44,500
Pacific Mutual	1,538,978	478,447	9,064	1,688,015
Penn Mutual	6,072,230	1,048,350	81,194	6,450,550
Phoenix Mutual	1,114,123	495,152	21,268	1,641,275
Provident Savings	1,458,125	75,015	4,080	1,067,318
Prudential	3,643,256	687,391	57,358	3,983,158
Reliance Life	91,500	3,974	10,000	132,500
Secu. L. & A. (N. C.)	1,767,993	708,150	1,564,413	1,564,413
Security Mut. of Am.	680,563	61,000	45,000	45,000
Southern Life, N. Y.	497,280	198,983	4,089	613,013
Southern Life, N. C.	127,500	270,000	8,000	228,720
Southern Life, N. C.	653,500	94,792	10,000	739,700
Southern Life, N. C.	419,967	9,764	8,066	415,669
Southern States Life	215,540	575,000	12,000	1,382,382
State Life	1,397,115	248,694	33,426	2,400,897
State Mutual, Ga.	2,098,783	2,083,044	18,000	3,408,944
State Mutual, Mass.	1,413,922	108,147	10,365	1,392,844
Travelers	2,374,515	97,009	24,384	2,377,984
Union Central	5,140,045	679,425	51,389	5,687,600
Volunteer State	80,000	128,500	1,170	181,500
Washington	276,802	92,250	3,911	314,382
Totals	102,379,762	3,337,368	1,294,086	109,389,667
INDUSTRIAL BUSINESS.				
Life Ins. Co. of Va.	3,655,280	338,927	84,968	9,615,641
Metropolitan	1,613,682	65,329	17,717	2,372,373
Totals	10,269,022	404,256	104,683	11,987,914
TENNESSEE—Cont.				
Nat'l of U. S. of A.	2,317,246	631,768	76,867	2,363,286
National of Vermont	2,137,170	501,726	15,771	2,388,060
New York Life	17,530,331	1,655,929	14,500	17,986,947
Northwestern Mutual	12,423,181	2,210,203	189,910	14,081,252
Pacific Mutual	1,267,739	405,273	15,130	1,487,161
Penn Mutual	4,865,280	928,599	37,507	5,449,264
Phoenix Mutual	2,461,233	358,710	16,027	2,619,077
Provident Savings	5,298,004	391,586	15,500	5,639,583
Prudential	5,298,004	391,586	15,500	5,639,583
Security Mut. N. Y.	889,241	29,643	41,225	5,924,640
South Atlantic	1,358,000	29,643	5,027	787,167
State Mutual, Ga.	1,044,500	43,063	12,500	1,530,000
State Mutual, Mass.	654,670	403,738	2,000	1,530,000
Travelers	4,317,288	353,705	27,063	4,496,585
Union Central	8,001,251	1,094,560	94,268	8,490,456
Volunteer State	4,556,500	1,067,689	25,500	5,147,129
Totals	135,912,196	4,801,363	1,654,064	141,788,173
INDUSTRIAL BUSINESS.				
Metropolitan	23,130,370	8,070,647	263,864	25,576,378
Nat'l Life & Accid't.	2,447,040	2,268,120	29,511	2,792,530
Totals	25,577,310	10,338,767	293,375	28,368,908
TEXAS.				
Ætna Life	1,981,744	595,006	68,610	2,269,613
American Central	1,876,000	689,570	51,373	1,392,780
American Nat'l Tex.	7,891,543	7,247,312	41,166	11,423,311
Bankers of N. Y.	372,500	799,000	2,418	46,000
Bankers Reserve	194,000	133,075	7,500	1,082,000
Capital Life	1,190,760	1,584,260	53,019	2,494,576
Citizens Life	462,266	727,000	77,589	2,071,000
Columbian National	1,040,238	18,426	5,000	318,796
Des Moines Life	27,564,267	440,426	15,177	28,142,263
Equitable, New York	1,015,260	83,100	876,945	1,523,310
Fort Worth Life	8,497,401	1,015,260	33,109	3,619,589
Franklin Life	2,488,351	192,000	19,140	2,804,463
Germania	3,947,900	192,000	24,346	3,804,463
Great Western	815,500	4,999,850	1,000	5,393,850
Guarantee	4,067,286	189,703	5,000	4,233,251
Indiana Life	1,015,260	154,732	94,517	2,289,000
Indiana National	44,901	7,985	.....	44,901
John Hancock	2,167,360	3,130,068	165,668	4,700,700
Kansas City	2,167,360	3,130,068	165,668	4,700,700

Mutual Benefit	1,041,254	129,577	36,503	1,084,048	979,100	160,000	41,201	7,555	1,010,761
National of New York	8,575,895	199,915	274,494	8,338,876	265,374	531,295	27,393	3,106	8,376,309
National of Vermont	7,983,901	637,247	271,994	8,375,153	1,594,673	138,288	84,651	3,000	1,671,348
New York Life	7,489,514	485,255	271,992	7,246,263	129,351	1,000,000	27,393	.....	.....
Northwestern Mutual	8,529,270	108,210	130,448	8,572,255	45,251	32,000	3,970	.....	163,500
Penn Mutual	51,500	15,053	69,751	854,124	204,000	120,248	5,331	.....	127,962
Phoenix Mutual	1,770,780	104,000	69,751	1,798,980	1,332,618	150,000	54,498	20,000	1,807,682
Prudential L. and T.	429,487	154,000	20,358	1,541,175	1,191,062	185,331	47,002	3,000	1,594,535
Security Mutual	1,568,131	205,739	64,033	1,695,664	633,597	79,750	33,474	8,000	1,515,072
State Life	37,139	54,300	11,404	1,065,664	987,983	131,732	31,151	12,002	941,645
Travelers	771,292	85,394	38,404	777,197	789,175	131,409	33,248	12,207	785,802
Union Mutual	2,738,233	834,666	101,764	2,737,416	68,500	137,500	9,753	1,165	131,000
United States	876,119	24,479	11,400	877,497	402,500	3,020,500	111,137	6,336	3,264,000
Totals	46,554,170	4,156,038	1,686,387	46,333,593	79,901,346	17,555,429	3,295,551	613,013	88,742,376
Industrial Business:									
Columbian National.....	470,436	10,807	3,372	3,832,526	3,832,526	1,274,555	131,679	23,774	4,159,214
Metropolitan	4,452,374	185,293	1,538	5,032,714	138,067	737,470	13,453	2,010	370,596
Prudential	156,076	23,360	6,025	172,645	4,021,583	2,013,025	144,132	31,294	4,534,910
Totals	5,078,886	1,737,063	195,145	5,965,021	2,241,624	89,510	64,131	47,611	2,211,376
West Virginia:									
Elms Life	3,094,370	263,043	114,695	3,072,135	2,241,624	89,510	64,131	47,611	2,211,376
American National	19,510,515	1,749,200	52,253	18,967,500	391,750	21,760	13,736	.....	485,250
Equitable, New York	3,365,113	364,303	130,044	3,422,046	174,000	14,000	3,331	.....	74,000
Fidelity Mutual	1,072,740	83,470	40,033	1,063,466	363,210	27,045	19,321	5,000	321,263
Germania	2,272,377	209,533	73,304	2,173,579	255,033	124,095	13,577	7,000	353,148
Greenboro Life	2,401,460	209,533	73,304	2,173,579	255,033	124,095	13,577	7,000	353,148
Home Life of N. Y.	2,601,865	725,257	107,427	2,594,686	550,921	479,447	22,895	63,231	734,394
Maryland	4,104,114	156,760	84,132	4,031,211	11,744,072	1,383,430	94,570	9,000	1,531,965
Massachusetts Mut.	6,042,074	1,710,571	213,672	6,949,904	2,023,377	84,404	19,723	9,000	1,531,965
Metropolitan	2,266,892	77,143	11,143	2,255,649	433,360	124,500	19,723	25,983	2,285,063
Missouri State	7,201,161	1,127,005	289,539	7,182,070	3,623,303	1,322,290	12,790	13,114	4,864,116
Mutual Benefit	23,565,413	953,023	77,751	23,135,613	87,500	200,000	2,765	3,000	757,000
National of New York	425,033	63,176	63,176	1,699,107	2,321,265	1,001,344	106,347	21,033	2,764,666
New York Life	17,346,658	1,100,193	604,714	17,754,739	2,504,354	84,673	20,245	4,432	2,601,633
Northwestern Mutual	6,619,533	684,250	243,137	6,967,407	2,584,465	433,364	23,091	43,196	7,051,907
Penn Mutual	6,653,000	785,065	205,113	6,967,407	2,584,465	433,364	23,091	43,196	7,051,907
Phoenix Mutual	837,683	157,502	31,659	861,265	2,746,343	186,889	53,023	26,000	2,723,744
Prudential L. and T.	322,240	370,832	22,895	303,611	303,611	3,500	7,353	.....	294,111
Reliance	2,040,253	404,023	79,349	2,244,645	11,157,341	733,729	382,955	80,387	11,157,341
Reserve Life	112,500	109,200	7,323	2,244,645	11,157,341	733,729	382,955	80,387	11,157,341
Secur. L. & A. (N. C.) ..	134,500	225,500	2,221	102,500	2,692,432	140,000	89,654	4,859	3,310,317
Security L. of Am.	1,063,123	132,500	9,643	862,500	2,692,432	140,000	89,654	4,859	3,310,317
South Atlantic	2,808,670	689,250	55,322	3,414,439	2,355,702	346,380	77,899	10,000	2,527,566
State Life	1,702,206	20,000	6,801	1,702,206	250,000	133,000	26,901	.....	235,000
Sum of Canada	1,064,267	288,529	47,371	1,393,116	833,465	91,904	26,901	13,675	843,884
Totals	1,064,267	288,529	47,371	1,393,116	274,097	176,000	9,156	.....	351,047

† Includes industrial business. ‡ Losses paid.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1904.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
UTAH—Cont.					
John Hancock	\$	\$	\$	\$	\$
Kansas City	381,675	55,500	2,243	1,640	387,585
Manhattan	686,143	42,500	17,865	2,517	894,230
Metropolitan	283,690	383,576	4,789	7,782	249,190
Minnesota Mutual	4,783,550	108,250	19,324	5,611	5,611,105
Mutual Benefit	4,783,550	108,250	19,324	5,611	5,611,105
Mutual of New York	179,309	167,696	174,853	21,128	4,649,088
Nat'l of U. S. of A.	124,222	100,879	5,045	3,471	219,213
National of Vermont	1,461,584	242,161	65,465	5,610	1,615,685
New York Life	10,476,225	1,086,283	323,982	85,887	10,689,746
Northwestern Mutual	1,494,819	115,500	53,384	19,587	1,608,471
Pacific Mutual	785,410	82,972	25,665	3,896	719,684
Penn Mutual	1,064,384	250,286	83,852	3,000	1,197,944
Phoenix Mutual	923,201	79,609	23,708	2,000	919,510
Provident Savings	478,280	42,833	13,266	386	499,800
Prudential	211,576	8,136	16,949	.....	194,100
Reliance Life	1,000	22,066	2,602	.....	108,546
Security Mut., N. Y.	111,000	207,560	40,327	1,000	387,260
State Life	1,220,250	86,500	9,946	3,854	925,438
Travelers	288,968	87,750	23,796	1,004	705,678
Union Central	680,428	29,842	12,516	1,000	838,194
Union Mutual	388,080	126,184	7,480	6,008	381,743
United States	271,280	.....	13,414	.....	34,500
Washington	366,107	61,000	1,389	.....	.....
West Coast	7,000	.....	.....	.....	.....
Totals	34,510,313	7,604,755	1,262,580	290,513	38,139,645
Industrial Business.					
Metropolitan	1,941,689	919,015	71,701	10,800	2,876,389
West Coast	99,556	277,287	5,560	1,413	113,546
Totals	2,041,194	1,196,302	77,261	12,213	2,995,935
VERMONT.					
Etina Life	1,649,133	74,396	49,887	46,036	1,684,625
Columbian National	483,128	113,284	11,665	500	336,517
Connecticut General	4,266,948	137,148	187,968	68,964	4,425,404
Connecticut Mutual	271,143	312,418	64,308	2,656	1,622,463
Equitable, New York	3,894,904	61,515	180,981	79,566	3,967,533
Fidelity Mutual	51,714	7,560	1,790	1,000	65,074
Home Life of N. Y.	390,203	9,627	17,123	13,487	390,265
John Hancock	38,010	8,000	1,865	.....	46,000
Massachusetts Mut.	21,500	.....	.....	17,925	902,319
Metropolitan	3,220,698	686,780	157,769	46,268	3,476,213
VIRGINIA—Cont.					
Travelers	3,649,650	548,955	151,001	25,424	3,867,408
Union Central	9,462,720	904,960	378,239	57,357	9,968,251
Washington	1,824,575	126,425	47,321	4,000	1,970,486
Totals	143,276,380	13,457,665	5,240,467	1,770,084	150,841,999
Industrial Business.					
Life Ins. Co. of Va.	13,673,624	3,799,140	609,535	201,771	15,083,679
Metropolitan	19,045,260	4,789,579	667,968	243,529	19,866,532
Totals	32,769,884	8,588,719	1,267,493	445,300	35,010,212
WASHINGTON.					
Etina Life	1,750,678	169,200	68,991	20,857	1,758,791
Bankers of Nebraska	32,500	23,500	3,245	.....	49,000
Bankers Reserve	1,212,500	636,500	59,001	10,000	1,649,000
Canada Life of U. S. A.	470,240	305,500	25,086	3,000	918,964
Cent'l Life of U. S. A.	287,000	147,000	14,371	1,000	356,337
Colorado National	287,000	147,000	1,043	.....	28,000
Columbia L. and T.	705,309	141,729	21,113	17,774	421,000
Connecticut Mutual	310,500	405,500	30,031	3,000	773,145
Continental L. and I.	630,500	198,513	23,217	3,000	794,377
Des Moines Life	7,477,998	171,875	297,195	51,483	6,857,100
Equitable, New York	984,450	269,198	22,519	10,008	652,560
Fidelity, Mutual	987,339	292,980	34,896	3,000	1,047,082
Germania	767,532	61,500	22,598	8,500	684,977
Great Western	505,000	80,000	15,549	.....	631,500
Guardian Life	176,731	43,617	14,249	3,000	1,821,100
Home Life of N. Y.	455,544	62,400	1,316	.....	1,774,488
Kansas City	2,191,563	98,700	18,419	4,000	474,704
Manhattan	3,191,563	98,700	18,419	4,000	474,704
Massachusetts Mut.	3,191,563	98,700	18,419	4,000	474,704
Metropolitan	3,191,563	98,700	18,419	4,000	474,704
Mutual Benefit	3,191,563	98,700	18,419	4,000	474,704
Mutual of New York	10,553,744	490,550	111,145	16,155	2,148,229
Nat'l of U. S. of A.	1,814,115	308,634	111,145	16,155	1,980,854
National of Vermont	1,298,116	430,550	111,145	16,155	2,088,245
New York Life	15,612,700	1,298,116	383,892	60,557	10,088,025
North Am. (Canada)	506,000	1,502,700	79,892	18,000	1,052,148
Northern (Wash.)	10,206,689	1,502,700	383,892	155,723	15,887,137
Northwestern Nat'l	4,891,413	1,502,700	383,892	155,723	15,887,137
Pacific Mutual	4,891,413	1,502,700	383,892	155,723	15,887,137
Penn Mutual	2,304,468	343,141	95,245	11,108	4,801,669

Mutual Benefit	1,041,354	129,577	38,508	1,084,048	979,100	180,000	41,301	7,555	1,010,761
National of New York	8,676,905	199,915	274,494	8,388,376	285,374	533,965	27,963	2,106	781,309
National of Vermont	7,983,901	697,347	280,924	8,278,158	1,596,673	198,298	86,651	3,000	1,674,943
New York Life	4,385,295	435,295	271,993	4,385,295	1,298,158	189,298	761	.....	.....
Northwestern Mutual	1,683,510	180,448	15,053	1,858,194	2,671,395	92,000	2,970	.....	163,500
Penn. Mutual	3,239,870	61,500	69,721	3,239,870	1,768,960	15,000	6,381	.....	127,946
Phoenix Mutual	1,770,780	104,000	20,338	1,874,118	1,982,004	15,000	54,459	30,000	1,807,686
Provident L. and T.	4,439,467	154,000	64,002	4,593,469	1,191,065	185,381	47,008	2,000	1,896,535
Prudential	1,668,531	205,769	64,002	1,868,654	687,597	79,750	23,474	8,000	615,072
Security Mutual	387,154	54,300	11,406	442,860	967,963	113,409	31,151	12,023	941,645
State Life	1,774,292	35,396	28,404	1,774,197	789,175	137,500	28,348	13,207	785,802
Travelers	2,783,388	826,695	101,764	3,411,847	66,500	137,500	3,763	105	181,000
Union Central	694,479	24,500	23,700	743,679	402,500	8,020,500	111,137	6,885	3,256,000
Union Mutual	375,130	1,925	11,488	387,537	.....	.....	.....	.....	.....
United States	396,553	52,735	16,515	399,593	79,901,346	17,555,489	3,298,551	619,013	88,742,376
Totals	43,554,170	4,156,088	1,068,387	46,338,593	2,853,536	1,274,555	181,679	28,774	4,159,214
Industrial Business.	470,436	10,397	3,873	38,609	138,067	787,470	13,453	2,510	376,596
Columbian National	4,452,374	28,239	185,248	5,063,714	.....	.....	.....	.....	.....
Metropolitan	156,076	28,960	6,025	1,72,048	4,081,593	2,012,025	144,132	31,384	4,336,910
Prudential .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	5,078,886	1,787,068	196,145	5,295,021	2,241,624	89,510	66,121	47,411	2,211,376
VIRGINIA.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ætna Life	3,094,370	283,045	114,695	3,072,135	2,241,624	89,510	66,121	47,411	2,211,376
American National	285,500	1,749,200	52,358	1,667,301	221,750	271,750	13,796	108	485,260
Equitable, New York	19,510,215	691,400	683,535	18,950,301	108,000	14,000	2,301	.....	72,000
Fidelity Mutual	3,555,119	364,908	120,044	3,442,045	862,310	67,045	19,921	5,000	381,293
Germania	1,072,740	58,470	40,038	1,053,496	287,500	154,096	9,907	.....	287,500
Greenboro Life	300,460	204,400	15,355	508,080	285,053	154,096	13,477	5,000	853,148
Home Life of N. Y.	2,372,377	209,588	78,304	2,173,379	550,491	476,447	24,966	7,335	786,904
Life Ins. Co. of Va.	2,601,965	785,257	84,153	2,760,989	1,536,430	134,500	64,570	6,000	1,381,966
Maryland	3,779,871	154,760	159,504	3,631,111	2,022,797	94,404	19,738	3,000	1,603,022
Massachusetts Mut.	4,164,114	710,483	213,872	5,044,994	3,629,303	132,290	76,912	25,983	531,890
Metropolitan	5,042,074	1,710,571	42,363	5,994,994	11,744,073	1,332,290	132,780	13,114	4,456,116
Missouri State	288,592	77,148	11,148	361,387	2,022,797	94,404	25,763	3,000	749,248
Mutual Benefit	7,201,151	1,127,006	280,539	7,153,073	433,850	134,500	2,309	.....	197,000
National of New York	23,385,418	953,025	771,761	22,153,610	97,200	597,050	16,832	.....	603,000
National of Vermont	1,477,440	425,653	53,176	1,856,269	2,399,992	292,636	76,912	25,983	2,235,603
New York Life	17,944,696	604,714	604,714	17,754,789	3,629,303	132,290	132,780	13,114	4,456,116
Northwestern Mutual	17,319,532	1,985,350	684,918	18,991,447	3,629,303	132,290	132,780	13,114	4,456,116
Penn. Mutual	6,653,000	768,005	205,143	6,067,407	3,629,303	132,290	132,780	13,114	4,456,116
Phoenix Mutual	327,592	157,502	31,890	489,984	2,784,454	198,969	83,023	35,000	2,723,744
Provident L. and T.	322,340	157,502	31,890	489,984	2,784,454	198,969	83,023	35,000	2,723,744
Prudential	2,040,253	404,028	79,949	2,524,230	3,629,303	132,290	132,780	13,114	4,456,116
Reliance Life	112,500	109,200	7,228	239,728	11,157,241	782,729	382,935	80,367	11,145,353
Reserve Loan Life	77,500	25,000	2,221	104,721	11,157,241	782,729	382,935	80,367	11,145,353
Secu. L. & A. (N. C.)	136,500	235,500	9,648	382,000	2,662,453	728,000	89,654	4,859	3,310,217
Security L. of Am.	1,068,128	192,500	38,996	1,299,624	2,662,453	728,000	89,654	4,859	3,310,217
South Atlantic	2,804,670	699,350	95,923	3,504,943	2,356,702	182,000	77,889	10,000	2,637,566
State Life	1,105,764	929,330	54,953	1,702,293	2,356,702	182,000	77,889	10,000	2,637,566
Sum of Canada	1,084,357	298,329	47,371	1,383,115	538,455	91,904	25,381	13,675	843,384
Totals	1,084,357	298,329	47,371	1,383,115	274,097	175,000	9,156	.....	351,047

† Includes industrial business. ‡ Losses paid.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1906.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
WYOMING—Cont.					
Penn Mutual	\$ 204,122	\$ 26,000	\$ 7,429	\$ 2,000	\$ 221,192
Prudential	370,424	1,967	14,447	2,000	340,497
Security Mut., N. Y.	37,750	4,533	686	.....	25,755
State Life, Indiana	332,030	15,000	6,698	.....	181,500
Travelers	615,500	2,600	833	.....	6,600
Union Central	48,750	1,000	774	1,027	32,750
Union Mutual	701,513	60,539	29,913	2,885	787,969
Washington	31,143	7,000	1,081	.....	26,943
Totals	12,610,292	1,672,233	446,998	129,824	12,886,223
CANADA.					
<i>Canadian Companies.</i>					
Annuity Co. of Can.	\$ 82,333,054	\$ 6,817,179	\$ 7,312	\$ 1,487,565	\$ 83,689,747
Canada Life	534,550	145,750	2,349,414	1,500	408,770
Canadian Guard. Life	41,854,085	5,013,190	1,423,183	696,083	43,784,593
Confederation	4,774,023	1,155,233	161,343	27,350	4,946,284
Continental Life	4,212,390	1,094,296	160,400	30,884	4,185,253
Crown Life	6,791,064	1,313,023	233,063	29,708	7,296,070
Dominion Life	10,213,103	2,344,308	317,765	68,457	10,707,941
Excelsior	17,894,074	2,314,573	685,939	194,119	18,527,613
Federal	27,769,460	10,723,323	1,080,912	148,896	23,489,188
Great West	5,476,100	943,576	138,154	64,216	5,246,394
Home Life	13,464,728	3,721,534	725,324	190,717	18,946,789
Imperial Life	5,449,715	1,324,065	188,080	31,511	5,833,086
London Life	4,822,293	1,216,104	121,615	354,443	34,617,664
Manufacturers	110,288	606,768	110,415	.....	585,786
Monarch Life	46,537,408	7,051,771	1,720,771	494,047	50,264,323
Mut. Life of Canada	6,802,335	2,093,347	188,595	23,250	6,191,381
Nat'l Life of Canada	33,908,016	3,993,846	1,296,846	295,848	34,909,608
Northern Life	5,089,574	1,411,167	176,245	80,231	5,469,081
Northern Victoria	4,661,911	1,010,175	144,409	33,376	4,837,076
Royal Victoria	2,165,911	855,353	108,133	14,065	2,516,449
Sovereign Life	53,098,437	9,166,898	1,967,607	724,719	64,504,108
Sun Life	1,455,372	657,562	45,528	.....	1,672,784
Union Life	412,544,161	68,407,354	14,371,190	4,361,137	484,281,785
Totals	689,721	38,049	24,194	41,839	683,399
British Companies.					
Commercial Union	108,914	.....	1,763	10,821	96,083
Edinburgh Life	1,105,167	.....	13,505	87,425	1,019,135
Life Assn. of Scot'd &c	153,708	1,684	3,376	5,562	149,797
Life & Lon. & Globe .....	.....	.....	.....	.....	.....
WISCONSIN.					
Etina Life	10,239,713	952,359	383,903	89,379	10,757,727
Bankers of New York	35,000	.....	1,165	.....	33,000
Central Life of Iowa	1,746,050	808,375	63,577	4,000	1,939,925
Columbian National	819,477	293,768	24,249	6,330	1,087,455
Connecticut Mutual	1,804,667	174,980	59,833	68,731	1,906,007
Des Moines Life	1,453,073	179,245	47,330	4,000	1,413,941
Equitable, New York	1,011,117	368,500	487,568	198,378	13,783,151
Federal Life	1,091,301	98,823	53,771	14,120	1,571,063
Fidelity Mutual	1,444,085	4,383	2,263	40,250	1,138,985
Franklin Life	1,195,240	389,500	4,371	.....	1,138,985
Great Western	2,201,498	230,500	92,970	17,613	2,261,002
Home Life of N. Y.	100,280	23,000	3,025	.....	110,280
John Hancock	685,903	43,590	30,645	23,065	881,207
Manhattan	1,887,023	319,500	78,273	39,942	2,066,746
Massachusetts Mut.	6,859,024	1,619,192	307,110	39,942	7,704,201
Metropolitan	1,924,135	295,245	67,798	23,035	1,983,513
Michigan Mutual	1,590,091	68,752	43,421	25,284	1,518,579
Minnesota Life	6,783,011	1,115,430	283,089	39,624	7,294,613
Mutual Benefit	28,112,391	927,643	839,085	205,951	27,537,167
Mutual of New York .....	.....	.....	.....	.....	.....
WYOMING.					
W. Virginia—Cont.					
Prudential L. and T.	\$ 286,420	\$ 40,074	\$ 14,079	\$ 6,000	\$ 306,560
Reliance Life	3,612,270	885,106	186,635	13,617	4,121,017
Reserve Loan Life	489,130	155,000	20,204	5,000	479,740
Security Mut., N. Y.	723,000	194,000	20,746	10,500	129,560
South Atlantic	334,283	58,443	8,988	10,000	615,500
State Life	45,000	14,500	2,656	.....	244,777
States Mut., W. Va.	1,076,000	1,519,013	41,190	3,010	2,432,008
Travelers	1,067,000	353,571	35,947	9,059	1,191,071
Union Central	1,199,032	329,220	35,759	40,830	1,366,135
Union Mutual	1,494,440	588,700	53,944	1,522,254	1,522,254
United States	1,278,650	133,321	42,392	7,065	1,197,150
United States	312,885	32,000	5,574	17,000	194,396
Washington	979,032	117,998	35,088	10,580	877,774
Totals	71,746,581	15,354,060	2,596,135	714,339	78,300,169
Industrial Business.					
Metropolitan	\$ 5,583,405	\$ 2,219,498	\$ 232,453	\$ 62,973	\$ 7,355,631
Prudential	2,474,680	1,107,729	97,495	19,535	2,727,080
Totals	9,058,085	3,327,215	329,948	82,513	10,082,721

Nat'l of U. S. of A.	2,293,268	426,651	108,591	6,138	2,350,733	20,193	1,822,649	381,132	317,395	11,171,974
National of Vermont.	5,553,261	313,114	109,183	30,436	5,593,546	11,032,461	1,822,649	146	.....	20,193
New England	3,078,564	387,066	113,576	31,597	3,365,283	158,233	19,350	16,778	45,911	743,080
New York Life	31,471,082	1,486,302	1,033,071	265,523	30,733,059	6,115,029	565,550	2,703	24,153	128,424
North Am. (C. J.)	65,695,913	2,375,500	8,785	890,619	67,695,015	1,967,633	619,380	205,300	153,199	6,095,723
Northwestern Mutual.	2,999,593	5,895,433	2,431,681	18,310	2,990,440	1,967,633	.....	64,143	28,713	2,000,010
Pacific Mutual	2,674,083	554,285	90,727	54,394	2,724,083	173,784	.....	2,593	4,993	98,437
Penn Mutual	3,113,533	345,438	108,929	54,394	3,268,904	186,466	246	857	.....	18,578
Phoenix Mutual	1,063,387	50,498	28,401	15,851	1,063,387	23,454,351	2,161,224	333,624	610,538	23,610,448
Provident Savings	8,247,410	1,087,213	284,376	42,979	8,433,123	434,367	16,333	15,391	83,112	373,610
Reliance Life	261,000	15,000	15,000	.....	276,000	46,393,021	4,645,380	1,567,351	1,296,756	46,394,219
Sec. L. & A. of Am.	190,500	6,422	.....	.....	196,922	Totals	.....	.....	.....	.....
Security Mut., N. Y.	354,372	38,293	7,700	1,000	362,065	American Companies.	.....	.....	.....	.....
Travelers	1,508,344	176,751	54,412	8,330	1,571,523	Etina Life	1,902,998	649,096	631,550	13,357,426
Union Central	5,105,264	439,300	174,798	28,573	5,405,959	Connecticut Mutual c.	739,731	26,415	59,633	1,139,633
Union Mutual	694,711	44,913	17,785	4,000	623,213	Equitable	739,731	722,040	447,946	20,371,238
United States A. & L.	153,511	467,028	29,953	.....	564,708	Germania	8,327,650	5,164	81,005	219,393
United States	110,000	467,028	29,953	.....	564,708	Metropolitan	6,327,650	1,014,175	875,115	14,392,371
Wisconsin Life	1,345,308	50,760	42,300	8,500	1,364,061	Mutual Life of N. Y.	968,237	1,642,844	5,373	28,745,757
Totals	223,973,366	20,401,283	7,633,914	2,256,371	225,430,086	National Life c.	4,077,083	1,642,844	899,373	47,333,790
Industrial Business.	19,379,106	2,500,617	433,389	83,544	13,207,448	New York Life	48	1,132	15,613	303,738
Prudential	11,274,313	2,983,666	446,726	115,446	11,830,576	Northwestern Mutual c.	11,500	15,174	23,870	456,148
Totals	23,653,419	5,494,283	880,095	203,990	25,083,023	Phoenix Mutual c.	131,500	136,860	68,686	3,873,236
WYOMING.	173,130	55,000	8,598	.....	166,900	Provident Savings	130,530	35,510	94,410	1,093,458
Bankers of Nebraska.	16,000	32,048	2,072	.....	48,000	State Life	1,093,458	353,374	10,189,323	10,189,323
Capitol Life, Cal.	140,000	80,121	15,243	.....	417,243	Travelers	1,093,458	224,752	151,067	7,123,446
Colorado National	12,600	68,111	3,741	.....	60,111	Union Mutual	306,083	51,915	40,369	1,581,465
Equitable, New York	926,068	9,070	32,368	24,738	904,327	United States	135,330	51,915	.....	.....
Germania	213,233	24,553	8,393	1,500	197,083	Totals	16,062,703	5,493,272	3,354,555	155,298,394
Mutual Benefit	145,381	24,553	8,393	1,500	131,989	Aggregates (Ord.)	89,135,337	21,402,403	8,215,632	635,394,383
Mutual of New York	2,624,381	14,565	70,241	31,143	2,629,083	Industrial Business.	.....	.....	.....	.....
Nat'l of U. S. of A.	41,200	14,565	1,268	2,500	43,533	Excelsior	109,944	4,945	416	108,718
National of Vermont.	34,548	34,548	1,268	2,500	71,877	London Life	4,971,198	385,108	64,775	5,959,117
New York Life	4,894,332	434,631	153,368	39,503	5,332,831	Metropolitan	30,855,748	1,471,008	277,195	33,933,513
Northwestern Mutual	1,856,283	233,000	48,083	12,000	1,939,300	Sun Life	1,110,389	1,471,008	11,802	1,122,491
Pacific Mutual	459,078	200,043	15,000	500	1,534,600	Union Life	7,375,903	255,654	48,469	9,413,673
Totals	459,078	200,043	15,000	500	456,466	Totals	20,530,398	1,742,601	343,377	49,510,502

ee Equitable Industrial business included in ordinary. ¶ Claims paid, including matured endowments. c These companies have ceased writing new business in Canada.

SUMMARY.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1907.	Insurance Written in 1907.	Premiums Received.	Losses Incurred	Insurance in Force Dec. 31, 1907.
SUMMARY.					
Alabama (Ord.)	133,551,009	23,169,583	4,502,373	1,740,354	139,233,472
Arizona (Ord.)	5,357,907	2,353,300	186,229	54,954	6,214,706
Arkansas (Ord.)	17,669,606	3,900,191	676,619	190,008	21,569,805
California (Ord.)	77,285,941	19,246,451	3,701,508	753,582	79,394,072
Colorado (Ord.)	2,114,237	1,251,433	99,308	12,083	2,334,378
Connecticut (Ord.)	251,045,814	24,438,717	4,935,794	4,935,794	290,254,621
Delaware (Ord.)	22,798,949	9,198,068	1,515,294	212,701	29,588,980
D. of Columbia (Ord.)	116,407,153	16,543,404	4,195,939	1,512,924	119,446,486
Florida (Ord.)	5,830,298	1,853,982	229,000	6,151,053	6,151,053
Georgia (Ord.)	143,415,022	15,237,135	5,333,942	1,017,251	147,900,430
Hawaii (Ord.)	70,310,624	12,871,244	2,646,445	1,017,251	72,239,531
Idaho (Ord.)	19,577,472	2,875,855	789,781	183,719	20,239,974
Illinois (Ord.)	14,905,417	3,332,182	558,640	182,965	15,314,484
Indiana (Ord.)	61,423,974	7,581,788	2,325,659	1,098,259	62,208,505
Iowa (Ord.)	23,154,855	5,472,806	972,589	324,774	26,983,201
Kansas (Ord.)	53,019,539	2,078,919	2,078,919	637,586	51,605,724
Kentucky (Ord.)	207,738,576	44,705,133	7,653,153	2,967,724	235,781,614
Louisiana (Ord.)	12,303,636	4,619,265	800,243	130,672	13,382,246
Maine (Ord.)	13,531,107	1,490,752	485,449	54,153	13,995,270
Maryland (Ord.)	13,794,923	3,905,214	643,554	147,769	17,195,897
Massachusetts (Ord.)	788,332,357	105,123,772	27,002,654	1,453,682	796,469,522
Michigan (Ord.)	275,193,634	52,479,321	9,931,135	2,963,041	280,600,857
Minnesota (Ord.)	202,473,949	24,151,270	6,819,284	1,764,127	204,775,149
Mississippi (Ord.)	10,835,854	3,477,083	638,134	83,079	948,581,086
Missouri (Ord.)	124,016,084	28,618,083	4,164,574	1,329,589	133,401,476
Montana (Ord.)	197,287,453	24,231,709	4,831,940	2,648,770	13,454,319
Nebraska (Ord.)	13,794,923	3,905,214	643,554	147,769	17,195,897
Nevada (Ord.)	788,332,357	105,123,772	27,002,654	1,453,682	796,469,522
New Hampshire (Ord.)	275,193,634	52,479,321	9,931,135	2,963,041	280,600,857
New Jersey (Ord.)	202,473,949	24,151,270	6,819,284	1,764,127	204,775,149
New Mexico (Ord.)	10,835,854	3,477,083	638,134	83,079	948,581,086
New York (Ord.)	124,016,084	28,618,083	4,164,574	1,329,589	133,401,476
North Carolina (Ord.)	197,287,453	24,231,709	4,831,940	2,648,770	13,454,319
Ohio (Ord.)	13,794,923	3,905,214	643,554	147,769	17,195,897
Oklahoma (Ord.)	788,332,357	105,123,772	27,002,654	1,453,682	796,469,522
Oregon (Ord.)	275,193,634	52,479,321	9,931,135	2,963,041	280,600,857
Pennsylvania (Ord.)	202,473,949	24,151,270	6,819,284	1,764,127	204,775,149
Rhode Island (Ord.)	10,835,854	3,477,083	638,134	83,079	948,581,086
South Carolina (Ord.)	124,016,084	28,618,083	4,164,574	1,329,589	133,401,476
South Dakota (Ord.)	197,287,453	24,231,709	4,831,940	2,648,770	13,454,319
Tennessee (Ord.)	13,794,923	3,905,214	643,554	147,769	17,195,897
Texas (Ord.)	788,332,357	105,123,772	27,002,654	1,453,682	796,469,522
Utah (Ord.)	275,193,634	52,479,321	9,931,135	2,963,041	280,600,857
Vermont (Ord.)	202,473,949	24,151,270	6,819,284	1,764,127	204,775,149
Virginia (Ord.)	10,835,854	3,477,083	638,134	83,079	948,581,086
Washington (Ord.)	124,016,084	28,618,083	4,164,574	1,329,589	133,401,476
West Virginia (Ord.)	197,287,453	24,231,709	4,831,940	2,648,770	13,454,319
Wisconsin (Ord.)	13,794,923	3,905,214	643,554	147,769	17,195,897
Wyoming (Ord.)	788,332,357	105,123,772	27,002,654	1,453,682	796,469,522
Totals..... (Ord.)	9,092,511,851	1,279,140,252	353,498,943	180,519,478	9,965,302,333
Canada (Ord.)	2,407,080,910	584,478,362	90,209,066	28,197,608	2,880,365,396
† Includes West Coast Life industrial business.					

* Includes Life Insurance Company of Virginia industrial receipts. † Includes West Coast Life industrial business.

LEGAL RESERVE FRATERNAL ORDERS.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	INCOME.				EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.		
	Asse- ments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Expen- ses' Fees.	Expenses of Mane- gemen- t.	Total Dis- burse- ments.	Invest- ed and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
American Home Circle..... Springfield, Ill.	1907 1906	\$ 86,006 98,961	\$ 153,014 178,446	\$ 101,910 68,672	\$ 22,563 62,230	\$ 33,233 26,981	\$ 157,726 159,983	\$ 25,251 39,989	\$ 53,130 35,576	10,114 8,493	\$ 1,110,385 5,880,600	\$ 9,296,035 8,185,650
Fellowship of Solidarity..... New York.	1907 1906	 4,577	22,572 20,552	6,084 8,171	1,699 1,200	4,872 2,607	12,654 14,432	50,436 39,852	442,062 35,706	321 341	242,500 137,500	650,500 691,000
Grand Fraternity..... Philadelphia.	1907 1906	285,062 263,975	297,559 275,515	116,556 118,381	102,012 73,440	53,163 56,495	297,736 264,421	164,772 252,886	667,100 19,500	13,285 13,341	6,958,344 4,148,750	13,448,288 14,121,625
Kis. of Pythias, Ins. Dept., Supreme Lodge. Chicago, Ill.	1907 1906	2,418,053 2,239,355	2,510,594 2,335,442	1,647,395 1,594,780	217,869 292,813	277,016 99,933	2,147,622 1,993,541	2,086,313 1,781,262	175,152 207,936	81,121 81,819	15,542,000 19,740,000	124,911,500 125,445,000
Masonic Mutual Life Ass'n..... Washington, D. C. (See page XX.)	1907 1906	65,759 58,646	4,890 4,395	24,181 20,914	6,300 6,010	11,355 10,522	41,917 37,446	138,658 110,534	635,441 80,553	1,034 1,787	412,500 442,000	2,167,575 1,935,000

* 1906 figures do not include annual dues. † Includes \$365,895 certificate items. ‡ Name changed to Mutual Savings Life Insurance Society, 1908. § Includes reserve at 3½ per cent on American Table on policies issued since March 1, 1903. ¶ Exclusive of \$16,104 other payments to members. Ⓜ Formerly Masonic Mutual Relief Association. c Includes \$52,743 American Experience 4 per cent reserve. d Reserve liability.

German American Life Ins. Co., Omaha, Neb., Bee Building, 1906.—G. L. E. Klingbeil, Pres.; H. T. Holden, Sec.	1907 1906	26,538 22,075	.....	26,578 23,935	.....	893 12,744	16,827 4,666	3,941 3,578	21,591 21,199	7,612 1,924	5,375 518	252 211	689,000 833,000	866,000 589,750
German Mutual Life Ins. Co., Chicago, Ill., 1908.—E. G. Brazier, Gen'l Mgr.	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Girard Mutual Life Ins. Co., Philadelphia, Pa., Drexel Bldg., 1906.—Nathan T. Fol- well, Pres.; Albert Short, Sec.	1907 1906	108,640 6,947	.....	121,154 27,025	10,000	1,277 3,373	54,806 9,454	32,543 12,857	98,626 13,713	32,631 .....	.....	495 66	2,204,000 243,000	2,359,000 243,000
Inter-Ocean Life and Endow- ment Co., Kansas City, Mo., 707 Heist Building, 1907.— Wm. E. Schilling, Pres.; S. B. Sawyer, Secy.-Treas.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ohio Mutual Life Insurance Co., Mercantile Library Building, Cincinnati, O., 1891.—A. J. Gahr, Pres.; B. F. Conn, V.-P. and Gen. Man.; R. W. Richey, Secy.-Treas.	1907 1906 1905 1904 1903	40,386 45,656 33,539 37,604 37,152	..... ..... ..... ..... .....	41,553 47,982 37,951 38,045 37,951	20,500 24,500 27,000 20,125 32,350	1,568 2,040 12	5,621 5,950 7,562 1,081 2,663	6,329 7,562 5,965 7,132 5,221	34,018 36,029 36,747 28,338 40,234	46,721 36,096 36,747 30,938 26,655	16,344 17,933 16,280	1,215 1,207 1,177 1,176 1,036	166,750 230,000 1,972,250 1,968,500 1,980,750	1,962,750 1,972,250 1,968,500 1,980,750 1,970,000
Scranton Mutual Life Ins. Co., Connell Bldg., Scranton, Pa., 1907.—James S. McNulty, Pres.; John R. Williams, Sec.; W. E. A. Wheeler, V.-Pres. and Manager.	1907	27,763	226	47,052	.....	250	22,675	12,254	35,179	25,863	5,312	821	2,305,500	2,148,000
Western Life Indemnity Co., 1303 Masonic Temple, Chi- cago, Ill., 1884.—Geo. M. Monahan, Pres.; A. N. His- lop, Sec.	1907 1906 1905 1904 1903	323,956 391,807 549,971 413,014 424,078	4,269 6,683 14,197 21,357 15,578	342,242 410,112 575,187 467,022 458,176	234,654 370,869 370,869 28,028 361,981	23,578 36,540 36,124 28,028 28,861	18,558 6,694 422,716 27,956 18,124	63,886 82,494 152,333 47,322 39,683	340,677 489,243 763,567 446,177 448,649	266,965 260,234 360,999 534,030 511,789	107,480 109,162 137,559 94,361 113,197	6,230 4,993 7,781 5,430 4,898	3,590,525 318,346 4,369,897 2,117,591 567,527	7,760,667 7,607,207 12,655,342 14,396,708 13,963,421
Totals, 22 companies.....	1901 1902 1903 1904 1905 1906 1907	2,345,461 3,045,615 1,326,415 1,999,353 1,999,968 686,259 695,107	72,139 31,213 486 862 7,812 9,637 4,917	3,978,336 3,444,959 3,171,157 2,232,797 2,170,795 795,086 776,188	606,602 629,754 494,707 585,391 511,500 410,995 266,812	253,044 109,919 111,815 207,102 278,222 103,564 63,652	423,767 631,517 502,648 353,938 546,732 80,200 161,980	328,770 414,142 376,928 396,286 323,713 148,997 161,043	1,622,183 1,848,640 1,786,653 1,723,681 1,393,942 744,158 653,486	3,432,807 4,802,123 5,645,268 4,383,061 4,484,459 681,026 631,008	2,533,259 3,863,331 5,029,072 3,941,392 4,121,899 419,624 343,151	50,077 51,371 51,049 42,914 34,758 9,547 12,535	45,102,260 34,847,995 18,419,719 8,615,343 9,153,644 4,811,318 12,273,075	69,812,198 74,170,159 49,908,734 42,998,084 39,461,277 17,039,529 19,177,933

† Full legal reserve as determined by the Ohio insurance department. ‡ Dividends to policyholders. § Reorganized as stipulated premium company, 1908, formerly German Mutual Benefit Assn., see Business Life Associations. ¶ Of which \$22,067 is net value of outstanding policies. † Includes promotion expenses. ‡ Of which \$67,196 is reserve. † Of which \$4,903 is net value of outstanding policies. ‡ Formerly Knight Templar and Masonic Life Indemnity Co., and was operated on the step rate plan. In 1907 introduced the legal reserve plan and has converted a large amount of old business to the new form and written a large amount of new business. ‡ \$200,000 of which was for re-insurance. † Re-incorporated under Ohio stipulated premium law but plans not complete until fall of 1902. ‡ Of which \$8,406 is net value of outstanding policies. ‡ Maintains Actuaries 4 per cent. reserve on all outstanding policies.

American Life and Accident Ins. Co. Louisville, Ky. ^δ	1906	1,122	6,030	13,728	760	56	2,694	3,200	10,191	4,273	4,575	1,813	413,586	167,391
American Life and Benefit Ins. Co. Durham, N. C.	1906	.....	.....	3,982	854	.....	.....	.....	3,378	605	.....	1,500	10,542	45,000
American Mutual Benefit Life Ass'n. Andalusia, Ala.	1906	.....	.....	4,051	.....	.....	.....	.....	4,051	2,000	500	.....	.....	.....
American Mutual Life..... Rutledge, Ga.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Protective Ass'n..... Brooklyn, N. Y.	1906	4,039	.....	4,071	1,936	1	980	414	3,331	2,402	50	460	30,686	45,053
American Protective Ass'n..... Newport News, Va.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Temp. Life Ins. Ass'n. New York City, N. Y.	1907 1906	260,702 232,388	 30,780	274,260 277,887	163,470 148,920	4,683 57	40,480 40,440	46,939 47,252	255,573 236,669	229,208 199,665	295,980 35,001	7,740 8,912	251,750 738,332	8,060,205 9,282,890
Bankers Life Association..... Des Moines, Ia.	1907 1906	2,670,453 2,352,935	1,234,096 1,208,571	4,372,040 3,982,253	2,151,550 1,674,720	14,973 52,126	532,303 515,995	280,513 259,061	2,988,369 2,501,902	117,367,776 102,665,098	185,207 140,883	165,119 145,874	53,586,000 51,000,000	330,228,000 291,748,000
Bankers Reserve Life Associa- tion. Freeport, Ill.	1907	3,592	2,500	6,093	.....	.....	3,060	1,307	4,367	1,726	540	490	547,000	547,000
Business Men's Life Ins. Co. Louisville, Ky.	1907	14,539	10,598	27,174	.....	359	9,975	6,980	17,313	5,047	.....	384	806,000	711,000
Capitol City Benefit..... Washington, D. C.	1907 1906	27,343 28,466	 2,744	 31,210	13,467 11,796	.....	..... 5,871	 9,230	 26,897	 38,172	.....	.....	46,350 43,450	 204,900
Carolina Mutual Life..... Durham, N. C.	1906	551	9,245	9,796	656	2,490	.....	10,330	13,476	3,173	.....	6,625	27,367	39,912
Catholic Knights of Ill., State Council. Carlyle, Ill.	1907 1906	46,545 47,989	 2,118	49,113 52,366	25,700 19,000	2,074 4,593	157 110	3,048 3,294	30,979 26,998	128,262 107,235	9,500 2,500	1,289 1,303	35,300 17,000	1,319,950 1,369,450
Chicago Endowment Life Ins. Co. Chicago, Ill.	1906	.....	.....	7,084	.....	.....	.....	.....	6,022	1,602	.....	169	1,178,000	280,900
Cincinnati Benevolent Burial Ass'n. Cincinnati, Ohio.	1906	22,606	.....	24,231	9,966	.....	.....	.....	21,580	8,293	.....	8,987	.....	.....
Cleveland Com'l Travelers Ass'n Cleveland, O.	1906	81,589	2,688	96,465	42,000	5,266	793	12,367	60,426	265,423	8,000	3,133	786,000	6,264,000

‡ Does not report to Department.

δ Writes industrial.

d Includes reserve.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	Sup- plying to the State	INCOME.				EXPENDITURES.				FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- sments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents for Medical Exami- ners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Columbia Benefit Ass'n..... Washington, D. C. b	1907 1906	\$ 1,569 1,172	800	1,972	453 317	.....	575	1,139	2,031	1,067	.....	413	\$ 1,111 30,468	\$ 14,224
Colored Peoples Mutual Life Ins. Co. Dadeville, Ala.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Travelers Mut. Ben. Ass'n. Toronto, Can.	1907 1906	33,727 30,352	3,944 6,911	47,624 49,958	40,000 30,000	.....	.....	3,917 3,818	43,917 33,818	54,270 61,576	563 1,435	1,595 1,923	162,000 117,000	1,943,000 1,921,000
Commonwealth Life Ass'n b... Portland, Ore.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cosmopolitan Life Ins. Ass'n... Freeport, Ill.	1907 1906	208,166 211,552	4,912 1,567	216,640 215,268	138,969 157,597	691 1,233	18,569 8,166	28,224 32,758	186,993 199,777	146,804 95,845	54,912 31,390	10,067 9,726	1,085,000 532,500	16,717,989 16,451,989
De Witt Clinton Ready Relief Ass'n. Brooklyn, N. Y.	1907 1906	1,267 2,791	3 320	1,328 3,163	1,000 2,500	12	.....	242 271	1,254 2,772	2,018 1,944	.....	321 313	5,000 2,500	160,500 156,500
Dirde Mutual Ins. Co..... Asheville, N. C.	1906	.....	.....	1,493	358	.....	.....	.....	1,353	140	944	855	39,242	20,099
Eastern Carolina Ins. Co..... Wilmington, N. C.	1906	.....	.....	967	59	.....	.....	.....	720	188	.....	334	26,922	12,410
Eastern Life Ins. Ass'n..... Washington, D. C. b	1907	4,980	.....	.....	1,595	.....	.....	.....	.....	.....	.....	.....	27,320	.....
Eastern Relief Ass'n..... Edenton, N. C.	1906	.....	.....	1,103	241	.....	.....	.....	945	336	.....	1,257	70,500	50,000
Empire State Degree of Honor, Sup. Lodge. Stockton, N. Y.	1907 1906	137,786 130,059	249 8,802	144,295 144,281	89,900 94,250	111	15,304 16,589	10,087 4,733	115,402 115,573	189,699 163,841	10,512 10,621	8,243 8,595	670,000 720,500	7,500,250 7,841,250
Employees Mutual Benefit Assn. Washington, D. C. b	1907 1906	2,437 3,675	.....	.....	891	.....	665	1,373	3,768	1,323	36	.....	2,916 8,750	5,099

	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885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STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	Year ending 12 31 For	INCOME.		EXPENDITURES.						FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exami- ners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Home Friendly Society c..... Baltimore, Md.	1907 1906	\$ 330,692 312,593	\$ 286 266	\$ 332,222 314,393	\$ 168,161 158,012	\$ 1,185 1,756	\$ 104,280 95,995	\$ 49,198 51,045	\$ 322,824 304,962	\$ 104,229 95,383	\$ 1,100 1,000	82,972 74,094	\$ 2,513,140 2,096,790	\$ 5,868,730 5,243,730
Home Fund Life Ins. Co. i.... Greenville, S. C.	1906	9,813	2,249	12,062	6,191	.....	141	3,352	9,384	4,402	592	977	9,800	954,529
Hotelmens Mut. Ben. Ass'n of the U.S. and Canada. Chicago, Ill.	1906	.....	.....	40,106	31,220	.....	.....	.....	34,131	44,273	7,200	1,333	289,200	1,599,600
Illinois Bankers Life Ass'n..... Monmouth, Ill.	1907 1906	71,596 57,861	16,768 30,918	93,479 92,823	38,748 44,373	345 1,336	4,066 24,240	35,535 9,427	78,694 79,376	138,486 103,491	2,491 497	5,589 4,535	2,747,500 2,478,500	9,731,250 7,870,750
Indiana Life Endowment Co.... Indianapolis, Ind.	1907	9,151	4,807	19,458	814	.....	10,557	4,075	15,446	4,987	2,127	731	114,800	73,100
Industrial Mutual Indemnity Co. Little Rock, Ark.	1907 1906	105,679 101,104	 65	111,704 102,660	37,653 33,196	..... .....	42,671 44,941	23,744 22,883	104,048 101,020	34,127 28,393	5,550 1,500	13,732 12,713	1,690,092 1,852,054	1,445,486 1,510,055
Insurance Branch of the Yorkville Brotherhood Aid Society New York	1907 1906	2,081 8,000	 1,397	2,321 9,310	3,300 1,000	..... .....	54	1,111 359	4,465 1,359	5,912 8,057	2,700	261 260	23,000 262,000	261,000 260,000
Insur. Clerks Mut. Ben. Ass'n... New York, N. Y.	1907 1906	22,478 15,422	 3,261	25,486 19,938	16,225 15,000	 475	645 405	4,048 3,930	20,218 19,810	35,614 28,375	5,234 412	1,031 1,036	100,000 50,000	1,031,000 1,036,000
International Travelers Ass'n. Dallas, Tex.	1907	.....	.....	17,569	11,416	.....	.....	.....	18,377	2,697	.....	2,244	.....	.....
Knights Temp. & Mas. Mut. Aid Ass'n. Cincinnati, O.	1907 1906	507,201 509,411	4,579 7,225	597,722 530,904	569,600 508,900	3,286	23,676 20,765	21,930 20,825	615,206 555,273	419,510 504,086	133,670 136,073	8,107 8,674	1,158,000 1,186,000	20,069,000 22,071,000
Liberty Mutual Life and Health Ass'n, New Berne, N. C.	1906	.....	.....	259	12	.....	.....	.....	186	73	.....	430	3,275	4,030
Limited Term Life Association. ^a Des Moines, Ia.	1907 1906	43,588 40,001	..... .....	45,406 41,078	20,000 24,000	1,726 2,746	5,918 4,104	8,172 9,322	35,886 54,423	51,397 39,116	8,028 3,513	1,844 1,816	480,000 360,000	3,312,000 3,339,000

Masonic Life Association <i>f</i> Oswego, N. Y.	1906	2,516	.....	2,536	2,493	.....	.....	165	2,658	669	.....	211	.....	.....
Masonic Life Association..... Buffalo, N. Y.	1907	431,637	3,352	444,692	352,557	567	36,446	38,067	427,636	266,504	15,696	10,238	3,215,500	20,262,500
	1906	405,429	3,042	417,529	333,927	461	31,150	36,352	401,770	245,940	88,953	9,255	2,787,000	19,239,500
Masonic Mutual Benefit Ass'n.... Toledo, O.	1906	13,316	55	13,710	22,500	.....	.....	.....	24,346	4,776	2,500	508	3,000	490,000
Merchants Life Association..... Burlington, Ia.	1907	275,211	.....	404,385	134,112	18,764	115,137	49,899	317,913	363,444	16,000	13,845	12,672,000	27,428,000
	1906	195,399	2,690	207,283	96,186	7,081	42,709	32,948	178,994	269,349	9,000	8,838	4,466,000	17,414,000
Metropolitan Mutual Ben. Ass'n. <i>f</i> Atlanta, Ga.	1906	20,249	.....	20,424	2,425	.....	.....	24,993	27,417	7,768	15,000	38,704	568,815	692,330
Minnesota Scandinavian Relief Association. Red Wing, Minn.	1907	106,344	4,106	112,088	116,833	.....	13,244	11,782	141,869	122,916	26,286	6,937	452,500	6,504,000
	1906	105,296	3,918	116,518	106,200	.....	12,752	10,571	129,523	156,687	38,553	6,712	431,000	6,401,000
Mutual Aid Soc. of Ger. Lutheran Synod of Ia. and other States. Waverly, Ia.	1907	72,606	13,954	90,642	72,500	.....	1,710	3,285	77,495	96,547	8,309	6,463	631,000	6,512,560
	1906	73,645	2,613	79,751	62,500	.....	1,980	3,538	68,018	86,347	4,730	6,052	444,500	6,051,000
Mutual Aid Society of Lutherans. Toledo, O.	1906	16,044	420	16,464	14,500	.....	36	731	15,267	5,407	5,000	1,193	116,500	1,159,500
Mutual Aid Union..... Rogers, Ark.	1907	363	.....	.....	.....	.....	.....	.....	269	.....	.....	.....	.....	.....
Mut. Ben. Ass'n of Fifth Street Baptist Church. Troy, N. Y.	1907	172	.....	172	139	.....	.....	29	168	48	36	138	.....	.....
	1906	139	.....	175	141	.....	.....	28	169	43	35	139	.....	.....
Mutual Benefit Ass'n of Suffolk Co. Riverhead, N. Y.	1907	29,890	1,417	31,307	34,000	.....	132	1,105	35,236	29,088	.....	1,494	.....	.....
	1906	28,690	226	33,007	23,000	.....	155	1,102	27,319	33,022	.....	1,513	.....	.....
Mutual Benefit Life Ins. Co..... Valdosta, Ga.	1906	.....	.....	8,038	3,843	.....	.....	3,827	7,670	17,659	5,000	4,171	2,260,000	4,171,000
Mutual Life Ass'n of Iowa..... Red Oak, Ia.	1907	24,039	265	28,386	12,500	1,526	1,122	3,288	18,436	117,487	73,085	883	75,000	1,171,500
	1906	24,781	3,161	27,942	6,000	513	1,669	2,901	11,084	107,832	69,272	873	71,500	1,152,000
Mutual Life Industrial Associa- tion of Georgia, Athens, Ga.	1907	312,457	.....	378,234	235,056	.....	9,893	61,208	306,157	72,077	.....	39,113	3,291,240	19,749,230
	1906	.....	.....	269,655	181,440	.....	.....	.....	263,379	69,776	.....	24,254	4,576,720	15,647,397
National Benefit Association.... Washington, D. C. <i>f</i>	1907	10,291	.....	.....	719	.....	.....	.....	.....	.....	.....	.....	124,394	.....
	1906	36,259	2,238	43,270	7,931	.....	16,908	8,283	32,422	29,081	.....	14,470	350,498	519,058
National Life Association..... Des Moines, Ia.	1907	107,375	67,110	137,468	48,500	3,665	75,609	23,383	151,158	282,801	21,276	5,944	6,344,500	11,347,500
	1906	66,875	45,881	113,954	25,500	2,480	51,391	10,160	89,531	194,090	22,579	3,780	4,245,500	7,058,000

† Reserve. ‡ Formerly Farmers Life Association. § Written Industrial Insurance. ¶ Amount of reserve or emergency fund Dec. 31, 1907. * \$73,085, of which \$18,125 is reserve computed on Actuaries Table and 4 per cent interest, \$54,960 additional required by association's plan. † Not required to report to Department.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending	INCOME.			EXPENDITURES.						FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses (Includ- ing Manag- ement).	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
National Life Annuity Co..... Jacksonville, Ill.	1906	\$	\$	\$ 14,222	\$	\$	\$	\$	\$ 11,862	\$ 1,851	\$	\$ 1,269	\$ 8,150,000	\$ 6,345,000	
National Protective Life Ass'n of America, Springfield, Ill.	1906	.....	.....	2,462	.....	.....	.....	.....	1,798	1,914	.....	47	41,000	45,000	
National Relief Assurance Ass'n. New York.	1906	.....	11,423	19,633	4,437	.....	2,792	13,194	20,424	12,128	30,838	868	114,125	89,950	
Nebraska Mut. Life Ins. Co..... Hastings, Neb.	1907 1906	48,246 42,148	1,077	49,323 43,021	29,900 24,800	.....	6,755 4,953	9,212 8,745	45,867 38,498	35,462 25,162	10,344 4,732	5,318 4,637	650,400 592,800	5,289,400 4,488,300	
N. Y. Physicians Mutual Aid Ass'n. New York City, N. Y.	1907 1906	29,052 27,974	673 38	31,723 31,241	30,000 25,000	395 100	1,132 1,495	2,109 1,921	33,578 28,515	61,072 61,250	 1,834	1,006 1,827	14,100 170,000	1,006,000 1,827,000	
New York Safety Reserve Fund., Syracuse, N. Y.	1907 1906	77,242 3,497	.....	77,346 5,047	14,885 180	7	37,568 1,421	10,984 2,795	63,446 4,395	30,180 949	.....	5,565 867	2,350,125 308,125	1,443,750 260,250	
North American Life Ass'n..... Minneapolis, Minn.	1906	3,824	.....	3,824	.....	.....	.....	2,673	2,673	1,063	.....	192	204,000	255,000	
North Carolina Mutual and Provident, Durham, N. C.	1906	103,357	.....	104,957	41,141	.....	.....	.....	101,271	22,726	6,200	31,502	1,981,440	956,310	
Northwestern Ohio Mas. Rel. Ass'n. Toledo, O.	1906	61,701	.....	62,466	56,200	.....	406	5,257	61,863	21,953	20,621	1,204	79,500	1,563,000	
Northwestern Traveling Mens Ass'n of Chicago, Chicago, Ill.	1907 1906	93,949 97,869	75 64	94,482 98,330	84,690 98,103	.....	.....	9,343 9,587	94,033 107,690	26,413 34,314	15,300 24,381	999 1,089	64,000 56,000	3,914,000 4,264,000	
Odd Fellows Provident Ass'n.... Brooklyn, N. Y.	1906	147	.....	162	184	.....	.....	13	197	394	35	30	.....	.....	
Peoples Life Assur. Society..... Chicago, Ill.	1906	.....	.....	21,761	.....	.....	.....	.....	18,690	3,131	196	316	917,500	373,000	

Peoples Mutual Aid Ass'n..... Little Rock, Ark.	1907 1906	34,150 21,331	.....	34,150	12,761 7,171	.....	.....	19,072	31,833 25,744	3,375 32,915	116 11,061	.....	.....	197,473 149,000
Peoples Mutual Benefit Ass'n g.† Washington, D. C.	1906	67,411	2,769	70,180	16,213	175	32,631	15,618	64,637	12,233	.....	12,190	502,320	416,650
Peoples Mutual Life, Accident and Health. Little Rock, Ark.	1907 1906	1,650 380	.....	1,650 591	195 .....	.....	.....	1,397 165	1,592 459	169 132	160 .....	.....	.....	34,490
Peoria Life Association..... Peoria, Ill.	1906	39,601	.....	47,601	10,734	51	12,859	19,040	42,691	9,297	4,137	7,440	2,331,210	2,053,820
Pioneer Life Ins. Co..... Pekin, Ill.	1906	.....	.....	5,112	1,008	.....	.....	.....	4,902	699	1,105	371	408,939	317,473
Postal Employees Mutual Aid Ass'n. New York City, N. Y.	1907 1906	12,508 10,692	.....	15,707 13,238	19,000 14,000	.....	.....	746 816	19,746 14,816	8,019 12,058	5,790 1,122	1,232 1,180	78,000 48,000	1,232,000 1,180,000
Preferred Life Assurance Co.... Chicago, Ill.	1906	.....	.....	7,474	.....	.....	.....	.....	7,216	259	292	254	4,840,000	1,165,000
Protective Life Assurance Society Buffalo, N. Y.	1907 1906	28,973 12,133	.....	28,973 12,669	8,036 1,995	.....	3,447 2,433	3,821 1,823	17,394 6,161	20,114 8,445	.....	1,917 1,601	661,170 377,270	728,000 372,535
Protective Life Association..... Rochester, N. Y.	1907 1906	105,539 106,281	22 23	108,229 110,107	118,142 89,700	.....	15,285 16,247	14,622 11,433	148,049 117,380	61,601 101,558	28,771 14,000	3,793 3,847	344,793 393,470	4,692,255 4,798,036
Provident Ass'n of Newtown, L. I. Maspeth, L. I., N. Y.	1907 1906	4,017 3,619	7 13	4,083 3,684	3,657 3,301	.....	7 164	336 83	4,000 3,548	1,520 1,437	.....	405 412	.....	.....
Provident Relief Association t... Washington, D. C.	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Puritan Life Ins. Ass'n..... Washington, D. C.	1907 1906	12,482 12,521	.....	.....	2,972 2,547	.....	.....	.....	.....	.....	.....	.....	100,542 127,295	 99,707
Columbian Protective Associa- tion.	1907	.....	.....	12,187	.....	.....	.....	.....	7,196	7,364	20	.....	.....	214,929
Richmond Beneficial Ins. Co.... Richmond, Va.	1906	.....	.....	112,328	57,610	.....	.....	.....	106,959	25,188	11,346	.....	.....	.....
Royal Life Ins. Co. of D. of C.† Washington.	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scandinavian Mutual Aid..... Minden, Neb.	1907 1906	 15,036	..... .....	..... 14,083	9,901 .....	.....	.....	.....	.....	.....	.....	1,386 1,364	68,000 225,000	1,796,500 1,781,000

† Does not report to Department. e Cash assets. g Industrial.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending at:	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- sments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Mane- gement.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Security Life Ins. Co..... Columbia, S. C.†	1906	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Seventh Reg. Vet. & Act. Leag.. New York City, N. Y.	1907 1906	8,640 7,937	1,023 1,484	10,464 10,124	5,666 5,186	2,515	.....	2,220 2,486	10,322 7,671	21,745 21,663	1,040 830	558 521	.....	.....
Southern Life Ins. Co..... Georgetown, S. C.†	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Southern Mutual Life Ins. Ass'n. Atlanta, Ga.	1906	.....	.....	117,108	70,060	.....	.....	48,698	118,758	73,296	2,997	8,120	267,653	1,760,882
Southern Mutual Life Ass'n..... Florence, Ala.	1907	.....	.....	.....	.....	.....	.....	.....	.....	1,500	.....	.....	.....	.....
Southern Mutual Life Ass'n..... Little Rock, Ark.	1907 1906	12,763 9,461	 7,937	12,763 17,399	1,122 1,500	 1,941	.....	12,450 4,900	13,572 17,399	6,228 9,271	.....	.....	.....	254,999 245,499
Southern Tier Mas. Rel. Ass'n.. Elmira, N. Y.	1907 1906	27,589 30,066	.....	28,195 30,066	21,535 20,393	.....	3,593 3,997	5,402 5,000	30,599 29,910	17,700 20,035	8,464 11,690	1,457 1,485	39,700 51,250	987,100 1,060,000
Stafford Benefit Association..... Stafford, N. Y.	1907 1906	8,996 8,567	 3	9,021 8,595	10,500 5,000	.....	.....	475 561	10,975 5,561	3,448 5,401	.....	727 729	12,500 35,000	363,500 364,500
Sunlight Ins. Co..... Atlanta, Ga.	1906	.....	.....	3,775	229	.....	.....	.....	3,571	7,088	.....	1,242	227,400	155,200
Surety Fund Life Co..... Minneapolis, Minn.	1907 1906	71,813 53,449	 3,760	74,210 58,983	38,446 24,000	337	5,820 12,393	19,281 11,241	63,904 47,634	64,282 58,627	6,594 6,390	4,709 4,040	2,202,000 2,689,000	8,376,000 7,022,000
Swedish Baptist Mutual Aid..... Reaper Block, Chicago, Ill.	1906	.....	.....	19,195	14,000	.....	.....	.....	17,509	23,554	.....	1,719	152,500	1,773,000
Swedish Methodist Aid Ass'n..... Chicago, Ill.	1907 1906	45,046 36,665	.....	45,046 37,364	34,000 28,000	.....	2,016 1,474	2,395 2,280	38,411 31,754	29,714 23,078	.....	4,002 3,691	353,000 246,000	4,002,000 3,691,000

STATISTICS OF FRATERNAL ORDERS. (For additional statistics, see Addenda.)

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ALABAMA.		\$	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
Great Southern Home Industrial Ass'n. Birmingham.	1907 1906	..... .....	..... .....	51,614 56,963	..... .....	..... .....	..... .....	58,953 54,493	23,513 23,653	..... .....	..... .....	..... .....	68,920
Heralds of Liberty. [†] Huntsville.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. O. U. W. Bentonville.	1907 1906	..... .....	..... .....	..... 97,866	..... .....	..... .....	..... .....	66,605 99,579	45,007 16,167	10,808 6,000	3,822 4,037	 1,034,000	5,362,000 5,719,000
American Knights of Freedom Little Rock.	1907 1906	..... .....	..... .....	..... .....	600 350	..... .....	..... .....	1,820 621	 1,643	..... .....	289 222	..... .....	..... 1,110
Eastern Star Benefit Association Helena.	1907 1906	..... .....	..... .....	..... 100,084	..... .....	..... .....	..... .....	12,542 12,368	 2,090	..... .....	5,105 4,243	..... .....	..... .....
Knights and Daughters of Tabor Little Rock.	1907 1906	..... .....	..... .....	..... 4,647	32,900 24,321	..... .....	1,910 6,005	34,810 36,366	32,000 3,897	6,427	9,836 10,851	..... .....	183,400
Knights of Honor of the World. Stephens.	1907	.....	.....	.....	450	.....	287	737	.....	1,500	.....	.....	.....
Knights of Pythias of Arkansas Pine Bluff.	1907 1906	..... .....	..... .....	..... 42,915	31,700 33,070	..... .....	5,542 17,955	37,242 51,025	1,361 1,180	..... .....	7,987 7,317	 675,300	 2,195,100
Masonic Benefit Association Forrest City.	1907 1906	..... .....	..... .....	24,200 23,549	 20,360	..... .....	1,393 1,304	25,593 21,664	4,682 1,886	..... .....	4,966 4,218	 10,480	993,200 843,600
National Order Mosaic Templars Little Rock.	1907	.....	.....	.....	10,950	.....	4,165	15,115	6,668	.....	9,433	.....	1,414,950
Odd Fellows Benefit Association Fort Smith.	1907 1906	..... .....	..... .....	..... 34,522	37,525 32,859	..... .....	1,361 1,563	38,886 34,422	6,107 5,697	2,500 1,600	9,500 8,200	 1,560,000	1,557,500 1,560,000
Sisters and Brothers Social Union Magnolia.	1907	.....	.....	.....	200	.....	436	636	1,410	.....	515	.....	51,500

*1906 and 1907 figures do not include annual dues.

† Does not report to Department

§ 1906 and 1907 figures are admitted assets.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	Year of Closing Books	INCOME.			EXPENDITURE.						FINANCIAL COND'N.			INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Examin- ers.	Expenses of Manage- ment.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.		
Western Pa. Odd Fellows Relief Assn. Titusville, Pa.	1906	\$ 33,167	.....	\$ 34,013	\$ 23,500	.....	\$ 2,104	\$ 2,954	\$ 28,558	\$ 52,177	\$ 1,000	2,141	\$	\$ 2,484,500		
Widows and Orphans Fund..... Springfield, Ill.	1906	.....	.....	26,010	12,856	.....	.....	.....	17,252	230,092	6,928	2,553	46,800	1,416,977		
Workers Mutual Life and Health New Bern, N. C.	1906	5,763	.....	7,031	231	2,025	.....	.....	6,880	290	100	1,553	55,050	40,814		
Workingmens Co-operative Ass'n of the U. I. L. of New York, ^b New York, N. Y.	1907 1906	28,264 26,397	 58	28,940 27,169	9,973 10,630	128 104	6,854 5,980	8,072 8,076	25,128 24,790	14,325 10,513	1,666 677	5,635 5,179	148,226 110,663	595,314 474,925		
Young Mens Mut. Life Ass'n.... Cincinnati, O.	1906	55,123	383	59,580	34,000	.....	2,225	4,363	40,588	129,688	1,000	1,351	124,000	2,645,000		
Totals, 92 companies.....	1901	5,780,016	575,542	6,798,537	4,353,646	69,572	521,434	879,381	5,824,033	8,632,060	819,836	347,415	70,665,983	424,214,371		
97 "	1902	5,734,387	822,208	7,244,802	4,408,110	110,824	648,396	727,360	5,905,630	9,679,626	836,789	323,933	60,967,860	414,810,823		
86 "	1903	6,194,599	1,015,521	7,973,170	4,584,851	169,222	830,634	733,677	6,490,688	10,980,117	879,946	365,215	76,036,671	444,240,829		
94 "	1904	6,635,611	1,070,706	8,492,041	4,973,216	142,313	949,966	824,394	7,212,303	12,633,581	1,149,758	469,325	88,944,275	480,781,984		
106 "	1905	7,574,302	1,347,880	9,332,508	5,269,264	151,058	1,066,169	1,063,756	7,993,801	14,178,123	1,216,557	506,323	103,816,283	527,353,087		
127 "	1906	8,077,571	1,683,816	10,374,222	5,284,809	103,241	1,233,666	1,229,535	8,043,270	15,580,019	1,106,917	612,573	126,244,557	582,099,387		
124 "	1907	8,192,641	1,553,354	11,575,021	7,126,989	80,917	1,399,789	1,220,955	9,826,761	17,724,222	1,619,285	688,423	170,365,026	687,166,014		

^b Pays sick benefits.

STATISTICS OF FRATERNAL ORDERS. (For additional statistics, see Addenda.)

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ter- min- at- ing	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ALABAMA.														
Great Southern Home Industrial Ass'n.....	1907	\$	\$	\$ 51,614	\$	\$	\$ 58,953	\$ 23,513	\$	\$	.....	.....	\$ 68,920	
Birmingham.	1906	.....	.....	56,863	.....	.....	54,493	23,653	.....	.....	.....	.....	.....	
Heralds of Liberty.....	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Huntsville.														
ARKANSAS.														
A. O. U. W.....	1907	.....	.....	.....	54,591	.....	12,014	66,605	45,097	10,808	3,832	.....	5,362,000	
Bentonville.	1906	.....	.....	97,866	84,346	.....	15,163	99,579	16,167	6,000	4,037	1,034,000	5,719,000	
American Knights of Freedom.....	1907	.....	.....	.....	600	.....	1,220	1,820	.....	.....	289	.....	.....	
Little Rock.	1906	.....	.....	.....	350	.....	971	621	1,643	.....	282	.....	1,110	
Eastern Star Benefit Association.....	1907	.....	.....	.....	11,750	.....	792	12,542	.....	.....	5,105	.....	.....	
Helena.	1906	.....	.....	100,084	11,758	.....	610	12,368	2,090	.....	4,243	.....	.....	
Knights and Daughters of Tabor.....	1907	.....	.....	.....	32,900	.....	1,910	34,810	32,000	6,427	9,836	.....	183,400	
Little Rock.	1906	.....	.....	4,647	24,301	.....	6,005	30,306	3,897	.....	10,851	.....	.....	
Knights of Honor of the World.....	1907	.....	.....	.....	450	.....	287	737	.....	1,500	.....	.....	.....	
Stephens.														
Knights of Pythias of Arkansas.....	1907	.....	.....	.....	31,700	.....	5,542	37,242	1,361	.....	7,987	.....	.....	
Pine Bluff.	1906	.....	.....	42,915	33,070	.....	17,955	51,025	1,180	.....	7,317	675,300	2,195,100	
Masonic Benefit Association.....	1907	.....	.....	24,200	.....	.....	1,393	25,593	4,682	.....	4,966	.....	993,200	
Forrest City.	1906	.....	.....	23,549	20,366	.....	1,504	21,664	1,886	.....	4,218	10,480	843,600	
National Order Mosaic Templars.....	1907	.....	.....	.....	10,950	.....	4,165	15,115	6,668	.....	9,433	.....	1,414,950	
Little Rock.														
Odd Fellows Benefit Association.....	1907	.....	.....	.....	37,535	.....	1,361	38,886	6,107	2,500	9,500	.....	1,557,500	
Fort Smith.	1906	.....	.....	34,522	32,859	.....	1,563	34,422	5,697	1,600	8,200	1,560,000	1,560,000	
Sisters and Brothers Social Union.....	1907	.....	.....	.....	200	.....	436	636	1,410	.....	515	.....	51,500	
Magnolia.														

*1906 and 1907 figures do not include annual dues.

† Does not report to Department

\$ 1906 and 1907 figures are admitted assets.

* 1906 and 1907 figures do not include annual dues. † Does not report to Department § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Assess- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ARKANSAS—Continued														
Supreme Association United Life..... Pine Bluff.	1907	\$	\$	\$	\$	\$	\$ 385	\$ 385	\$	\$ 200	19	\$	\$ 15,400	
United Brothers of Friendship and Sisters of Mysterious Ten. Little Rock.	1907 1906	..... .....	..... .....	5,589	5,691 3,000	..... .....	7,398 2,330	13,089 5,330	6,090 3,259	1,572	2,533 3,000	..... .....	405,291 300,000	
CALIFORNIA.														
Americans, The..... San Francisco.	1907	14,964	.....	15,337	2,887	.....	12,202	15,089	2,907	2,500	898	12,203	12,795	
Commoners of America..... Los Angeles.	1907 1906	20,375 4,171	..... .....	30,678 12,121	265 585	..... .....	..... .....	23,416 10,967	8,416	1,760	1,376 715	647,600	351,100 203,600	
Fraternal Brotherhood, Supreme Lodge..... Los Angeles.	1907 1906	441,904 264,593	102,939 194,513	544,843 459,106	265,410 230,056	134,756 118,000	78,127 73,662	478,293 422,342	300,136 233,366	42,214 42,802	36,804 29,004	19,284,500 11,384,500	47,666,000 37,980,500	
Independent Order of Maccabees of the World Denver.	1907	7,585	.....	7,648	3,920	.....	.....	6,549	4,478	.....	474	222,000	509,000	
Lincoln Annuity Union..... San Francisco.	1907 1906	17,264 14,930	 170	17,456 15,100	7,731 6,299	 5,019	8,802 10,029	16,533 21,347	3,576 2,952	674 770	1,235 1,086	1,375,079	2,226,275 1,943,721	
Order of Pendo..... Los Angeles.	1907 1906	86,629 70,986	..... .....	87,204 72,923	57,814 48,748	..... .....	16,048	96,134 72,933	11,368 16,202	1,650 647	9,541 4,764	4,263,825 1,734,573	14,314,473 8,847,911	
Order of Railway Employees..... Sacramento.	1907	.....	.....	9,584	3,550	.....	4,549	8,099	1,485	.....	.....	.....	.....	
COLORADO.														
American Woodman, Sup. Camp..... Denver.	1907 1906	8,305 5,012	..... .....	8,305 9,286	4,182 2,162	..... .....	..... 5,902	8,422 8,064	4,904 4,832	2,146 1,324	1,420 1,028	407,250 294,250	774,250 596,250	
Fraternal Order of Railway Men..... Denver.	1907	977	.....	977	397	.....	.....	749	228	.....	.....	.....	.....	
Fraternal Union of America..... Denver.	1907 1906	329,285 302,977	68,653 63,414	397,938 366,391	277,347 215,067	48,035 67,618	56,804 35,874	382,185 318,799	290,231 250,848	31,827 17,001	28,627 27,341	4,682,450 8,109,600	37,871,150 36,784,200	

Independent Order of Maccabees of the World Denver.	1907 1906	7,585 6,378	.....	7,618 6,738	3,900 3,215	.....	.....	6,549 8,406	4,478 3,600	 500	474 590	222,000 439,500	509,000 576,500
Union Carpenters Protective Ass'n. Denver.	1907	219	.....	1,196	.....	.....	.....	1,144	52	977	.....	219	.....
Woodmen of the World (Pacific Juris.) Denver.	1907 1906	1,644,871 1,204,358	130,233 470,832	1,775,104 1,675,191	1,341,016 1,281,175	67,742 69,496	157,974 102,993	1,580,467 1,447,604	1,762,653 1,671,224	107,823 155,006	100,947 102,278	18,120,000 20,017,300	188,606,500 189,752,800
CONNECTICUT.													
A. O. U. W. Grand Lodge. New Haven.	1907 1906	195,015 205,925	14,040 31,592	209,955 237,517	155,355 172,909	.....	11,817 38,106	177,651 211,015	138,393 105,782	8,000 11,000	4,978 5,201	75,000 44,000	8,358,089 8,943,242
Fraternal Benefit League. New Haven.	1907 1906	34,938 32,368	18,611 16,170	53,549 48,537	29,154 20,750	5,583 9,186	11,787 8,054	46,595 37,962	41,269 33,972	 2,121	3,610 3,229	901,597 784,039	3,950,138 3,573,935
Fraternal Order of Connecticut. Hartford.	1907 1906	8,538 8,781	 485	9,142 9,266	4,750 6,250	 42	 739	5,289 7,031	26,407 20,639	..... .....	309 310	6,000 4,500	393,500 399,500
Knights of Columbus. New Haven.	1907 1906	729,260 762,405	246,712 73,210	975,972 835,615	453,326 358,140	27,331 30,617	135,941 100,945	616,864 515,594	2,097,185 1,764,805	96,000 80,950	63,183 56,405	9,525,800 9,566,000	65,095,000 57,961,000
Mutual Benefit Ass'n of Masons. New Haven.	1907 1906	9,876 11,087	702 457	10,578 11,365	7,728 8,565	.....	1,609 1,602	9,337 10,171	9,278 8,027	84	459 504	..... .....	..... .....
Order United American Mechanics, Funeral Aid Association of Conn. Bridgeport.	1907 1906	 2,971	 525	3,876 3,496	4,208 2,971	.....	650	4,858 3,539	 823	 1,800	297 .....	..... .....	..... .....
Order of Hermann's Sons. Ansonia, Conn.	1907 1906	19,934 19,724	12,505 3,576	32,439 23,200	21,691 16,141	.....	.....	23,334 17,293	58,276 54,516	500	2,025 1,828	119,375 109,500	946,250 875,450
DELAWARE.													
Delaware Beneficial Association†. Wilmington.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Legion of the Red Cross. Wilmington.	1907	36,682	10,726	47,408	47,000	996	7,534	55,530	18,006	1,500	2,220	68,062	1,963,750
Order of Knight Hospitalers. Wilmington.	1906	3,660	.....	4,579	1,840	.....	.....	2,497	2,132	.....	320	349,250	334,250
Royal Mutual Aid Beneficial Assn. Wilmington.	1907 1906	12,593 10,962	.....	12,593 10,962	3,578 3,119	 3,621	 2,075	10,907 8,815	5,421 3,825	3,119	3,564 3,034	48,127 69,700	166,275 151,700
DISTRICT OF COLUMBIA.													
Famobrosis Society. Washington.	1906	4,829	2,298	7,127	1,200	.....	1,705	2,905	17,831	318	269	2,000	346,500

* 1906 and 1907 figures do not include annual dues. † Does not report to Department. § 1906 and 1907 figures are admitted assets. c Named changed to Fraternal Champions.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ter- mi- nat- ed.	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Asses- ments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- mis- sions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
DISTRICT OF COLUMBIA—Continued.														
Knights of Agriculture..... Washington, D. C.	1906	\$ 986	\$ 425	\$ 1,412	\$ 20	\$ 251	\$ 1,457	\$ 1,728	\$ 546	\$	186	\$ 28,200	\$ 12,400	
Masonic Mutual Life Ass'n, Washington. (See Legal Reserve Fraternal Orders).	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Modern Workmen of the World..... Washington.	1907 1906	29,511 24,696	 1,093	90,503 25,789	7,321 5,666	 3,621	 9,863	21,826 19,444	25,539 16,861	.....	2,338 2,369	1,834,600 1,728,500	1,771,850 1,821,800	
Prudent Patricians of Pompeii..... Washington.	1907 1906	27,147 30,197	6,984 4,830	34,131 35,027	18,106 19,906	4,656 8,780	12,013 8,021	30,141 37,008	20,228 6,375	8,914 12,765	6,740 7,376	115,050 472,450	2,869,117 3,351,895	
Royal Benefit Society..... Washington.	1907 1906	144,081 126,488	556 333	141,637 126,821	67,475 63,622	43,953 39,300	23,099 19,506	136,565 124,491	22,609 18,435	5,866 5,866	12,770 10,565	1,375,930 1,093,500	2,302,075 1,866,700	
GEORGIA.														
American Assurance Assn..... Atlanta, Ga.	1906	.....	.....	20,478	6,094	.....	.....	20,436	19,904	11,250	6,589	108,420	135,820	
American Mutual Life Protective Assn..... Elberton, Ga.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Citizens Mutual Benefit Society..... Atlanta.	1906	.....	.....	876	35	.....	.....	876	49	49	50	.....	.....	
Eminent Household of Columbian Woodmen Atlanta.	1907 1906	131,767 37,001	2,475 26,719	134,243 63,720	26,189 18,298	 15,838	 9,297	81,471 43,433	85,802 33,362	.....	4,250 3,372	7,742,000 7,664,000	12,668,000 7,350,000	
Farmers Mutual Life Protective Assn..... Atlanta.	1906	.....	.....	23,800	5,226	.....	.....	20,997	2,803	.....	1,409	3,016,250	1,761,250	
Home Fraternal Ass'n..... Statesboro.	1906	.....	.....	4,403	805	.....	.....	3,987	416	416	416	298	416	
Masons Annuity, Supreme Lodge..... Atlanta.	1906	.....	.....	81,379	19,779	.....	.....	46,878	125,014	121,843	2,488	863,200	519,850	

STATISTICS OF FRATERNAL ORDERS.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Assess- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses for Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Cer- tifica- tes in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—Continued.													
Brotherhood of Locomotive Firemen Peoria.	1907 1906	\$ 1,003,488 930,593	\$ 3,326 2,040	\$ 1,006,814 932,563	\$ 983,302 809,950	\$	\$ 27,108 21,861	\$ 1,010,560 831,811	\$ 391,562 376,162	\$ 134,087 165,750	64,061 58,847	\$ 18,547,000 17,151,500	\$ 88,336,500 82,082,000
Capitol Life Association..... Springfield.	1907 1906	\$ 11,254 13,798	47	\$ 11,302 13,798	\$ 5,379 5,423	\$ 1,660 2,711	\$ 5,590 13,855	\$ 12,659 13,855	\$ 3,103 6,286	\$	3,802 4,302	\$ 347,513 49,301	\$ 2,530,548 2,923,369
Catholic Knights and Ladies of America Chicago.	1907 1906	\$ 139,206 135,185	\$ 24,035 36,377	\$ 163,331 171,564	\$ 150,600 125,176	\$ 5,718 6,361	\$ 13,911 17,692	\$ 170,616 149,160	\$ 57,362 66,578	\$ 53,200 20,359	10,505 10,251	\$ 997,000 1,179,000	\$ 13,233,000 12,993,500
Catholic Order of Foresters..... Chicago.	1907 1906	\$ 1,391,826 1,400,617	\$ 76,591 168,028	\$ 1,468,417 1,568,645	\$ 1,163,935 1,104,133	\$ 12,576 7,231	\$ 85,953 78,057	\$ 1,274,387 1,206,778	\$ 1,567,776 1,398,362	\$ 143,050 190,536	128,475 122,661	\$ 11,497,000 10,611,500	\$ 133,500,500 128,024,500
Chicago Union of Bohemian Ladies..... Chicago, Ill.	1906	.....	.....	\$ 8,650	\$ 8,100	.....	.....	\$ 8,513	\$ 859	\$ 2,100	2,177	\$ 109,500	\$ 653,100
Church Fraternal..... Monmouth.	1907 1906	\$ 38,846 46,791	\$ 12,688 1,279	\$ 51,534 48,070	\$ 21,000 28,000	\$ 4,077 3,681	\$ 5,602 5,451	\$ 30,679 37,132	\$ 58,090 36,700	\$ 7,762 15	3,454 3,278	\$ 302,000 162,000	\$ 4,919,000 4,751,000
Columbian Knights, Order of the..... Chicago.	1907 1906	\$ 192,020 173,456	\$ 66,749 62,735	\$ 258,768 235,191	\$ 188,110 174,025	\$ 11,002 16,015	\$ 40,990 29,242	\$ 243,826 219,318	\$ 148,775 140,543	\$ 23,800 29,950	12,149 11,657	\$ 2,152,500 1,554,000	\$ 15,993,500 15,666,000
Confederation of Bohemian Amer. Ladies... Chicago.	1906	19,000	.....	19,000	17,835	.....	392	18,227	3,483	5,715	2,991	124,500	1,495,500
Continental Legion, Colored Fraternal Bene- ficial Order, Hoopeston.	1906	1,194	829	2,023	15	.....	1,724	1,739	283	200	61	320,250	31,000
Court of Honor..... Springfield.	1907 1906	\$ 930,885 915,552	\$ 117,387 126,400	\$ 1,038,273 1,041,952	\$ 625,484 534,037	\$ 65,381 69,954	\$ 76,216 89,304	\$ 770,071 714,074	\$ 1,083,200 840,844	\$ 118,321 101,145	62,074 57,163	\$ 10,553,250 8,740,500	\$ 77,907,125 74,385,250
Daughters of Columbia Chicago.	1907 1906	\$ 33,616 17,983	\$ 5,962 15,225	\$ 39,578 33,208	\$ 20,937 8,500	\$ 5,026 3,181	\$ 11,210 9,184	\$ 37,174 20,805	\$ 23,732 21,028	\$ 3,462 1,725	3,233 3,009	\$ 669,000 612,750	\$ 2,514,000 2,393,250
Fremens Mutual Aid and Benefit Ass'n..... Chicago.	1906	21,637	1,379	23,016	18,000	177	506	18,683	8,173	.....	1,411	118,000	1,411,000

Fratern Reserve Life Association..... Peoria.	1907 1906	54,756 63,288	12,387 686	67,144 63,974	44,475 36,499	6,668 8,475	12,114 13,953	63,508 59,238	28,853 25,242	 2,025	6,136 5,793	839,000 439,500	7,281,250 6,988,500
Fratern Tribunes..... Rock Island.	1907 1906	111,015 107,068	7,445 5,306	118,460 112,374	72,525 52,283	30,604 38,232	16,557 16,933	119,806 107,517	58,442 63,568	10,825 25,850	11,210 11,076	2,026,250 3,394,000	11,357,250 11,232,000
German Order of Hanngart..... Chicago.	1906	45,198	4,882	50,081	39,100	.....	7,151	46,251	36,397	2,000	1,521	36,000	760,500
Grand Carniolan Slavonian Cath. Union of U. S. A., Joliet.	1906	82,780	1,384	84,165	54,185	.....	3,939	58,126	65,272	27,815	9,145	1,831,500	7,883,000
Grand Guild of America..... Chicago.	1906	3,824	180	4,004	4,161	.....	241	4,402	1,392	1,000	541	18,500	270,500
Hancock County Mutual Life Assn..... Carthage.	1906	4,693	.....	4,693	.....	.....	3,679	3,679	1,014	.....	735	1,350,000	1,350,000
Herman Schwestern, Order der..... Chicago. ^a	1906	4,910	1,765	6,675	2,800	.....	417	3,934	17,145	400	1,986	44,800	397,200
Hermann's Sons of Illinois, Grand Lodge.... Chicago. ^a	1906	2,604	.....	2,603	2,067	.....	341	2,409	1,946	.....	280	2,600	28,000
Hibernian Life Insurance Association..... Chicago.	1906	17,993	422	18,326	12,360	.....	3,580	15,941	14,699	.....	2,085	587,000	2,012,500
Home Fraternal League..... Rockford.	1907 1906	29,422 30,328	 331	29,722 30,659	15,175 27,196	 3,077	 3,143	21,484 35,217	18,500 10,375	..... .....	2,051 2,005	398,000 571,500	2,798,300 2,714,800
Independent Western Star Order..... Chicago.	1907 1906	27,362 30,211	4,771 245	32,133 30,457	23,172 26,774	560	4,504 3,106	28,236 29,880	18,056 12,346	10,408 5,825	7,027 5,368	1,450,500 734,500	3,513,500 2,684,000
Knights of Pythias, Ins. Dept., Sup. Lodge, Chicago.	1907 1906	2,418,053 2,239,355	92,541 96,087	2,510,594 2,335,442	1,647,395 1,594,780	217,869 292,813	277,016 99,933	2,147,622 1,993,541	2,086,313 1,781,261	175,152 207,936	81,121 81,819	15,542,000 10,740,000	124,911,500 125,445,000
Low German Grand Lodge of U. S. of N. A. Chicago.	1907 1906	62,162 52,550	9,996 19,053	72,158 71,603	47,722 49,740	..... .....	5,852 6,062	55,374 55,802	90,968 74,184	5,905 1,302	7,668 7,225	450,500 292,000	3,834,000 3,612,500
Loyal Americans of the Republic..... Springfield.	1907 1906	316,321 263,586	10,157 25,397	326,479 288,923	142,688 167,590	58,678 33,391	43,160 39,804	259,681 240,803	182,475 105,530	30,567 23,143	25,953 22,199	6,051,575 2,971,500	31,719,249 28,735,567
Luxemburger Brotherhood of America..... Chicago.	1906	2,333	657	2,990	1,200	.....	581	1,781	6,527	.....	1,265	24,600	126,500

^a 1906 and 1907 figures do not include annual dues. § 1906 and 1907 figures are admitted assets. ^a Pays only funeral benefits.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Asses- ments and Annual Dues.	Admis- sion Fees and Receipts.	Total Income.	Paid for Annual Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ILLINOIS—Continued.														
Modern American Fraternal Order..... Effingham.	1907 1906	108,759 96,853	3,730 3,799	112,490 100,652	64,539 56,190	18,202 14,851	17,123 13,081	99,868 84,092	98,307 83,660	15,191 8,160	9,376 8,395	2,369,500 2,043,500	8,815,210 7,919,170	
Modern Woodmen of America..... Rock Island.	1907 1906	9,086,098 8,047,081	108,288 1164,633	10175386 9,211,714	8,051,999 7,122,218	 311,780	1915,080 515,612	8,974,803 7,949,510	5,465,564 4,520,052	1047,219 935,051	880,064 801,254	178345000 179347000	1430688000 1343393500	
Mutual Benefit and Aid Society..... Chicago.	1906	29,427	5,009	34,436	23,171	.....	8,602	31,773	28,875	5,978	2,012	113,000	1,006,000	
Mutual Protective League..... Litchfield.	1907 1906	272,245 253,392	4,924 3,468	277,169 256,860	170,185 159,775	38,435 28,507	25,004 26,598	239,800 214,800	174,488 132,231	19,422 18,260	20,041 17,243	7,502,500 3,882,000	24,153,875 21,284,375	
Mystic Workers of the World..... Fulton.	1907 1906	348,017 375,246	81,714 8,055	429,732 383,300	307,240 239,630	43,599 36,573	31,056 31,554	381,826 397,757	322,227 268,581	38,250 38,600	45,476 39,399	10,570,000 8,025,000	59,086,675 51,794,675	
National Order of Foresters..... Springfield	1906	.....	.....	2,631	.....	.....	.....	2,523	358	500	973	601,500	292,400	
North American Union..... Chicago.	1907 1906	180,397 184,195	50,154 75,447	230,553 259,642	130,237 146,627	4,082 12,433	51,383 43,903	185,703 207,464	606,266 532,667	84,046 67,557	13,541 13,337	1,269,000 1,279,500	14,994,000 17,982,000	
North Star Benefit Association..... Moline.	1907 1906	32,757 39,355	15,359 6,102	48,116 45,457	25,229 14,781	4,718 4,366	5,674 5,140	35,622 24,287	57,027 43,454	2,250	3,707 3,455	417,400 355,000	3,901,875 3,698,875	
Order of Mutual Protection, Supreme Lodge. Chicago.	1907 1906	105,651 107,109	18,743 18,822	124,394 125,931	86,152 88,938	5,532 9,066	15,925 13,774	107,609 111,779	186,008 168,595	17,722 19,589	7,525 8,485	434,750 618,000	6,256,500 7,566,750	
Pike County Mutual Life Association..... Perry.	1906	9,132	12	9,145	4,998	.....	1,765	6,764	3,687	3,571	1,208	524,500	2,112,000	
Polish National Alliance of the U. S. of N. A. Chicago.	1907 1906	497,554 395,593	56,854 43,912	484,408 439,505	334,330 292,772	4,773 626	78,286 70,642	417,389 364,040	521,695 414,648	133,133 99,664	50,399 46,512	3,519,300 3,033,900	27,502,800 25,474,200	
Polish R. C. Union of America..... Chicago.	1906	187,182	10,357	197,539	125,750	.....	17,424	143,175	217,197	15,250	24,165	2,720,000	14,040,000	

	1906	10,513	8,221	18,734	9,000	.....	3,636	12,636	17,881	3,800	4,042	550,000	2,201,000
Polish Womens Alliance of America..... Chicago.	1906	.....	.....	239	.....	.....	.....	108	161	.....	41	31,000	41,000
Reformed American Mutual Union..... Chicago.	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal League..... Chicago.	1907	734,314	69,569	803,884	539,204	28,140	75,471	643,601	1,313,202	186,455	30,602	3,704,500	58,302,500
	1906	713,665	55,851	769,516	565,328	27,701	64,451	637,480	1,174,200	139,589	30,450	5,533,500	59,017,500
Royal Neighbors of America..... Rock Island.	1907	670,937	179,612	877,549	730,800	32,503	135,088	828,776	297,266	129,250	1136,081	26,915,250	146,881,500
	1906	586,788	169,279	756,067	597,406	.....	119,311	745,144	395,493	97,000	1115,593	23,246,750	124,889,250
Select Knights of America..... Oak Park.	1906	8,540	2,973	11,514	8,750	.....	.....	10,875	2,921	6,500	722	72,450	605,250
Sons of St. George, Order of, Grand Lodge.. Chicago.	1907	17,226	3,119	20,346	17,250	138	2,493	19,822	15,034	750	2,228	172,500	1,584,000
	1906	18,890	679	19,569	16,500	130	2,065	18,695	14,540	1,500	2,153	154,000	1,500,500
Sylvithold, Independent Order of..... Chicago.	1907	43,207	.....	44,592	34,050	.....	.....	38,620	28,750	2,808	.....	.....	4,646,000
	1906	41,398	.....	41,398	31,250	.....	4,518	35,768	22,332	2,773	4,981	672,900	4,166,900
Swedish Methodist Aid Association..... Chicago.	1907	44,182	864	45,046	34,000	.....	4,410	38,410	29,714	.....	4,002	.....	4,002,900
	1906	54,832	.....	54,832	28,000	.....	3,754	31,754	23,233	.....	3,691	.....	3,691,000
Toilers Fraternity..... Pontiac.	1907	13,138	.....	13,245	7,696	.....	.....	13,695	1,437	22,018	1,010	567,500	1,062,500
	1906	15,411	1,500	16,911	9,438	.....	8,593	18,002	1,997	14,169	1,256	321,100	1,232,500
Tren Bund, Independent Order of..... Centralia.	1906	6,527	643	7,171	7,200	.....	550	7,750	11,650	.....	554	12,150	234,000
United Brotherhood..... Chicago.	1906	1,449	525	1,974	150	.....	1,035	1,185	2,629	372	301	17,710	130,293
Vesta Circle..... Chicago.	1907	15,913	11,783	27,696	9,500	3,468	5,736	18,793	25,332	79	3,608	463,000	4,396,750
	1906	20,212	3,538	23,750	3,000	4,390	4,591	12,709	16,340	545	3,499	638,000	2,315,000
Vikings, Independent Order of..... Chicago.	1907	12,166	882	13,048	9,490	.....	2,964	12,454	14,762	100	4,780	299,500	1,153,600
Western Catholic Union..... Quincy.	1907	145,274	10,548	155,822	126,000	.....	10,225	136,285	185,491	19,000	7,598	811,000	9,420,000
	1906	110,229	14,622	124,851	110,000	889	7,249	118,145	168,811	3,484	6,950	627,500	9,062,500
White Cross, Order of, Supreme Council..... Joliet.	1907	21,954	16,939	38,893	20,817	5,268	7,234	35,537	26,809	950	3,192	469,000	3,062,000
	1906	33,724	1,488	35,212	18,500	8,434	7,719	34,654	23,672	5,133	3,581	1,348,500	3,380,000
Women's Catholic Order of Foresters..... Chicago.	1907	654,797	77,387	732,184	612,127	2,175	49,523	674,225	443,068	109,173	51,906	5,653,839	57,552,200
	1906	570,245	20,226	590,531	483,387	1,115	81,875	566,468	428,208	136,810	51,299	5,006,161	54,235,000

* 1906 and 1907 figures do not include annual dues. † Includes agents' commissions and examiners fees. ‡ Beneficiary members only. § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS.		INCOME.				EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	Assess-ments and Annual Dues.	Admis-sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com-missions and Exam-iners' Fees.	Expenses of Man-agement.	Total Dis-burse-ments.	Invested and Other Assets.	Liabil-ities.	No. of Certi-ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
ILLINOIS—Continued.														
Yeomen of America.....	1907	142,424	21,195	163,629	54,777	37,305	18,587	110,750	168,252	102,979	13,207	4,892,500	17,388,500	
Aurora.....	1906	127,704	7,181	134,885	42,779	31,466	16,070	90,342	110,619	60,589	10,931	5,254,500	14,754,000	
INDIANA.														
Ben Hur, Supreme Tribe of.....	1907	1,212,450	38,872	1,251,322	874,806	95,837	123,487	1,094,099	1,114,284	102,222	95,927	20,967,650	121,522,200	
Crawfordsville.....	1906	1,128,741	31,102	1,159,843	871,122	94,686	102,109	1,067,911	966,207	104,089	93,130	17,717,800	113,768,312	
Catholic Benevolent League of Indiana.....	1906	7,492	.....	7,860	1,000	.....	.....	1,782	123,381	.....	544	19,250	537,250	
Fort Wayne.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Home Defenders of America.....	1906	10,210	429	10,639	2,835	4,187	2,910	9,932	1,099	36	1,085	932,500	769,925	
Brazil.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Improved Order Knights of Pythias.....	1906	13,493	.....	13,493	11,250	.....	.....	11,250	2,933	.....	2,331	63,500	582,750	
Indianapolis.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Ind. Order Foresters of America.....	1906	21,420	3,786	25,206	12,000	1,395	2,722	16,027	26,508	.....	2,445	575,000	2,445,000	
Crown Point.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Knights and Ladies of Honor. Sup. Lodge..	1907	1,622,577	25,188	1,647,765	1,512,371	90,269	86,464	1,689,104	624,411	234,786	91,532	12,382,750	88,027,250	
Indianapolis.....	1906	1,435,158	198,463	1,633,621	1,399,375	62,457	92,768	1,554,600	524,670	240,525	89,785	14,277,500	87,978,000	
IOWA.														
A. O. U. W.....	1907	333,704	43,259	376,963	307,439	11,842	25,463	349,429	91,148	9,000	15,949	3,998,000	26,041,000	
Des Moines.....	1906	255,992	33,669	289,701	239,954	6,772	27,626	274,352	61,273	28,000	15,416	2,716,000	25,516,000	
Brotherhood of American Yeomen.....	1907	1,013,258	.....	1,060,775	601,025	.....	.....	821,675	1,001,637	109,222	77,024	31,834,000	115,263,500	
Des Moines.....	1906	693,387	155,601	848,988	471,571	98,936	93,220	663,727	738,965	49,114	61,948	22,790,500	93,700,500	
Degree of Honor, A. O. U. W.....	1907	8,399	6,245	14,574	4,000	.....	6,009	10,009	12,027	.....	2,072	422,000	1,999,000	
Burlington.....	1906	5,524	3,973	9,497	5,000	690	3,208	9,063	8,063	.....	1,682	295,000	1,554,000	
Fraternal Bankers Reserve Society.....	1907	54,958	1,233	56,191	19,597	13,383	15,632	48,523	33,696	10,977	4,711	1,529,400	6,031,200	
Cedar Rapids.....	1906	47,868	692	48,500	24,795	8,804	10,543	44,112	29,494	10,663	4,281	1,860,000	5,392,800	
Highland Nobles.....	1907	83,605	.....	83,605	54,006	19,478	16,522	90,947	21,620	12,025	7,330	2,944,500	8,221,000	
Waterloo.....	1906	72,131	.....	73,935	38,948	13,926	16,772	69,841	27,051	13,958	6,275	2,975,000	7,077,000	

Home Guards of the World Davenport.	1907 1906	10,556 7,263	 400	10,622 7,663	4,163 1,350	 408	..... .....	8,488 4,924	8,001 5,757	3,024 795	1,155 848	513,500 534,000	1,307,000 976,500
Homesteaders, The..... Des Moines.	1907 1906	63,520 24,666	14,613 17,963	78,133 49,569	10,305 2,825	25,721	26,069 35,374	62,095 38,199	31,153 4,340	2,290 16,188	6,033 3,161	6,706,500 5,905,500	8,122,000 3,898,000
Iowa Legion of Honor..... Cedar Rapids.	1907 1906	104,659 122,083	11,474	116,133 122,083	104,090 112,343	 6,216	112,079 5,451	116,173 124,010	 12,042	 61,848	3,032 3,526	224,500 251,284	4,814,000 6,460,284
Iowa Workmen. Grand Lodge..... Waterloo.	1907 1906	46,235 51,705	..... .....	46,284 52,705	43,855 40,102	 9	 3,000	47,154 49,707	50,585 50,754	4,957 3,857	676 728	46,234	586,045 592,844
Modern Brotherhood of America..... Mason City.	1907 1906	820,309 731,530	159,702 81,517	980,011 813,047	701,590 483,366	116,288 96,120	87,314 83,901	905,121 663,327	681,749 607,698	89,821 97,317	95,775 79,679	121,098,500 102,794,500	121,282,000 102,696,500
Modern National Reserve..... Charles City.	1907 1906	32,454 27,822	 2,764	32,454 30,973	17,980 12,095	7,334 6,656	5,897 5,372	31,210 25,375	22,070 11,229	1,200 2,944	3,587 2,821	2,080,500 1,677,500	4,093,500 3,472,500
Mystic Tailors..... Des Moines.	1907 1906	 45,092	 34,514	60,478 79,665	28,975 49,434	 2,845	16,811 17,735	45,786 70,464	67,170 51,004	1,000 3,000	3,361 3,779	563,500 337,000	3,498,500 3,899,500
Railway Conductors of America (Mutual Benefit Dept.) Cedar Rapids, Ia.	1907 1906	1,087,324 998,205	17,016	1,104,340 1,009,623	880,005 827,000	..... .....	21,463 20,909	901,463 847,909	895,241 694,826	75,000 110,000	37,075 34,142	13,398,000 10,356,000	70,295,000 64,385,000
Roman Catholic Mutual Protective Society of Iowa. Ft. Madison.	1907 1906	95,731 93,769	..... .....	107,553 104,829	82,000 59,000	..... .....	..... .....	87,370 65,368	199,601 179,083	362 13,362	4,310 4,167	300,000 238,500	6,473,500 6,342,000
Royal Reserve Society,..... Cedar Rapids.	1907 1906	5,829 1,756	 2,635	8,502 4,391	780	 602	 3,681	6,620 3,681	3,099 1,174	6,932 3,155	584 558	432,500 359,000	574,000 532,000
Western Bohemian Catholic Union..... Spillville.	1907 1906	32,114 32,303	..... .....	33,034 33,604	26,700 29,900	..... .....	..... 2,499	20,365 32,399	29,954 25,027	5,062 3,062	2,830 2,701	216,400 188,650	3,206,450 3,071,050
Western Bohemian Fraternal Association..... Cedar Rapids. KANSAS.	1907 1906	81,290 53,568	10,561	91,851 62,596	74,000 49,500	491	10,970 6,759	85,461 56,259	90,659 84,268	6,699 6,199	12,364 11,250	1,312,750 1,351,500	11,211,000 10,104,250
A. O. U. W. of Kansas..... Emporia.	1906	742,178	.....	836,381	674,000	.....	.....	777,072	163,402	16,300	38,897	11,211,000	64,371,000
Annuity Union..... Topeka.	1906	6,141	.....	6,209	906	.....	.....	5,477	3,083	.....	460	499,000	988,000
Degree of Honor, A. O. U. W..... Hiawatha.	1906	56,257	649	56,906	45,200	1,901	3,702	50,803	22,593	4,000	5,396	837,500	6,062,000
Fraternal Aid Association..... Lawrence.	1907 1906	465,604 456,742	12,546 7,328	478,240 464,070	319,345 315,667	32,463 34,476	36,717 28,873	388,525 379,034	422,288 335,467	10,700 15,700	30,362 28,877	4,881,750 4,245,000	39,955,250 38,350,000
Home Builders Union..... Chetopa.	1906	2,232	.....	3,963	3,081	.....	.....	4,696	1,443	40	710	71,500	1,073,750

* 1906 and 1907 figures do not include annual dues. † Includes agents' commissions and examiners' fees. § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Asses- ments and Annual Dues.	Admis- sion Fees and Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Mane- gemen- t.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MASSACHUSETTS.														
American Benefit Society.....	1907	\$ 68,628	\$ 10,029	\$ 78,657	\$ 72,750	\$ 1,009	\$ 10,661	\$ 83,959	\$ 50,002	\$ 8,250	\$ 6,742	\$ 590,000	\$ 6,190,750	
Boston.	1906	60,457	16,518	76,976	59,992	1,803	9,704	73,044	56,310	10,000	6,179	663,000	5,594,750	
American Order of Fraternal Helpers.....	1907	25,203	3,273	28,476	24,850	.....	3,576	28,426	4,315	5,503	1,268	13,500	1,751,000	
Boston.	1906	34,264	4,794	37,958	34,972	.....	3,485	38,467	4,634	6,303	1,396	21,000	1,940,000	
A. O. U. W., Ind. Jurisdiction.....	1907	749,573	39,006	788,579	822,000	.....	33,547	866,384	216,123	63,000	31,089	2,676,000	57,482,000	
Boston.	1906	734,672	38,969	773,641	680,000	.....	34,771	714,371	292,166	54,000	30,138	1,908,000	56,667,000	
Mass. Catholic Order of Foresters	1907	302,415	11,544	313,959	270,944	737	20,919	292,600	242,759	18,495	26,458	2,658,000	26,458,000	
Boston.	1906	262,700	28,417	291,117	221,112	707	19,803	241,622	227,832	11,359	24,439	2,234,000	24,439,000	
New Eng. Order of Protection, Sup. Lodge..	1907	724,087	67,640	791,728	774,300	23,480	37,977	840,258	117,038	48,500	51,690	8,785,000	71,652,000	
Boston.	1906	694,274	67,217	761,491	739,000	20,338	46,480	805,968	161,805	43,000	44,633	5,330,000	65,365,000	
Order of Harugari, Mass.....	1906	19,136	2,953	22,089	20,000	.....	1,307	21,307	28,621	1,000	2,172	59,000	1,086,000	
Pilgrim Fathers, United Order of Supreme Colony. Lawrence.	1907	552,712	65,533	618,245	580,500	.....	.....	638,709	194,671	52,500	18,756	415,000	25,931,500	
Portuguese Fraternity of U. S. A.....	1907	572,407	31,852	604,260	473,000	4,967	17,159	504,874	217,734	49,500	19,129	401,500	26,711,250	
Somerville.	1906	35,861	.....	35,863	30,617	.....	.....	32,802	6,741	3,600	3,318	504,000	1,990,800	
Royal Arcanum Supreme Council.....	1907	27,422	11	27,433	24,816	.....	.....	26,712	3,680	1,800	2,768	409,800	1,660,800	
Boston.	1906	8,596,351	353,604	8,950,946	7,931,061	.....	254,059	8,186,035	5,428,362	836,727	246,430	18,690,500	504,943,548	
Scottish Clans, Order of (Missouri).....	1907	8,934,202	345,563	9,279,765	7,704,487	.....	234,010	7,938,497	4,760,516	932,705	240,894	17,817,500	514,130,500	
Boston.	1906	104,226	17,210	121,436	98,050	.....	17,837	115,886	46,648	2,250	10,934	772,500	7,682,750	
Union Fraternal League.....	1907	100,734	14,930	115,664	91,750	.....	12,991	104,741	46,098	14,250	10,101	725,000	7,380,000	
Boston.	1906	23,772	15,440	39,212	16,353	3,584	11,659	31,625	12,629	4,500	3,052	682,750	2,085,800	
United Order of the Golden Star.....	1907	15,844	17,226	33,070	16,316	3,171	11,798	31,285	7,985	2,590	2,868	823,900	1,833,900	
Boston.	1906	34,207	3,727	37,934	37,500	.....	2,953	40,453	3,176	12,500	3,237	117,750	2,822,750	
Workmens Benefit Association	1907	37,799	922	38,721	33,000	387	2,979	36,366	8,067	.....	3,230	77,000	2,935,150	
Boston.	1906	88,222	2,772	90,994	77,000	1,548	18,262	96,810	52,573	9,500	5,507	195,000	5,515,500	
	1906	90,830	2,146	93,304	62,000	3,169	13,652	78,981	61,072	1,000	5,575	104,000	5,575,000	

MICHIGAN.													
Amaranth, Order of the, General Assembly... Detroit.	1907 1906	23,760 19,143	1,750 4,041	25,513 23,184	16,710 14,492	 661	3,207 1,558	20,007 16,411	48,152 42,648	3,000 1,500	2,288 2,057	364,000 283,500	2,245,083 2,036,758
American Equity Association Owosso.	1907 1906	 11,515	..... .....	12,330 11,897	3,501 5,000	..... .....	..... .....	7,412 10,031	11,929 6,984	400 1,025	831 902	51,500 333,500	787,000 854,500
Degree of Honor, A. O. U. W. Coldwater.	1907 1906	22,415 24,731	8,979 9,194	31,394 33,925	16,500 20,000	483 1,368	9,950 5,369	27,149 26,756	28,995 24,748	 4,000	3,749 3,660	310,000 338,000	3,202,000 3,130,000
Eastern Star Benev. Fund of America..... Detroit.	1907 1906	15,458 14,982	2,302 2,103	17,761 17,085	4,662 9,952	862 1,932	4,675 2,562	10,418 15,532	20,601 13,290	10,750 11,373	2,066 2,014	230,795 194,250	1,047,466 1,046,859
Federal Assembly of the House of Washing- ton, Pontiac.	1906	4,686	.....	4,795	532	2,808	1,350	4,690	224	72	442	64,600	75,215
German Order of Harugari..... Detroit.	1906	8,885	951	9,836	8,000	.....	820	8,820	3,014	.....	1,902	109,500	951,000
Gleaners, Ancient Order of Caro.	1907 1906	305,584 234,250	30,394 65,508	335,977 299,704	236,804 202,672	23,825 23,697	39,914 39,043	300,542 265,412	242,708 170,714	44,300 49,820	53,274 49,320	6,172,750 5,905,500	46,030,500 42,689,000
Gold Reserve Life Association..... Mt. Pleasant.	1907 1906	30,959 15,659	..... .....	31,139 29,681	17,060 11,097	..... .....	..... .....	29,265 26,414	11,428 9,282	5,071 5,100	2,589 2,459	621,000 368,000	2,509,353 2,315,718
Ideal Reserve Association..... Detroit.	1907 1906	29,141 28,208	3,004 732	32,145 29,001	14,188 15,318	3,031 3,154	9,613 9,375	26,832 27,850	25,003 21,405	 8,390	2,347 2,210	239,800 273,200	2,316,000 2,209,900
International Congress, Supreme Lodge Dowagiac.	1907 1906	18,543 16,579	 4,134	18,576 20,713	13,133 15,321	 1,795	 3,553	18,647 20,579	1,605 989	6,532 11,000	1,088 1,195	57,250 16,000	1,067,000 1,157,750
Knights of the Loyal Guard Flint.	1907 1906	86,257 84,944	27,694 13,658	113,951 98,642	50,543 63,221	3,005 10,717	37,422 24,482	91,041 98,495	173,677 150,592	8,018 3,759	4,892 4,919	318,750 252,750	5,481,000 5,594,750
Knights of the Maccabees of the World..... Port Huron.	1907 1906	4,181,245 4,247,635	622,532 586,904	4,803,777 4,834,539	3,422,752 3,427,050	98,757 211,706	201,855 166,538	3,844,714 3,805,294	7,386,984 6,491,000	441,793 443,464	281,817 285,893	21,810,250 16,466,000	350,327,918 337,470,292
Knights of Modern Maccabees..... Port Huron.	1907 1906	1,205,754 1,222,011	170,884 209,018	1,376,638 1,431,029	1,227,995 1,182,516	61,829 51,106	97,177 119,383	1,386,936 1,373,595	482,927 491,678	113,702 120,374	112,846 112,214	10,478,500 9,056,500	138,799,500 139,512,000
Ladies of the Amaranth Detroit.	1906	.....	.....	2,685	250	.....	.....	892	5,080	.....	360	29,500	175,750
Ladies of the Maccabees of the World..... Port Huron.	1907 1906	1,534,259 1,501,451	111,623 82,191	1,645,882 1,583,642	754,595 686,046	127,508 100,372	160,066 127,268	1,044,977 915,622	9,023,975 2,420,279	143,514 126,957	128,957 128,336	7,841,750 9,596,500	98,838,019 98,482,331

*1906 and 1907 figures do not include annual dues. \$1906 and 1907 figures are admitted assets. a Annuities.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Year ended Jan. 1, 1906	INCOME.		EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.					
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabi- lities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MISSISSIPPI—Continued.														
Home Protection Society..... Hazlehurst.	1906	\$ 394	\$	\$	\$	\$	\$	\$	\$	227	\$	\$	\$	
Colored Organizations.														
Benevolent Ass'n of Mississippi..... Jonestown.	1906	719	.....	.....	377	.....	.....	.....	.....	.....	118	4,500	17,700	
Benevolent Industrial Assn..... Vicksburg.	1906	2,081	.....	.....	348	.....	.....	.....	.....	.....	696	.....	.....	
Colored Knights of Pythias..... Vicksburg.	1906	71,742	.....	.....	53,583	.....	.....	.....	.....	.....	11,326	2,370,000	5,663,000	
Colored Woodmen of Alabama..... Vicksburg.	1906	14,428	.....	.....	6,000	.....	.....	.....	.....	.....	1,800	979,000	900,000	
Eastern Star Benefit Ass'n..... Columbus.	1906	50,597	.....	.....	34,483	.....	.....	.....	.....	.....	7,197	.....	.....	
Earnest Workers Laborers Union..... Yazoo City.	1906	780	.....	.....	262	.....	.....	.....	.....	.....	664	.....	.....	
Grand Court of Calanthe..... Edwards.	1906	11,969	.....	.....	7,890	.....	.....	.....	.....	.....	3,941	327,400	788,200	
Grand United Benevolent Order..... Crystal Springs.	1906	369	.....	.....	.....	.....	.....	.....	.....	.....	295	4,000	59,000	
Independent Order Sons and Daughters of Charity. Water Valley.	1906	247	.....	.....	131	.....	.....	.....	.....	.....	71	.....	.....	
Independent Order Sons and Daughters of Jacob. Jackson.	1906	55,497	.....	.....	46,396	.....	.....	.....	.....	.....	5,600	.....	.....	
Independent Sons and Daughters of Charity, U. S. A. Natchez.	1906	1,727	.....	.....	550	.....	.....	.....	.....	.....	3,454	5,000	690,800	

[illegible]

* 1906 and 1907 figures do not include annual dues. † Formerly Loyal Americans. § 1906 and 1907 figure; are admitted assets.

* 1906 and 1907 figures do not include annual dues.

† Formerly Loyal Americans.

\$ 1906 and 1907 figure; are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Fiscal Year Termin- ing	INCOME.		EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.					
		Asses- sments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MISSISSIPPI—Continued.														
Home Protection Society..... Hazelhurst.	1906	\$ 394	\$	\$	\$	\$	\$	\$	\$	\$	227	\$	\$	
Colored Organizations.														
Benevolent Ass'n of Mississippi..... Jonestown.	1906	719	.....	.....	377	.....	.....	.....	.....	.....	118	4,500	17,700	
Benevolent Industrial Assn..... Vicksburg.	1906	2,081	.....	.....	348	.....	.....	.....	.....	.....	696	.....	.....	
Colored Knights of Pythias..... Vicksburg.	1906	71,742	.....	.....	53,583	.....	.....	.....	.....	.....	11,326	2,370,000	5,663,000	
Colored Woodmen of Alabama..... Vicksburg.	1906	14,428	.....	.....	6,000	.....	.....	.....	.....	.....	1,800	979,000	900,000	
Eastern Star Benefit Ass'n..... Columbus.	1906	50,597	.....	.....	34,483	.....	.....	.....	.....	.....	7,197	.....	.....	
Earnest Workers Laborers Union..... Yazoo City.	1906	780	.....	.....	262	.....	.....	.....	.....	.....	664	.....	.....	
Grand Court of Calanthe..... Edwards.	1906	11,969	.....	.....	7,890	.....	.....	.....	.....	.....	3,941	327,400	788,200	
Grand United Benevolent Order Crystal Springs.	1906	369	.....	.....	.....	.....	.....	.....	.....	.....	295	4,000	59,000	
Independent Order Sons and Daughters of Charity, Water Valley.	1906	247	.....	.....	131	.....	.....	.....	.....	.....	71	.....	.....	
Independent Order Sons and Daughters of Jacob, Jackson.	1906	55,427	.....	.....	46,396	.....	.....	.....	.....	.....	5,620	.....	.....	
Independent Sons and Daughters of Charity, U. S. A. Natches.	1906	1,727	.....	.....	550	.....	.....	.....	.....	.....	3,454	5,000	690,800	

Industrial Mutual Relief Assn., Brookhaven.	1906	94	.....	.....	.....	.....	.....	.....	.....	80	.....	.....
Knights and Daughters of Tabor of Mound Bayou, Greenville.	1906	16,720	.....	.....	.....	.....	.....	.....	.....	3,374	231,000	1,012,200
Knights of Canaan, Supreme Lodge, Vicksburg.	1906	3,799	.....	.....	.....	.....	.....	.....	.....	1,283	251,800	256,600
Knights and Knights and Ladies of Honor of the World, Vicksburg.	1906	14,821	.....	.....	.....	.....	.....	.....	.....	6,155	379,750	1,471,900
Knights and Ladies of the Temple of America, Greenville.	1906	2,564	.....	.....	.....	.....	.....	.....	.....	684	90,100	124,650
Lone Star of Race Pride F. L. and H., Greenville.	1906	240	.....	.....	.....	.....	.....	.....	.....	192	206,400	57,600
Masonic Benevolent Ass'n., Stringer Grand Lodge, Edwards.	1906	105,502	.....	.....	.....	.....	.....	.....	.....	10,655	1,205,000	5,397,500
Mississippi Benevolent Society, Lexington.	1906	112	.....	.....	.....	.....	.....	.....	.....	187	.....	.....
Mississippi Benevolent Mutual Aid, Hattiesburg.	1906	3,646	.....	.....	.....	.....	.....	.....	.....	380	316,500	190,000
Mutual Benefit Ass'n. United Brothers of Friendship and Sisters of the Mysterious Ten, Batesville.	1906	10,765	.....	.....	.....	.....	.....	.....	.....	1,380	.....	.....
Odd Fellows Benefit Ass'n., G. U. O. of O. F. Holly Springs.	1906	129,385	.....	.....	.....	.....	.....	.....	.....	11,110	1,230,000	7,354,000
State Golden Rule Societies, Vicksburg.	1906	447	.....	.....	.....	.....	.....	.....	.....	406	.....	.....
Supreme Council Financial Union, Sardis.	1906	8,490	.....	.....	.....	.....	.....	.....	.....	1,245	.....	.....
United Brothers and Sisters of Benevolence of America, Edwards.	1906	9,370	.....	.....	.....	.....	.....	.....	.....	1,262	37,750	151,400
United Reformers, Vicksburg.	1906	7,412	.....	.....	.....	.....	.....	.....	.....	1,500	695,500	750,000
United Woodmen Benefit Ass'n., Holly Springs.	1906	21,865	.....	.....	.....	.....	.....	.....	.....	3,512	.....	.....

* 1906 and 1907 figures do not include annual dues. § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	INCOME.			EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.		
	Assess- ments and Dues.	Admis- sion Fees and Receipts.	Total Income.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEBRASKA.											
American Order of Protection.....	1907 74,040	1,140	75,180	6,548	8,376	66,204	22,580	8,976	5,567	697,000	7,495,455
Lincoln.	1906 61,690	516	65,206	9,236	3,560	74,341	13,455	9,234	5,459	3,107,550	7,428,875
A. O. U. W.....	1907 732,887	20,643	753,530	13,041	54,430	753,047	417,599	83,000	34,047	3,343,000	63,977,000
Grand Island.	1906 736,663	6,326	780,463	8,876	38,640	776,396	347,161	55,667	33,892	3,014,000	62,892,000
Danish Brotherhood of America.....	1906 81,245	18,768	100,013	.....	19,627	91,162	70,365	7,750	15,614	1,125,750	10,821,500
Omaha.											
Degree of Honor (A. O. U. W.).....	1907 134,905	.....	.....	.....	.....	.....	.....	.....	9,220	1,474,000	12,656,500
Plattsmouth.	1906 86,349	12,306	98,655	691	11,940	102,026	9,533	.....	9,006	623,000	12,241,500
Loyal Mystic Legion of America.....	1907 82,436	2,572	86,008	1,734	11,537	73,231	79,314	5,546	5,014	315,488	6,461,000
Hastings.	1906 67,628	2,085	70,313	3,140	11,813	70,356	64,921	14,491	5,816	371,500	7,258,500
Royal Achates.....	1907 35,345	8,277	43,622	10,013	10,725	40,464	16,632	3,613	4,551	1,287,750	3,380,000
Omaha.	1906 29,477	6,941	36,419	9,653	9,284	29,656	15,612	333	4,048	1,271,000	3,416,250
Royal Highlanders.....	1907 289,110	40,787	329,898	31,724	35,394	220,190	852,808	4,000	23,018	5,066,000	33,294,500
Aurora.	1906 270,387	34,301	304,688	29,029	37,395	192,990	740,159	8,378	21,437	5,289,000	31,301,000
Sons of Hermann.....	1907 13,065	.....	.....	.....	.....	.....	.....	.....	.....	193,500	1,166,500
Columbus.	1906 10,876	5,108	15,984	800	3,557	10,357	27,567	.....	2,088	173,500	1,048,000
Western Bees.....	1907 6,180	.....	.....	.....	.....	.....	.....	.....	.....	143,500	609,500
Grand Island.	1906 6,180	.....	5,717	.....	.....	.....	.....	.....	.....	205,000	696,000
Woodmen Circle.....	1907 402,257	107,454	510,710	22,857	47,531	328,374	724,995	14,417	48,771	13,078,700	43,456,600
Omaha.	1906 307,122	115,125	422,247	15,768	47,568	242,843	539,829	24,200	39,271	9,493,900	35,195,600
Woodmen of the World (Sov. Jurisdiction).. Omaha.	1907 5,461,573	365,954	5,827,527	327,355	214,781	4,306,024	6,490,613	653,289	389,169	11,695,000	539,197,400
	1906 4,638,056	301,943	4,939,993	299,285	357,940	3,581,348	4,853,290	668,687	330,720	10,699,800	495,150,100
NEW HAMPSHIRE.											
Ass'n Canada Americanline	1907 94,181	.....	95,016	.....	12,124	88,600	31,917	10,080	8,921	1,091,350	7,911,350
Manchester.	1906 76,715	.....	79,440	1,351	12,242	71,904	22,270	15,545	7,939	1,344,500	7,179,000

Christian Burden Bearers Association. Manchester.	1907 1906	31,290 29,864	 1,272	39,261 30,556	29,411 35,000	..... .....	..... .....	31,890 37,812	23,687 23,276	3,729 1,839	2,041 2,052	41,800 47,700	1,967,900 1,963,700
L'Union Canadienne. Manchester	1906	.....	.....	1,083	150	.....	.....	558	773	.....	154	40,250	49,500
New Hampshire Grange Life Ins. Ass'n. Goffstown.	1907 1906	3,885 4,443	384 411	4,268 4,859	2,642 4,855	53	.....	3,149 5,367	1,713 1,588	.....	401 468	.....	.....
Railway Mail Association. Portsmouth.	1907 1906	136,037 125,771	861 853	136,898 126,666	128,339 119,723	.....	.....	139,672 132,438	41,599 44,378	.....	11,154 10,317	.....	33,462,000 30,951,000
Societe St. Jean Baptiste. Manchester.	1906	1,477	.....	3,192	2,100	.....	.....	2,995	1,828	.....	370	.....	.....
NEW JERSEY.													
A. O. U. W. Camden.	1907 1906	200,616 250,783	36,681 8,486	237,297 259,269	187,000 172,816	973 2,435	.....	8,424 10,367	116,748 75,648	12,000 16,000	5,400 5,708	76,500 174,000	9,522,500 10,144,000
Consolidated Mutual Benefit Assn. (W. Va.) Newark.	1906	270	.....	297	112	.....	.....	239	73	.....	73	13,900	10,100
Loyal Association Supreme Council Jersey City.	1907 1906	165,938 181,622	22,972 5,869	188,971 187,410	185,179 160,499	.....	.....	203,850 177,594	146,083 182,068	26,000 11,000	7,446 7,541	669,000 667,000	12,970,000 13,253,000
Royal Union Assn. Trenton.	1906	5,423	.....	5,484	3,579	.....	.....	5,882	1,648	528	409	37,646	44,139
NEW YORK.													
Ahawas Israel, I. O. of. New York.	1907 1906	84,730 77,704	13,558 8,869	98,287 86,513	82,127 75,000	1,799 1,676	.....	96,317 83,811	44,704 26,775	32,460 27,737	17,540 15,342	1,671,000 1,068,000	8,770,000 8,213,000
American Knights of Protection. Lindenhurst.	1907 1906	946 1,096	63 89	1,009 1,125	869 1,099	.....	.....	936 1,180	148 76	.....	139 151	.....	.....
A. O. U. W. Buffalo.	1907 1906	325,340 510,029	143,240 200,976	468,580 721,005	424,144 707,689	.....	.....	478,011 769,615	12,011 21,533	581,739 656,688	4,132 5,249	22,000 118,000	5,620,207 7,034,359
Benal Berith, Ind. Order, Grand Lodge No. 1. New York.	1907 1906	59,627 63,394	19,013 19,003	78,640 82,457	83,400 86,481	.....	.....	87,281 90,162	386,512 395,154	.....	1,934 2,084	.....	1,180,550 1,281,650
Bohemian Slavonian Ben. Soc. of U. S. A. [†] New York.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brith Abraham, I. O. of. New York City.	1907 1906	280,268 235,436	29,512 51,578	309,781 287,014	270,400 235,950	.....	.....	349,221 259,642	89,161 128,701	54,286 43,293	59,452 54,995	5,338,000 4,525,000	29,726,000 27,497,500

* 1906 and 1907 figures do not include annual dues.

† Not under supervision of Insurance Department.

‡ 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.		EXPENDITURES.					FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Asses- ments and Annual Dues.	Admi- sion Fees and Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEBRASKA.													
American Order of Protection.....	1907	\$ 74,040	\$ 1,140	\$ 75,180	\$ 51,239	\$ 6,548	\$ 8,376	\$ 66,204	\$ 22,589	\$ 8,976	5,567	\$ 697,000	\$ 7,495,455
Lincoln.....	1906	61,690	516	65,206	52,366	9,236	3,560	74,341	13,455	9,234	5,459	3,107,550	7,428,875
A. O. U. W.....	1907	732,887	20,643	753,530	543,222	13,041	54,430	753,047	417,599	83,000	34,047	3,343,000	63,977,000
Grand Island.....	1906	736,663	6,326	786,493	482,000	8,876	38,640	776,396	347,161	55,667	33,892	3,014,000	62,892,000
Danish Brotherhood of America.....	1906	81,245	18,768	100,013	67,000	.....	19,627	91,162	70,365	7,750	15,614	1,125,750	10,821,500
Omaha.....													
Degree of Honor (A. O. U. W.).....	1907	134,905	.....	.....	99,750	.....	.....	.....	.....	.....	9,220	1,474,000	12,656,500
Plattsmouth.....	1906	86,319	12,306	98,655	89,000	691	11,940	102,026	9,533	.....	9,006	623,000	12,241,500
Loyal Mystic Legion of America.....	1907	83,436	2,572	86,008	59,960	1,734	11,537	73,231	79,314	5,546	5,014	315,488	6,461,000
Hastings.....	1906	67,628	2,685	70,313	55,403	3,140	11,813	70,356	64,921	14,291	5,816	371,500	7,256,500
Royal Achates.....	1907	35,345	8,277	43,622	19,725	10,013	10,725	40,464	16,632	3,613	4,551	1,287,750	3,380,000
Omaha.....	1906	29,477	6,941	36,419	10,633	9,653	9,284	29,656	15,642	333	4,048	1,271,000	3,416,250
Royal Highlanders.....	1907	289,110	40,787	329,898	153,071	31,724	35,391	220,190	852,808	4,000	23,018	5,066,000	33,294,500
Aurora.....	1906	270,387	34,301	304,688	126,656	29,029	37,395	192,990	740,159	8,378	21,437	5,289,000	31,301,000
Sons of Hermann.....	1907	13,965	.....	.....	7,000	.....	.....	.....	.....	.....	.....	193,500	1,166,500
Columbus.....	1906	10,876	5,108	15,984	6,000	800	3,557	10,357	97,567	.....	2,088	173,500	1,048,000
Western Bees.....	1907	6,180	.....	.....	1,000	.....	.....	.....	.....	.....	.....	143,500	609,500
Grand Island.....	1906	.....	.....	5,717	.....	.....	.....	.....	.....	.....	769	205,000	696,000
Woodmen Circle.....	1907	493,257	107,454	510,710	222,513	22,857	47,531	328,374	724,025	14,417	48,771	13,078,700	43,456,600
Omaha.....	1906	397,122	115,125	422,247	179,550	15,768	47,568	242,843	536,829	24,200	39,271	9,463,900	35,195,600
Woodmen of the World (Sov. Jurisdiction) ..	1907	5,461,573	365,954	5,827,527	3,514,793	327,355	214,781	4,396,024	6,429,613	653,289	389,169	116,955,000	539,197,400
Omaha.....	1906	4,938,050	301,943	4,999,993	3,001,314	299,285	357,940	3,681,348	4,853,290	668,687	330,720	106,996,800	465,150,100
NEW HAMPSHIRE.													
Asa's Canada American.....	1907	94,181	.....	95,016	76,476	.....	12,124	88,600	31,917	10,080	8,921	1,091,350	7,911,350
Manchester.....	1906	78,715	.....	79,440	58,269	1,351	12,242	71,904	22,270	15,545	7,939	1,344,500	7,179,000

Christian Burden Bearers Association. Manchester.	1907 1906	31,290 29,244	 1,272	39,261 39,556	29,411 35,000	..... .....	..... 2,194	31,850 37,212	23,687 23,276	3,799 1,899	2,041 2,052	41,900 47,700	1,967,900 1,983,700
L'Union Canadienne. Manchester	1906	.....	.....	1,083	150	.....	408	558	773	.....	154	40,250	49,500
New Hampshire Grange Life Ins. Ass'n. Godstown.	1907 1906	3,885 4,448	384 411	4,268 4,859	2,642 4,855	53	455 512	3,149 5,367	1,713 1,588	.....	401 468	.....	.....
Railway Mail Association. Portsmouth.	1907 1906	136,027 125,771	861 853	136,598 126,626	128,339 119,723	.....	11,333 12,715	139,672 132,438	41,599 44,378	.....	11,154 10,317	.....	33,462,000 30,951,000
Societe St. Jean Baptiste. Manchester.	1906	1,477	.....	3,192	2,100	.....	885	2,995	1,868	.....	370	.....	.....
NEW JERSEY.													
A. O. U. W. Camden.	1907 1906	200,616 250,793	36,681 8,486	237,297 259,269	187,000 172,816	973 2,435	8,424 10,367	196,397 215,862	116,748 75,848	12,000 16,000	5,400 5,708	76,500 174,000	9,542,500 10,144,000
Consolidated Mutual Benefit Assn. (W. Va.) Newark.	1906	270	.....	297	112	.....	.....	239	73	.....	73	13,900	10,100
Loyal Association Supreme Council Jersey City.	1907 1906	165,998 181,602	22,972 5,809	188,971 187,410	185,179 160,499	.....	18,671 17,165	203,850 177,594	146,083 182,068	26,000 11,000	7,446 7,541	669,000 667,000	12,970,000 13,253,000
Royal Union Assn. Trenton.	1906	5,423	.....	5,424	3,579	.....	.....	5,882	1,648	528	409	37,646	44,139
NEW YORK.													
Ahawas Israel, I. O. of. New York.	1907 1906	84,730 77,704	13,538 8,809	98,267 86,513	82,127 75,000	1,799 1,676	12,390 7,135	96,317 83,811	44,704 28,775	32,460 27,737	17,540 15,342	1,671,000 1,028,000	8,770,000 8,213,000
American Knights of Protection. Lindenhurst.	1907 1906	946 1,036	63 89	1,009 1,125	869 1,099	.....	68 81	926 1,180	148 76	.....	139 151	.....	.....
A. O. U. W. Buffalo.	1907 1906	325,340 510,069	143,240 200,976	468,580 721,005	424,144 707,669	.....	53,866 58,424	478,011 769,015	12,011 21,533	587,739 658,088	4,132 5,249	22,000 118,000	5,620,207 7,094,359
Benal Berith, Ind. Order, Grand Lodge No. 1. New York.	1907 1906	59,627 63,394	19,013 19,063	78,640 82,457	83,400 86,481	.....	3,881 3,681	87,281 90,162	386,512 395,154	.....	1,934 2,081	.....	1,189,550 1,281,650
Bohemian Slavonian Ben. Soc. of U. S. A. New York.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brith Abraham, I. O. of. New York City.	1907 1906	280,268 235,436	29,512 51,578	309,781 287,014	270,400 235,950	.....	20,966 23,692	349,321 259,642	89,161 128,701	54,286 43,993	59,452 54,995	5,338,000 4,523,000	29,726,000 27,427,500

* 1906 and 1907 figures do not include annual dues. † Not under supervision of Insurance Department. § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Cer- tifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
NEW YORK—Continued.														
Brith Abraham, I. O. of..... New York City.	1907 1906	372,148 300,608	59,600 28,447	431,748 329,055	365,395 278,500	39 685	29,435 17,774	394,799 296,959	386,968 301,467	85,250 79,250	110,542 99,489	8,990,000 9,054,500	55,271,000 49,744,500	
Catholic Benevolent Legion, Sup. Coun.... Brooklyn.	1907 1906	830,070 885,385	31,403 27,100	861,473 912,485	824,054 736,776	.....	19,732 27,797	849,747 764,493	770,872 185,838	91,750 70,750	19,037 19,466	651,000 358,000	25,224,000 26,397,500	
Catholic Mut. Ben. Ass'n, Sup. Coun..... Hornell.	1907 1906	1,478,606 1,493,625	102,647 95,369	1,581,343 1,588,995	1,389,771 1,274,022	6,173 10,313	29,701 27,998	1,495,644 1,316,008	2,025,070 1,837,573	126,550 104,464	58,965 57,415	3,614,000 2,261,000	82,680,000 81,874,500	
Catholic Relief and Beneficiary Ass'n..... Auburn.	1907 1906	99,016 91,197	16,576 10,287	115,593 101,484	94,807 101,003	988 1,016	9,493 8,938	105,289 110,957	65,281 55,622	3,000 2,500	10,601 8,954	1,537,500 704,000	9,100,250 7,813,000	
Catholic Womens Benevolent Legion..... New York City.	1907 1906	141,181 139,699	23,547 27,770	164,728 167,469	131,522 109,216	.....	16,476 15,430	147,992 131,390	261,741 243,308	24,341 27,750	17,439 17,037	741,750 400,000	11,927,250 11,638,250	
Columbian Protective Association..... Binghamton.	1907	11,162	1,086	12,187	2,470	3,013	1,713	7,196	7,365	20	1,743	243,076	214,999	
Der Bayerische Nat'l Verband von N. A.... Buffalo.	1907 1906	30,314 28,329	2,175 2,675	32,489 31,004	35,750 25,650	.....	2,975 1,462	38,725 27,112	19,792 25,455	1,700 800	4,979 2,717	81,100 80,850	1,646,000 1,671,550	
Dukes and Dutchesses of Edom..... Elmira.	1907 1906	983 534	228 3,477	1,211 4,011	250	26	3,399 1,433	3,585 1,433	205 2,579	46 2,908	236 .....	..... .....	266,487	
Economic Relief Ass'n..... Buffalo.	1907 1906	493 1,930	1,219 8,172	1,712 10,102	 573	14 2,824	1,710 7,221	1,725 10,617	593 515	36 36	96 58	39,500 242,000	27,000 47,000	
Foresters of America Endowment Fund..... Brooklyn.	1907 1906	15,118 15,848	2,310	17,428 15,848	14,506 17,000	.....	.....	14,506 17,000	13,546 10,624	1,000 5,000	335 349	..... .....	359,000 374,000	
Free Sons of Israel, Ind. Order..... New York City.	1907 1906	257,367 232,468	52,101 47,557	309,468 280,026	298,013 240,721	.....	21,237 12,250	319,250 252,971	1,001,458 1,011,299	8,053 9,931	11,035 10,920	639,000 522,000	11,035,000 10,920,000	
Free Sons of Judah, Indep. Order of..... New York City.	1907 1906	90,913 84,369	22,681 15,850	112,594 99,199	94,325 91,258	 169	9,623 9,586	107,623 101,033	37,061 32,100	 6,500	10,008 8,946	1,341,000 969,500	5,004,000 4,473,000	

Golden Seal, Order of the..... Roxbury, N. Y.	1907 1906	706,316 493,633	50,995 31,653	757,441 455,286	145,110 83,050	75,550 45,868	55,168 24,854	975,060 153,802	1,372,393 816,550	2,115 1,645	37,997 25,054	7,475,940 4,939,560	13,939,380 9,019,440
Ilicians Auxiliary..... Brooklyn.	1907 1906	2,483 1,971	2,299 3,588	4,782 5,559	240 1,027	1,611 2,814	1,068 708	2,919 4,549	3,953 951	1,165 223	86 265	375,000 528,350	193,700 368,200
Imperial Order of Tycoons..... Syracuse, N. Y.	1907 1906	 1,246	 3,909	3,167 4,756	 350	 657	 3,750	3,991 4,757	2,511 3,359	1,200 2,330	 384	 291,250	151,592 399,445
Iroquois, Order of the..... Buffalo.	1907 1906	33,161 32,337	2,143 3,257	35,304 35,595	22,225 22,005	622 1,084	6,591 7,014	29,449 30,103	45,482 39,699	3,800	2,210 2,235	120,550 370,350	3,300,090 3,373,995
Jewelers League of the City of New York..... New York City.	1907 1906	216,445 211,857	12,300 29,731	228,745 241,588	218,500 240,657	1,710 279	7,729 9,640	227,930 262,581	300,488 311,682	52,268 27,891	1,586 1,630	 104,500	7,008,250 7,247,000
Knights of the Maccabees of the State of New York. Buffalo.	1907 1906	75,430 69,218	41,567 51,168	116,997 120,386	59,410 56,874	29,952 26,438	27,927 23,669	117,289 106,981	91,571 90,808	2,365	12,921 12,886	..... .....	..... .....
Knights of St. John and Malta, Chap. Gen. of America. New York City.	1907 1906	41,393 44,652	6,571 4,874	47,875 49,527	36,450 45,300	 380	5,659 4,775	42,089 50,455	12,197 6,412	22,500 15,000	2,259	163,750 85,500	2,595,000 2,593,750
M. B. Association of the German Baptists... Buffalo.	1907 1906	34,243 29,774	6,115 5,683	40,358 35,457	37,885 50,533	 148	5,111 4,482	42,996 35,163	55,440 58,034	7,000 5,000	1,986 2,066	60,000 81,000	2,054,500 2,087,500
Mutual Savings Life Insurance Society, New York. (See Fellowship of Solidarity.)	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Benevolent Legion..... New York.	1907 1906	1,673	6,160	7,988	95	1,113	6,894	8,102	1,707 131	2,535 1,831	434 9	5,000	4,500 4,500
National Fraternal Society..... New York.	1907 1906	7,808 8,259	 6	7,808 8,265	2,000 2,500	71 24	5,360 5,309	8,093 8,382	14,911 1,298	11,492 13,578	226 223	8,000 1,250	256,978 265,977
National Protective Legion..... Waverly.	1907 1906	4,533,026 3,353,030	137,672 97,874	4,670,698 3,460,904	3,837,043 2,459,569	313,124 178,386	340,991 220,500	4,491,158 2,858,455	2,659,591 2,476,922	17,365 6,030	296,530 196,354	16,000,265 26,207,150	39,748,822 57,300,300
National Provident Union..... Brooklyn.	1907 1906	89,146 85,584	14,249 11,832	103,495 97,396	93,107 85,750	2,580 2,706	11,581 7,794	107,268 96,502	12,313 17,086	47,793 24,650	3,768 3,979	109,250 297,250	4,435,250 4,687,250
Order of Prosperity..... Brooklyn.	1907 1906	15,318 14,791	2,963 2,597	18,281 17,298	18,085 14,877	33	2,244 1,616	20,362 16,493	22,521 24,603	..... .....	1,458 1,226	148,700 64,000	859,500 794,700
Order of Saturn..... Buffalo.	1907	2,300	346	2,645	1,500	142	2,354	3,997	3,323	.....	.....	.....	.....
Peoples Mutual Life Ins. Ass'n and League.. Syracuse, N. Y.	1907 1906	996,098 588,349	85,745 7,955	1,081,843 596,295	129,935 95,148	98,013 81,310	60,040 39,812	347,988 216,270	1,371,353 593,705	5,032 4,999	51,980 35,727	7,788,200 8,396,375	13,012,500 9,894,000

* 1906 and 1907 figures do not include annual dues. † Formerly Western New York Masonic Relief. ‡ 1906 and 1907 figures are admitted assets. § Includes \$540,375 optional reserve 4 per cent.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Asses- sion and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Cer- tifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
PENNSYLVANIA—Continued.														
Bankers and Merchants Fraternal Union.... Washington.	1906	\$	\$	\$ 4,177	\$ 167	\$	\$	\$ 4,182	\$ 128	\$ 2,683	100	\$ 182,882	\$ 311,532	
Bankers Protective Life and Benefit Assn.... Rochester.	1907	18,343	2,128	20,460	434	4,645	3,041	8,121	1,780	1,195	571	253,000	187,260	
Brotherhood of America.....	1907	129,322	7,301	136,622	112,955	.....	8,702	121,692	136,365	12,000	21,721	1,792,000	10,860,500	
Philadelphia.	1906	123,631	5,421	139,052	100,602	.....	8,226	109,065	123,014	10,000	20,955	1,797,500	10,477,500	
Cambridge Mutual Benefit Association†.... Cambridge	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Commonwealth Provident Association..... Philadelphia.	1906	7,752	.....	8,144	4,179	.....	.....	7,852	228	2,570	710	28,900	416,570	
Continental Beneficial Association †..... Phoenixville.	1906	.....	.....	1,010	565	.....	.....	663	1,307	.....	75	800	7,500	
Eureka Foresters..... Harrisburg.	1906	.....	.....	2,190	793	.....	.....	1,264	2,959	.....	.....	.....	.....	
Fraternity of Home Protectors..... Wilkes Barre.	1906	.....	.....	4,214	.....	.....	.....	3,326	2,734	601	198	.....	206,000	
Fraternal Mystic Circle.....	1907	550,807	37,599	588,335	383,980	86,192	74,122	544,438	395,898	176,753	31,717	25,166,290	39,937,000	
Philadelphia.	1906	342,067	40,412	382,479	218,942	49,230	43,558	317,817	283,017	63,623	15,021	3,401,500	19,480,167	
Fullerton Beneficial Association.....	1907	628	564	1,202	620	.....	30	650	3,175	.....	107	.....	.....	
Fullerton.	1906	719	128	847	595	.....	26	551	2,500	.....	105	.....	.....	
Funeral Benefit Ass'n of U. S. A..... Philadelphia.	1906	191,927	.....	196,680	170,937	.....	.....	179,418	69,832	.....	.....	.....	.....	
German Beneficial Union.....	1907	200,233	37,305	237,538	176,360	8,741	30,728	215,809	504,418	5,219	13,464	1,851,700	8,575,800	
Pittsburg.	1906	184,650	36,071	220,721	80,905	11,041	29,812	191,611	463,772	1,500	12,917	1,815,300	8,202,400	

	1906	12	216	228	37	158	195	34	35	.....	.....	.....
Living Stream Enterprising Brotherhood.... Rocky Mount.	1906	11,321	.....	11,321	11,240	.....	11,240	281	.....	2,870	100,000	287,000
Masonic Benefit Fund, Colored	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Independent Order True Reformers. Charlotte.	1906	558	271	829	59	432	491	336	198	232	.....	.....
Reformed Jr. Knights of Gideon, M. A. So- ciety. Goldsboro.	1906	900	1,302	2,202	625	200	2,402	219	600	2,501	68,500	250,100
Royal Knights of King David	1906	5,000	2,250	7,250	2,100	.....	5,586	4,583	.....	4,900	50,000	215,000
NORTH DAKOTA.												
A. O. U. W.	1907	127,792	12,280	205,973	177,140	6,481	113,620	202,272	.....	5,984	669,000	10,235,561
Fargo.	1906	162,195	59,058	221,853	80,895	.....	1193,792	108,741	2,000	6,196	482,000	10,722,352
Degree of Honor A. O. U. W.	1907	11,391	.....	11,391	6,000	.....	6,000	.....	.....	1,199	220,000	1,199,000
Jamestown.	1906	.....	.....	6,856	3,000	.....	.....	.....	.....	1,025	70,000	1,025,000
OHIO.												
American Insurance Union	1907	121,135	13,781	204,916	114,479	22,767	178,695	115,964	15,322	15,005	4,202,000	15,847,399
Columbus.	1906	158,359	5,444	174,033	81,021	23,888	148,993	67,969	24,637	13,165	3,576,700	14,334,652
Bohemian Roman Catholic Beneficial Union of Women, Cleveland.	1906	.....	.....	8,325	7,900	.....	8,279	5,749	800	1,252	46,800	751,500
Bohemian Slavic R. C. Benevolent Union Cleveland.	1906	.....	.....	20,112	15,000	.....	15,890	21,568	4,000	1,555	171,000	1,432,500
Brotherhood of Railroad Trainmen	1907	.....	.....	2,528,899	2,233,921	.....	2,532,449	1,555,461	435,952	95,434	30,519,400	115,162,350
Cleveland.	1906	2,086,096	98,322	2,124,358	1,929,384	.....	2,090,321	1,428,093	467,268	82,937	22,362,850	100,184,200
Catholic Knights of Ohio	1907	155,875	16,226	172,111	117,500	945	196,957	317,793	20,000	7,003	432,500	9,650,500
Cleveland.	1906	124,819	19,066	143,885	96,000	1,026	113,272	222,640	1,000	6,942	431,000	9,722,000
Catholic Ladies of Ohio	1907	47,224	.....	42,253	21,750	.....	25,421	46,152	.....	2,210	132,500	2,275,300
Cleveland.	1906	.....	.....	31,119	12,250	.....	12,678	38,201	2,500	2,735	246,750	2,121,000
Fraternitas Censor	1907	33,506	3,468	36,974	20,200	8,505	36,331	12,012	21,577	3,072	1,177,500	3,110,000
Dayton.	1906	29,940	2,610	32,551	22,995	5,011	35,466	11,823	10,854	2,681	846,500	2,678,000
Home Guards of America	1907	137,268	8,889	146,157	83,954	22,416	131,096	92,574	13,790	11,170	2,647,905	13,019,755
Van Wert.	1906	114,078	16,771	130,849	64,610	23,181	105,752	76,603	6,400	9,666	2,700,450	11,975,500
Independent Order of Foresters, Centr. Com. Cleveland.	1906	.....	.....	21,771	24,199	.....	24,458	4,758	4,000	942	50,500	792,000

* 1906 and 1907 figures do not include annual dues.

† Includes money remitted to Supreme Lodge.

§ 1906 and 1907 figures are admitted assets.

[illegible]

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Asses- sments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iner's Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
PENNSYLVANIA—Continued.														
Bankers and Merchants Fraternal Union.... Washington.	1906	\$ 18,343	\$ 2,128	\$ 4,177 20,460	\$ 167 434	\$ 4,645	\$ 3,041	\$ 4,182 8,121	\$ 128 1,780	\$ 2,683 1,195	100 571	\$ 182,882 253,000	\$ 311,532 187,250	
Bankers Protective Life and Benefit Assn.... Rochester.	1907													
Brotherhood of America..... Philadelphia.	1907	129,382	7,301	136,682	112,955	.....	8,702	121,652	136,365	12,000	21,721	1,702,000	10,860,500	
	1906	123,631	5,421	139,052	100,602	.....	8,226	109,065	123,014	10,000	20,955	1,797,500	10,477,500	
Cambridge Mutual Benefit Association†.... Cambridge	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Commonwealth Provident Association..... Philadelphia.	1906	7,752	.....	8,144	4,179	.....	.....	7,852	228	2,570	710	28,900	416,570	
Continental Beneficial Association †..... Phoenixville.	1906	.....	.....	1,010	565	.....	.....	663	1,307	.....	75	800	7,500	
Eureka Foresters..... Harrisburg.	1906	.....	.....	2,190	793	.....	.....	1,264	2,959	.....	.....	.....	.....	
Fraternity of Home Protectors..... Wilkes Barre.	1906	.....	.....	4,814	.....	.....	.....	3,326	2,734	601	198	.....	206,000	
Fraternal Mystic Circle..... Philadelphia.	1907	550,807	37,599	588,335	382,980	86,192	74,142	544,438	395,898	176,753	31,717	25,166,250	39,937,000	
	1906	342,007	40,412	382,479	218,942	49,230	43,558	317,817	283,017	63,623	15,021	3,401,500	19,480,167	
Fullerton Beneficial Association..... Fullerton.	1907	638	564	1,202	620	.....	30	650	3,175	.....	107	.....	.....	
	1906	719	128	847	595	.....	26	551	2,500	.....	105	.....	.....	
Funeral Benefit Ass'n of U. S. A..... Philadelphia.	1906	191,927	.....	196,680	170,937	.....	.....	179,418	69,832	.....	.....	.....	.....	
German Beneficial Union..... Pittsburg.	1907	200,233	37,395	237,538	176,360	8,741	30,708	215,809	504,418	5,219	13,464	1,851,700	8,575,800	
	1906	184,650	36,071	220,721	86,906	11,041	29,812	191,611	463,772	1,500	12,917	1,815,300	8,202,400	

Golden League, Order of the Galleon.....	1907	5,600	3,683	9,283	1,210	2,769	2,197	5,176	5,892	157	707	189,500	159,875
	1906	499	1,868	2,257	90	1,185	508	1,873	756	350	279	85,750	66,500
Grand Fraternity.....	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia. (Sec Legal Reserve Fraternal Orders.)													
Greek Beneficial Society.....	1906	347	.....	347	30	.....	266	296	217	.....	.....	.....	.....
Philadelphia.													
Home Protective Association.....	1907	8,859	658	9,517	803	1,174	3,417	5,395	4,822	1,658	500	191,450	111,800
Canton.	1906	1,178	1,999	3,107	5	1,136	1,306	2,447	660	1,000	285	71,125	63,125
Independent Mutual Aid Association.....	1906	10,575	.....	12,297	10,735	.....	.....	11,997	1,738	5,500	731	51,000	535,500
Allegheny.													
Independent Order of Brith Sholom, Grand Lodge, Philadelphia.	1907	15,815	.....	18,013	6,450	.....	.....	14,506	7,846	2,800	8,848	3,096,800	4,468,950
	1906	5,855	.....	10,788	4,225	.....	.....	10,242	2,666	500	3,790	.....	1,881,100
Independent Order Sons of Jacob.....	1907	12,201	.....	12,514	6,850	.....	.....	11,849	2,266	1,000	4,509	964,500	2,253,650
Philadelphia.	1906	2,606	.....	5,999	2,318	.....	.....	5,173	1,601	1,000	2,586	.....	.....
International Protective Association.....	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilkesbarre.													
Junior Order United American Mechanics, Nat'l Coun. (Beneficiary Degree)Pittsburg	1907	339,151	10,679	349,830	281,967	8,748	18,099	310,418	145,097	16,380	135,170	13,343,250	48,359,000
	1906	260,362	7,559	267,921	221,077	.....	10,173	231,850	80,706	6,774	117,170	10,869,250	38,535,000
Junior Order United American Mechanics (Nat. Council Funeral Benefit). Pittsburg.	1906	24,101	4,722	28,824	7,935	9,690	4,966	22,531	22,677	2,370	2,250	1,222,000	2,538,500
Keystone Benefit Society.....	1906	8,270	.....	9,984	8,760	.....	.....	12,260	1,163	500	601	132,500	467,000
Warren.													
Keystone Guard.....	1907	110,512	1,495	112,007	13,937	30,332	24,667	69,015	54,494	3,755	8,135	3,859,945	3,485,055
Athens	1906	11,745	368	12,053	854	2,795	5,049	8,698	5,402	100	2,748	1,271,080	1,121,160
Kinsman's Mystic Senate.....	1907	8,894	.....	11,938	6,059	.....	.....	10,614	4,543	4,448	584	212,000	589,000
Pittsburg.	1906	6,399	.....	9,419	4,190	.....	5,469	9,699	1,398	4,000	569	341,000	608,750
Kaighis and Ladies of the Red Cross.....	1907	7,490	.....	7,901	2,586	.....	.....	8,403	1,848	5,599	790	104,590	311,695
Pittsburg.	1906	2,686	8,246	10,973	2,202	.....	.....	11,080	2,405	2,494	1,041	249,050	515,750
Ladies Catholic Benevolent Association.....	1907	951,901	115,955	1,067,856	740,025	16,614	674,234	897,873	1,119,021	56,992	95,745	4,647,500	89,905,500
Erie.	1906	926,229	104,275	1,030,504	703,617	12,800	50,162	781,009	923,887	39,117	91,827	4,010,500	80,910,500
Modern Protective Ass'n.	1907	252,504	78,225	330,729	98,798	42,167	29,105	170,769	327,987	350	21,361	1,812,900	6,859,591
Sayre.	1906	210,025	8,514	218,549	55,655	31,125	26,492	113,272	167,492	1,390	17,311	3,602,100	6,856,615

* 1906 and 1907 figures do not include annual dues. § 1906 and 1907 figures are admitted assets. a Began business in 1908. c Includes \$54,390, cost of triennial convention.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Year ended Dec. 31st.	INCOME.		EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.					
		Assess- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
TEXAS—Continued.														
Friends in Need Society of Austin..... Austin.	1906	\$ 4,462	\$	\$ 5,442	\$ 4,000	\$	\$ 291	\$ 4,291	\$ 1,151	\$	586	\$	\$	
Golden Rule Society..... Lampasas.	1906	188	.....	188	58	.....	73	131	266	.....	212	.....	.....	
Gate City Mutual Burial Association..... Deason.	1906	4,565	.....	4,565	.....	.....	247	4,565	.....	.....	3,689	.....	.....	
Guadalupe Burial Association..... Seguin.	1906	287	.....	287	230	.....	25	255	.....	30	950	.....	.....	
Helping Hand Society..... Waco.	1906	1,279	114	1,393	991	.....	287	1,279	140	.....	464	.....	.....	
Home Circle Society of Texas..... Waco.	1907 1906	91,830 115,141	23,337	115,168 115,141	91,826 90,121	5,499	17,364 23,997	114,689 114,118	15,300 14,212	 114	13,851 13,847	..... .....	..... .....	
Home Mutual Society..... Meridian.	1906	220	.....	326	.....	.....	180	180	145	.....	.....	.....	.....	
Home Protective Association..... Rogers.	1906	396	.....	666	229	.....	178	406	220	.....	.....	.....	.....	
Home Protective Society..... Snyder.	1906	2,934	.....	2,934	115	.....	1,884	1,999	1,856	.....	1,745	.....	.....	
Home Relief Association..... Greenville.	1906	3,101	.....	3,101	1,181	.....	2,998	4,179	661	.....	.....	.....	.....	
Independent American Knights of Liberty... San Antonio.	1906	2,841	.....	2,841	1,928	.....	913	2,842	.....	.....	.....	.....	.....	
Independent Order of Moreland Brothers.... Houston.	1906	193	120	313	94	.....	155	249	63	.....	.....	.....	.....	

Purliana, Independent Order of.....	1907	70,568	14,880	85,448	12,033	46,136	19,177	70,527	35,829	4,965	1,854	3,582,801	6,061,350
Pittsburg, Phila.	1906	43,465	8,388	51,853	5,728	27,275	6,186	39,265	17,724	5,087	1,148	2,723,300	4,124,350
Republic Benefit Assn of U. S. †.....	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Red Cross Protective Society.....	1907	26,122	.....	26,122	1,743	6,021	13,161	20,025	12,268	117	2,443	507,750	366,450
Readings.....	1906	2,545	8,031	10,586	205	3,372	5,745	9,322	1,288	6,224	323	238,500	.....
Scandinavian Brotherhood of America.....	1906	1,100	.....	2,361	250	.....	.....	2,445	186	.....	.....	.....	.....
Bradford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sons of Veterans (Death Benefit Association), Philadelphia.....	1907	17,326	354	23,016	15,800	.....	967	16,767	6,249	.....	8,658	.....	.....
.....	1906	17,417	.....	17,724	15,800	.....	1,050	16,850	5,336	.....	8,243	.....	.....
Sparta, Order of.....	1907	263,025	36,319	299,354	245,000	.....	9,872	305,520	452,069	86,000	2,864	21,500	6,268,000
Philadelphia.....	1906	228,122	29,065	257,787	222,000	2,000	.....	231,935	458,235	97,500	4,778	335,000	11,129,500
Union Protective Assn.....	1907	.....	.....	6,044	753	2,022	1,613	4,447	1,867	.....	625	123,000	96,600
Beavertown.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United American Mechanics, Order of (Funeral Aid of Penn.), Philadelphia.....	1906	1,714	.....	1,918	-	1,275	.....	1,628	795	400	730	.....	.....
United Benefit Assn †.....	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phila.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Protective Association.....	1907	3,189	1,004	4,193	326	1,179	855	2,960	1,833	675	311	189,666	110,640
Sayre, Pa.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wage Earners Protective Union.....	1907	6,384	249	6,634	247	1,796	1,074	3,117	3,517	50	1,822	496,750	457,875
Funxutawney, Pa.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Pennsylvania Odd Fellows Relief Association, Titusville.....	1907	41,400	3,661	45,061	23,500	935	3,469	27,905	67,550	.....	2,093	104,000	2,415,500
.....	1906	33,167	845	34,013	23,500	2,031	3,027	28,558	51,536	1,000	2,141	204,500	2,484,500
RHODE ISLAND.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Jean Baptiste d'Amerique.....	1907	85,804	35,717	121,521	36,440	10,279	11,422	68,650	184,715	718	16,222	1,475,500	6,199,475
Woonsocket.....	1906	62,380	29,057	91,437	33,675	2,178	14,997	58,156	121,899	487	13,115	1,006,050	5,044,425
SOUTH DAKOTA.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. O. U. W.	1907	.....	.....	239,498	200,068	.....	.....	243,224	.....	.....	12,832	880,000	24,447,000
Aberdeen.....	1906	.....	.....	221,377	193,000	.....	18,963	211,963	.....	.....	13,209	1,657,000	25,153,000
Degree of Honor, A. O. U. W.	1907	.....	.....	20,215	20,000	.....	19,394	27,170	.....	.....	3,464	413,000	3,464,000
Verdon.....	1906	.....	.....	20,266	16,000	.....	.....	35,394	.....	.....	3,093	330,000	3,093,000
Home Guardians, Order of.....	1907	27,915	3,261	31,176	15,444	8,406	6,448	30,301	33,445	3,160	2,631	1,188,500	3,055,500
Mitchell.....	1906	25,535	.....	26,745	7,241	.....	11,196	18,437	22,750	2,413	2,312	1,262,500	2,559,000

* 1906 and 1907 figures do not include annual dues. † Association also reports \$532,567 premium notes of members, subject to assessment. ‡ Association also reports \$532,567 premium notes of members.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Fiscal Year End 1906	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Asses- ments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exami- ners' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
TENNESSEE.														
Endowment Bureau, Knights of Pythias (colored), Nashville.	1906	\$ 13,067	.....	\$ 13,067	\$ 8,176	.....	\$ 745	\$ 8,921	\$ 11,600	.....	\$ 4,420	\$ 53,050	\$ 281,000	
Ancient Order of the United Workmen..... Nashville.	1906	81,338	.....	97,798	92,227	.....	.....	99,247	37,613	43,765	788	48,000	1,241,751	
Endowment Ass'n, Ancient Free and Ac- cepted Masons of Tennessee, Columbia.	1906	4,741	.....	4,741	3,390	.....	.....	3,808	5,682	200	1,532	21,300	124,575	
Endowment Department Grand United Order of Odd Fellows, Pulaski.	1906	2,500	.....	3,212	.....	.....	.....	522	2,601	100	3,244	324,000	324,000	
Golden Cross, United Order of the..... Knoxville.	1907 1906	521,752 483,613	7,373 24,261	529,125 507,874	494,869 440,958	19,880 19,573	29,105 23,670	513,814 484,201	160,227 177,852	65,757 59,878	19,656 20,010	1,221,500 3,665,225	21,270,619 22,164,577	
Grand United Order of Eagles and Ladies Court, †	1906	.....	.....	.....	.....	.....	.....	.....	143	.....	90	.....	22,500	
Knights and Daughters of Tabor..... Memphis.	1906	3,054	.....	3,054	2,225	.....	.....	2,630	1,299	.....	1,439	36,750	408,500	
Mutual Aid Ass'n of U. S. A. †..... Chattanooga.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Sailors..... Nashville.	1907 1906	3,899 3,922	2,049 795	5,949 4,707	4,939 200	428 862	2,416 1,124	7,763 2,126	6,091 7,873	1,205 4,000	515 460	136,500 127,900	367,600 316,000	
U. S. Letter Carriers Mutual Benefit Ass'n.. Nashville.	1907 1906	165,614 161,670	14,437 12,497	180,051 174,167	129,280 143,828	401 632	5,320 3,409	135,022 147,868	215,991 171,588	36,661 26,761	5,388 5,218	573,000 832,000	13,322,500 13,162,500	
Alpha Tau Society..... Cameron.	1906	3,022	.....	3,022	1,228	.....	1,526	2,756	628	357	613	.....	25,000	
Alvarado Benefit Society..... Alvarado.	1906	1,165	.....	1,165	555	.....	227	852	757	.....	574	.....	329,476	

American Knights of Liberty..... Marshall.	1906	1,688	.....	1,688	217	.....	767	984	2,703	337	522	.....	.....
A. O. U. W..... Dallas.	1906	139,499	11,032	163,531	193,056	.....	26,859	149,907	13,624	17,279	4,205	868,000	7,113,000
Beaumont Ideal Mutual Burial Ass'n..... Beaumont.	1906	1,806	.....	1,806	886	.....	1,031	1,917	.....	.....	.....	.....	.....
Belton Mutual Burial Ass'n..... Belton.	1906	48	.....	48	.....	.....	24	24	24	.....	.....	.....	.....
Bohemian R. C. Union of Texas..... Moravan.	1907 1906	13,806 12,082	2,053 2,089	16,258 14,171	9,450 8,722	55	390 340	10,216 9,062	21,676 15,635	.....	1,236 1,130	.....	936,000
Bosque Aid Society..... Clifton.	1906	401	.....	401	500	.....	36	536	88	.....	.....	.....	.....
Citizens Guaranty Mutual Life Ass'n..... San Antonio.	1906	298	.....	298	69	.....	191	260	37	.....	99	.....	.....
Citizens Mutual Ass'n..... Cooper.	1906	718	94	812	366	.....	145	511	301	263	193	.....	193
Citizens Mutual Aid Ass'n..... Henrietta.	1906	2,911	.....	2,911	2,206	.....	88	2,294	1,376	.....	699	.....	.....
Colored Knights of Pythias of Texas..... Waco.	1906	.....	.....	.....	22,700	.....	957	23,657	6,406	3,400	5,994	.....	.....
Colored Woodmen of the World..... Dallas.	1906	687	26	713	714	.....	159	873	556	.....	.....	.....	.....
Comfort Mutual Aid Association..... Comfort.	1906	1,054	65	1,119	922	.....	44	966	1,257	.....	230	.....	.....
Cooke County Mutual..... Gainesville.	1906	23,696	.....	23,696	20,493	.....	2,521	23,014	2,339	.....	.....	.....	.....
Empire Mutual Benefit Ass'n..... Dallas.	1906	408	190	598	57	.....	451	598	90	.....	240	.....	13,357
Family Hearth Society of America..... Yoakum.	1906	14,260	.....	14,260	4,845	.....	7,433	12,279	2,199	1,605	1,397	.....	1,397
Fayette County Mutual Benefit Ass'n..... La Grange.	1906	670	29	699	753	.....	74	827	878	.....	.....	.....	.....

* 1906 and 1907 figures do not include annual dues. † Out of business. § 1906 and 1907 figures are admitted assets.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing at	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Asses- sments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Mane- gemen- t.	Total Dis- burse- ments.	Invested and Other Assets.	Liabi- lities.	No. of Certi- ficates Issued at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
WASHINGTON—Continued. Washington Protective Ass'n..... Olympia.	1907	\$	\$	\$ 6,993	\$ 204	\$	\$ 3,315	\$ 3,519	\$ 2,074	\$ .....	.....	\$ .....	\$ .....
WISCONSIN. Aid Association for Lutherans in Wisconsin.. Appleton.	1907 1906	36,124 27,928	7,694 16,176	43,818 34,104	11,200 15,098	1,187 140	3,506 3,968	15,804 24,538	75,599 46,421	1,368 1,637	3,685 2,881	1,055,000 1,048,000	4,475,000 3,597,000
Beavers Reserve Fund Fraternity..... Stoughton.	1907 1906	105,349 72,866	.....	84,473	32,800	18,800	16,335	67,936	60,008 43,824	8,570 3,070	11,045 9,588	4,496,000 4,662,000	14,540,000 13,013,000
Bohemian Roman Catholic Central Union of Wisconsin. Milwaukee.	1907 1906	15,036 22,592	.....	.....	13,900	.....	.....	.....	16,416 15,832	2,000 700	1,354 1,507	36,200 33,000	1,039,100 1,172,200
Catholic Family Protective Association of Wisconsin. Milwaukee.	1907 1906	24,856 22,539	.....	.....	27,389 18,909	.....	.....	.....	58,919 62,124	5,404 3,611	1,595 1,502	166,622 153,172	1,111,979 1,016,892
Defenders, The..... Madison.	1907 1906	5,216 5,368	.....	.....	679	.....	.....	.....	6,601 4,435	1,205 1,739	538 519	169,000 136,250	579,500 645,500
Equitable Fraternal Union..... Neenah.	1907 1906	246,319 269,369	84,214 32,026	330,534 301,465	121,989 89,353	11,592 28,473	39,817 21,136	172,461 132,963	670,933 510,424	4,199 16,904	19,805 27,906	4,265,000 4,154,500	27,581,500 25,621,000
Farmers Life Ins. Association..... Humbird.	1907 1906	6,060 3,958	16	6,076 3,993	1,500 1,000	2,600 2,550	2,001 796	6,121 4,296	1,400 819	396 81	577 599	220,000 336,500	574,000 498,500
Foresters, United Order..... Milwaukee.	1907 1906	163,519 140,777	9,320 35,283	172,908 176,060	122,412 108,112	13,814 34,253	27,912 19,701	134,142 170,849	219,356 178,445	15,666 12,886	12,861 13,384	989,000 3,941,000	13,444,000 14,073,000
Fraternal Reserve Association..... Oshkosh.	1907 1906	45,793 44,748	32,057 24,087	77,795 68,835	25,831 30,504	19,613 9,081	12,628 13,681	58,125 51,266	57,824 31,861	4,140 3,590	6,221 5,263	2,497,000 1,679,500	7,085,000 6,178,000
Geog. Unter. Ges. Germania..... Milwaukee.	1907 1906	76,793 72,995	14,119 12,998	90,983 85,993	59,210 54,635	.....	5,684 5,966	64,894 61,377	171,364 149,851	12,395 7,395	4,996 4,626	168,000 816,760	5,738,512 5,426,375
Good Templars Mutual Benefit Association.. Milwaukee.	1907 1906	3,586 3,346	.....	3,588	2,672 2,610	.....	.....	.....	115 165	685	565 567	14,884 10,200	160,784 169,200

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Year ended Dec 31 of Year	INCOME.		EXPENDITURES.				FINANC'L COND'N.			INSURANCE ACCOUNT.			
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
TEXAS—Continued.														
Slavonic Benevolent Order..... Fayetteville.	1907	\$ 25,094	\$ 8,182	\$ 33,275	\$ 19,000	\$	\$ 4,056	\$ 23,056	\$ 44,395	\$ 5,000	\$ 4,449	\$ 438,750	\$ 3,795,750	
	1906	27,716	.....	27,716	19,250	.....	2,163	21,413	34,086	5,750	4,099	.....	3,416,500	
Sons and Daughters of Progression..... Galveston.	1906	983	.....	983	930	.....	614	843	412	175	.....	.....	44,200	
Sons of Hermann, Grand Lodge..... San Antonio.	1907	113,466	28,533	141,999	122,900	226	14,181	137,306	360,201	2,000	11,228	674,000	10,495,500	
	1906	115,902	135,343	250,976	98,616	.....	9,107	107,724	135,483	5,723	10,562	.....	.....	
Southern Music Teachers M. B. A..... Wortham.	1906	33	.....	33	.....	.....	7	7	26	.....	.....	.....	.....	
Southern Mutual Benefit Association..... Houston.	1906	2,643	.....	2,643	512	.....	2,053	2,566	78	.....	.....	.....	37,140	
Texas Funeral Association..... San Marcos.	1906	1,182	.....	1,182	885	.....	300	1,185	16	.....	.....	.....	.....	
Texas Ministers and Christians Fraternal Ass'n, Waco.	1906	2,534	.....	2,534	1,088	.....	758	1,845	930	.....	.....	.....	.....	
Texas Mutual Benefit Life Ins. Ass'n..... Denton.	1906	4,595	.....	4,595	1,511	.....	2,269	3,780	725	.....	.....	.....	.....	
United Benevolent Association..... Fort Worth.	1907	48,780	18,091	66,871	36,429	7,960	6,450	68,974	34,903	3,800	2,909	1,005,940	2,857,450	
	1906	59,802	13	59,815	35,422	.....	17,431	52,923	9,619	6,721	2,152	.....	2,255,800	
United Brothers of Friendship Victoria.	1906	30,019	5,301	37,795	25,243	.....	4,227	29,470	8,325	4,401	.....	.....	.....	
United Friendship Order of the Silver Fleece and Leaf, Waco.	1906	7,033	262	8,822	3,617	.....	4,022	7,699	1,022	.....	.....	.....	183,900	
United Order Brothers and Sisters Christian Ass'n, Marshall.	1906	2,212	22	2,234	1,677	.....	369	2,046	606	.....	.....	.....	.....	
United States Mutual Benefit Ass'n..... Austin.	1906	1,634	.....	1,634	380	.....	1,203	1,583	112	.....	.....	.....	19,515	

Hermann's Sons of Wisconsin... Milwaukee.	1907 1906	44,033 41,491	1,449 1,685	43,48a 43,176	49,950 49,500	..... .....	..... .....	50,438 49,500	43,000 49,581	13,000 10,000	1,610 1,734	54,000 77,000	1,518,000 1,696,500
Independent Scandinavian Workingmen's As- sociation. Eau Claire.	1907 1906	25,312 24,616	6,588 6,077	31,901 30,693	23,425 12,500	1,454 2,039	2,327 2,838	20,386 18,005	51,008 41,669	250	3,121 2,970	403,500 363,750	2,572,250 2,441,500
Knights of the White Cross, Grand Lodge... Milwaukee.	1906	6,494	.....	6,554	8,000	.....	.....	9,246	5,148	.....	934	79,500	467,000
National Fraternal League..... Green Bay.	1907 1906	26,125 33,555	15,138 3,748	41,263 37,393	18,569 10,845	8,066 6,740	9,808 7,741	36,492 25,331	31,597 26,663	6,961 2,000	2,649 2,538	528,500 686,000	3,389,000 3,302,500
Polish Association of America..... Milwaukee.	1906	47,220	.....	48,444	42,950	.....	.....	44,993	34,910	15,375	4,539	692,950	3,456,750
United Aid of Sheboygan..... Sheboygan.	1907 1906	5,470 3,842	764 905	6,234 4,757	3,800 5,400	277 150	186 366	4,339 5,975	5,288 2,695	..... .....	1,033 1,014	43,225 58,050	490,675 481,650
Wisconsin Widow and Orphan Donation So- ciety. Mayville.	1907 1906	3,049 1,977	 449	 2,426	 1,572	 294	 294	 2,160	 426	 453	1,083 1,009	..... .....	..... .....
Totals, 489 orders.....	1901	722,424,667	416,615	816,288,596	612,847	213,659	673,838	773,434,466	29,287,114	846,938	4,518,955	799,626,678	3,656,153,615
" 580 "	1902	782,228,948	537,517	843,991,411	628,647	249,000	624,348	773,444,115	361,812	1,111,600	4,947,370	1,278,267,000	6,117,739,000
" 599 "	1903	816,100,334	333,426	849,151,766	669,977	307,975	802,771	784,102,243	440,000,487	987,248	5,644,619	1,313,432,500	6,606,608,321
" 575 "	1904	843,777,834	397,037	844,824,424	730,500,155	377,584	686,732	823,590,826	595,951,100	1,109,789	6,054,266	1,015,880,021	7,273,663,228
" 570 "	1905	913,541,819	422,344	956,751,423	725,511,807	386,474	748,795	815,154,054	644,919,954	1,141,534	6,118,958	1,026,284,499	8,159,507,736
" 590 "	1906	918,665,602	1,016,682	1,094,527,720	809,077,670	428,764	847,811	962,028,058	765,028,395	148,912	6,800,541	1,111,906,648	8,360,193,190
" 543 "	1907	988,384,432	1,786,960	1,166,993,320	816,331,093	464,349	798,739	961,116,276	855,444,461	1,267,016	7,282,416	1,212,384,432	8,797,438,100
CANADA.													
A. O. U. W. Toronto, Ont.	1906	1,110,706	74,012	1,184,718	861,589	.....	42,748	993,922	1,117,442	143,373	37,457	866,000	59,886,100
Canadian Home Circles..... Toronto, Ont.	1907 1906	348,153 263,368	..... .....	358,497 296,638	311,877 280,416	..... .....	..... 24,569	335,456 304,385	321,228 262,850	21,240 18,450	18,954 18,600	1,398,450 874,500	25,782,944 25,467,688
Canadian Order Chosen Friends..... Hamilton.	1907 1906	382,826 .....	..... .....	413,751 391,468	283,066 286,116	..... .....	..... 36,427	330,213 316,537	769,176 686,096	67,822 35,286	33,122 30,716	2,862,500 2,991,250	30,899,154 29,286,576
Canadian Order of Foresters, High Court &.. Brantford, Ont.	1907 1906	727,542 675,024	183,127 165,209	910,670 840,233	547,745 507,348	43,352 42,246	47,955 46,938	639,339 596,887	2,597,038 2,306,785	20,976 17,049	68,424 64,055	7,371,500 6,785,500	69,053,500 64,934,000
Catholic Mutual Benefit Ass'n of Canada..... Kingston, Ont.	1907 1906	354,504 333,785	61,917 33,449	416,422 367,033	322,502 313,767	 12,840	43,329 15,434	368,058 342,041	295,642 270,035	31,293 27,471	21,277 21,766	1,957,500 2,061,500	28,178,500 28,462,500
Foresters, Supreme Court, Ind. Order of.... Toronto, Ont.	1907 1906	3,597,104 3,417,981	746,152 714,435	4,333,346 4,132,417	2,757,118 2,411,184	(c) 397,723	210,857 239,153	3,295,747 2,990,711	11,475,667 10,586,815	713,556 717,713	257,267 246,726	31,145,785 29,000,000	264,960,148 258,695,000

^a 1906 and 1907 figures do not include annual dues. [†] Independent jurisdiction. [‡] 1906 and 1907 figures are admitted assets. [§] Assessments only. ^{||} Including annual dues. [¶] Items given here come under head of "other disbursements." [‡] Wisconsin business. [§] Subordinate bodies not included. Figures here given do not include sick and funeral benefit branch of High Court.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Assess- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examini- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
WASHINGTON—Continued.													
Washington Protective Ass'n.....	1907	\$	\$	\$ 6,993	\$ 204	\$	\$ 3,315	\$ 3,519	\$ 2,074	\$ .....	.....	\$ .....	\$ .....
WISCONSIN.													
Aid Association for Lutherans in Wisconsin..	1907	36,124	7,694	43,818	11,200	1,187	3,506	15,894	75,599	1,368	3,685	1,055,000	4,475,000
Appleton.	1906	27,928	10,176	38,104	15,098	140	3,968	24,538	46,421	1,637	2,881	1,048,000	3,597,000
Beavers Reserve Fund Fraternity.....	1907	105,349	.....	.....	.....	.....	.....	.....	60,008	8,570	11,045	4,496,000	14,540,000
Stoughton.	1906	72,866	11,607	84,473	34,800	18,800	16,335	67,936	43,824	3,070	9,588	4,662,000	13,013,000
Bohemian Roman Catholic Central Union of Wisconsin, Milwaukee.	1907	15,036	.....	.....	13,900	.....	.....	.....	16,416	2,000	1,354	96,200	1,039,100
.....	1906	22,592	645	23,237	20,900	.....	582	21,482	15,832	700	1,597	33,000	1,172,200
Catholic Family Protective Association of Wisconsin, Milwaukee.	1907	24,856	.....	.....	27,389	.....	.....	.....	58,919	5,404	1,595	166,622	1,111,979
.....	1906	22,530	.....	29,143	18,909	.....	.....	22,591	62,104	3,611	1,502	153,172	1,016,892
Defenders, The.....	1907	5,216	.....	.....	679	.....	.....	.....	6,601	1,205	538	169,000	570,500
Madison.	1906	5,368	2,172	7,480	687	2,357	2,757	5,800	4,435	1,799	519	135,250	645,500
Equitable Fraternal Union.....	1907	246,319	84,214	330,534	121,950	11,592	39,817	173,461	670,933	4,199	19,805	4,265,000	27,581,500
Neenah.	1906	269,396	32,016	301,405	89,353	28,473	21,136	138,993	510,424	16,904	17,906	4,154,500	25,621,000
Farmers Life Ins. Association.....	1907	6,060	16	6,076	1,500	2,620	2,001	6,121	1,400	326	577	220,000	574,000
Humbird.	1906	3,958	.....	3,993	1,000	2,550	796	4,296	819	81	599	336,500	428,500
Foresters, United Order.....	1907	163,519	9,300	172,908	92,413	13,814	27,912	134,122	219,356	15,666	12,861	989,000	13,444,000
Milwaukee.	1906	140,777	35,883	176,660	108,112	34,253	19,701	170,849	176,445	12,886	13,384	3,941,000	14,073,000
Fraternal Reserve Association.....	1907	45,728	32,057	77,795	25,831	19,613	12,638	58,125	57,834	4,140	6,221	2,497,000	7,085,000
Oshkosh.	1906	44,748	24,087	68,835	30,504	9,081	13,681	53,266	31,861	3,590	5,263	1,679,500	6,178,000
Geg. Unter. Ges. Germania.....	1907	76,763	14,119	90,983	59,210	.....	5,684	64,894	171,364	12,325	4,996	168,000	5,738,512
Milwaukee.	1906	72,995	12,998	85,993	54,635	776	5,966	61,377	149,851	7,325	4,686	816,750	5,426,375
Good Templars Mutual Benefit Association..	1907	3,586	.....	.....	2,672	.....	.....	.....	115	685	565	14,884	160,784
Milwaukee.	1906	3,346	242	3,588	2,610	.....	.....	3,697	165	.....	597	10,200	169,200

	1907	1906	46,033	1,449	43,484	49,950	.....	.....	50,498	43,089	13,000	1,610	54,000	1,518,000
Hermann's Sons of Wisconsin. Milwaukee.	1907	1906	41,401	1,085	43,176	49,950	.....	.....	49,500	49,581	10,000	1,734	77,000	1,696,500
Independent Scandinavian Workingmen's Association. Eau Claire.	1907	1906	25,312	6,588	31,901	23,425	1,454	2,327	29,386	51,008	250	3,121	403,500	2,579,250
	1907	1906	24,616	6,077	30,693	12,500	2,659	2,858	18,005	41,069	.....	2,970	365,750	2,441,500
Knights of the White Cross, Grand Lodge. Milwaukee.	1906		6,494	.....	6,554	8,000	.....	.....	9,246	5,148	.....	934	79,500	467,000
National Fraternal League. Green Bay.	1907	1906	26,125	15,138	41,263	18,569	8,006	9,508	36,402	31,527	6,601	2,649	528,500	3,989,000
	1907	1906	33,555	3,748	37,303	10,845	6,740	7,741	25,331	26,063	2,000	2,528	686,000	3,302,500
Polish Association of America. Milwaukee.	1906		47,220	.....	48,444	42,950	.....	.....	44,993	34,910	15,375	4,599	692,950	3,456,750
United Aid of Sheboygan. Sheboygan.	1907	1906	5,470	764	6,234	3,800	277	186	4,339	5,288	.....	1,033	43,225	490,675
	1907	1906	3,842	905	4,757	5,400	150	366	5,975	2,695	.....	1,014	58,050	481,650
Wisconsin Widow and Orphan Donation Society. Mayville.	1907	1906	3,049	.....	.....	.....	.....	.....	.....	426	.....	1,083	.....	.....
	1907	1906	1,977	449	2,426	1,572	294	294	2,160	453	.....	1,009	.....	.....
Totals, 486 orders.	1901		72,224,667	4,166,815	81,628,596	64,128,047	21,956,259	6,773,838	77,343,460	29,427,114	8,469,938	4,518,955	799,626,678	9,658,153,465
" 586 "	1902		76,228,948	5,375,217	84,399,411	68,604,707	24,929,000	6,640,348	77,344,115	30,182,172	11,116,602	4,947,377	1,278,207,000	8,115,735,000
" 509 "	1903		81,610,334	3,335,426	89,425,760	66,356,497	30,775,975	8,667,771	74,110,243	44,000,487	9,976,248	5,644,619	1,313,342,500	6,606,668,321
" 575 "	1904		84,377,834	3,970,377	89,824,424	73,950,155	33,765,584	6,867,222	82,359,826	52,525,100	11,027,893	6,054,296	1,015,588,021	7,272,905,921
" 570 "	1905		91,354,819	4,223,844	95,678,423	73,551,897	38,644,474	7,484,795	83,154,054	64,491,954	11,415,334	6,118,928	1,026,308,499	8,159,357,736
" 590 "	1906		95,866,602	1,010,612	100,457,936	80,927,670	42,627,764	8,497,811	96,028,028	73,522,390	14,819,123	6,890,564	1,111,006,248	81,590,019
" 543 "	1907		98,384,432	1,786,906	116,999,328	81,653,093	46,044,349	7,987,390	93,116,276	85,544,401	12,670,168	7,224,416	1,212,322,432	8,797,743,221
CANADA.														
A. O. U. W. t. Toronto, Ont.	1906		1,110,706	74,012	1,184,718	861,589	.....	42,748	903,922	1,117,442	143,373	37,457	866,000	59,886,100
Canadian Home Circles. Toronto, Ont.	1907	1906	248,153	.....	358,407	311,877	.....	.....	335,456	321,228	21,240	18,954	1,308,450	25,782,044
	1907	1906	203,308	.....	296,638	280,416	.....	24,569	304,985	296,850	18,450	18,600	874,500	25,467,688
Canadian Order Chosen Friends. Hamilton.	1907	1906	382,826	.....	413,751	283,066	.....	.....	330,213	769,176	67,822	33,122	2,862,500	30,829,154
	1907	1906	.....	.....	391,468	280,110	.....	96,427	316,537	686,096	35,289	30,716	2,991,250	29,226,576
Canadian Order of Foresters, High Court. Bramford, Ont.	1907	1906	727,522	183,127	910,670	547,745	43,352	47,955	699,339	2,597,028	20,976	68,424	7,371,500	69,053,500
	1907	1906	675,024	165,209	840,233	507,348	42,246	46,928	596,887	2,306,785	17,049	64,055	6,785,500	64,094,000
Catholic Mutual Benefit Ass'n of Canada. Kingston, Ont.	1907	1906	354,504	61,917	416,422	320,592	.....	43,329	366,058	295,542	31,293	21,277	1,957,500	28,178,500
	1907	1906	333,785	33,449	367,233	313,797	12,840	15,434	342,041	270,035	27,471	21,766	2,001,500	26,462,500
Foresters, Supreme Court, Ind. Order of. Toronto, Ont.	1907	1906	3,527,104	746,152	4,333,346	2,757,118	(c)	210,857	3,205,747	11,475,667	713,556	257,267	31,145,785	264,600,122
	1907	1906	3,417,921	714,435	4,132,417	2,411,184	279,374	230,153	2,929,711	10,586,815	717,713	246,736	29,000,000	258,605,000

* 1906 and 1907 figures do not include annual dues. † Independent jurisdiction. ‡ 1906 and 1907 figures are admitted assets. § Assessments only. ‡ Including annual dues. c Items given here come under head of "other disbursements." d Wisconsin business. e Subordinate bodies not included. Figures here given do not include sick and funeral benefit branch of High Court.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Year ended Dec. 31, 1906 or 1907	INCOME.			EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Asses- ments and Annual Dues.	Admi- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examina- tion Fees.	Expenses for Man- agement.	Total Dis- burse- ments.	Invested and Other Assets.	Liabi- lities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
CANADA.—Continued.														
Grand Orange Lodge of British America Ben- efit Fund, Toronto.	1906	.....	\$	\$ 55,833	\$ 47,500	\$	\$ 7,261	\$ 54,762	.....	\$	4,517	296,000	\$	4,498,500
Odd Fellows Relief Association.....	1907	306,763	19,628	326,391	208,755	23,854	19,009	251,618	561,801	13,950	21,658	2,508,500	26,708,750	
Kington, Ontario.	1906	258,835	18,085	276,920	180,884	20,748	18,063	219,696	486,075	21,250	20,360	2,740,000	25,338,500	
Royal Templars of Temperance, Sup. Body..	1907	148,364	.....	159,943	91,807	.....	.....	104,399	.....	.....	5,390	398,250	6,146,750	
Hamilton, Ont.	1906	125,085	36,537	161,622	141,409	.....	16,825	158,233	95,131	13,512	5,570	399,500	6,376,750	
Societe des Artisans	1907	442,847	87,827	530,674	341,627	3,865	42,823	388,316	1,003,622	19,000	34,446	3,198,750	30,399,350	
Montreal, Can.	1906	377,517	80,372	457,889	263,758	4,045	43,344	311,148	868,623	18,400	31,263	4,838,000	28,605,300	
Sons of England Benefit Society Supreme Body, Toronto.	1906	.....	.....	84,942	15,294	.....	.....	74,423	84,599	6,599	4,330	259,000	4,249,800	
Sons of Scotland Benevolent Association Gd. Camp, Toronto.	1906	.....	.....	95,075	56,509	.....	12,256	69,380	241,660	7,116	7,705	595,000	5,878,250	
St. Josephs Union of Canada.....	1906	263,722	3,742	266,589	144,338	19,135	77,184	221,522	264,899	.....	17,944	5,176,150	15,308,446	
Ottawa.														
Woodmen of the World (Canadian Order)...	1907	1128,480	14,543	143,022	85,048	2,370	27,597	114,997	298,671	36,486	10,856	1,015,750	11,777,750	
London, Ont.	1906	125,069	9,204	134,274	70,104	2,460	25,576	98,200	222,963	23,440	10,725	1,099,750	11,735,750	
Totals, 10 orders.....	1901	4,514,178	361,203	5,057,749	3,118,266	318,720	524,555	3,961,541	7,444,664	488,935	331,086	43,586,400	389,514,400	
" " 8 "	1902	4,733,107	704,324	5,597,531	3,319,779	302,116	526,073	4,268,668	8,941,596	857,129	318,452	44,673,850	419,263,050	
" " 7 "	1903	5,310,247	828,159	6,138,406	3,807,940	174,580	596,237	4,381,728	11,023,042	1,018,230	380,053	48,758,019	437,404,220	
" " 16 "	1904	6,817,994	668,383	7,991,448	4,931,221	193,084	657,405	5,817,453	13,408,037	1,026,097	449,900	46,814,793	511,047,967	
" " 17 "	1905	7,089,808	1,195,997	8,285,799	5,181,714	214,588	792,312	6,239,417	15,538,887	1,073,354	493,743	52,196,585	548,210,293	
" " 17 "	1906	7,334,686	1,224,532	8,559,218	5,628,865	367,463	949,687	6,853,980	18,162,385	1,176,184	553,060	58,866,986	570,284,397	
" " 14 "	1907	7,800,050	1,226,948	9,026,998	6,074,276	433,199	667,751	7,150,026	19,076,446	1,095,883	543,337	59,051,135	583,651,936	

* 1906 and 1907 figures do not include annual dues.

† 1906 and 1907 figures are admitted assets.

‡ Including annual dues.

**STATISTICS
OF MUTUAL ACCIDENT
AND SICK BENEFIT
ASSOCIATIONS.**

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.				EXPENDITURES.				FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre-miums or Assess-ments.	Other Pay-ments by Members.	Total Income (Includ-ing In-terest).	Paid for Claims.	Other Pay-ments to Mem-bers.	Paid to Agents and Medical Examin-ers.	Expenses of Manage-ment.	Total Dis-burse-ments.	Total Ad-mitted Assets.	Total Liabil-ities.	Number of Cer-tificates Written During Year.	Number of Cer-tificates in Force at End of Year.	Amount in Force at End of Year.
Fraternal Accident Association of America, Westfield, Mass.	1907 1906	\$ 4,449 10,004	\$ 4,368	\$ 8,817 10,004	\$ 2,753 4,642	\$ 10 35	\$ 81 51	\$ 4,597 4,866	\$ 7,451 10,004	\$ 5,720 4,353	\$ 6,165 2,900	\$ 61 185	905 952	2,208,100 2,572,800
Great Western Acc. Ass'n..... Des Moines, Ia.	1907 1906	97,394 77,874	7,994 3,919	105,749 82,041	31,689 24,059	270 238	39,818 31,673	29,596 22,040	101,373 76,069	359,700 299,898	238,607 286,140	6,064 5,894	10,338 7,432	21,664,172 15,459,000
Hawkeye Commercial Mens Ass'n. Marshalltown, Ia.†	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Beneficial Ass'n†..... Pittsburg, Pa.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hoosier Casualty Co..... Indianapolis, Ind.	1907	9,312	.....	18,018	2,057	.....	10,089	3,289	15,447	2,573	405	2,328	1,217	1,217,000
Illinois Commercial Mens Ass'n.... Chicago, Ill.	1907 1906	300,371 176,699	74,096 67,446	378,344 247,413	268,955 159,173	2,658 1,973	10,316 5,516	69,957 52,593	351,895 219,226	250,391 190,302	88,919 73,428	9,596 10,068	45,103 41,351	895,515,000 800,755,000
Indiana Casualty Co..... Earl Park, Ind.	1907 1906	3,144 5,684	.....	4,795 6,685	814 1,425	16	.....	4,087	5,030 6,267	2,147 2,337	65 149	 596	399 384	 218,600
Indiana Travelers Accident Ass'n.* Indianapolis, Ind.	1907 1906	13,752 15,664	4,351 5,331	18,683 21,222	8,285 9,460	 874	337 1254	6,385 5,428	15,008 16,017	26,461 22,485	.....	296 495	2,394 2,098	11,790,000 10,490,000
International Travelers Association Dallas, Tex.	1906	9,394	4,585	13,919	5,918	.....	.....	5,050	10,969	2,957	.....	878	1,714	8,570,000
Iowa State Trav. Mens Ass'n d.... Des Moines, Ia.	1907 1906	227,375 187,585	26,338 42,231	262,066 234,611	213,481 149,793	185 48	3,618 12,697	45,556 41,997	262,951 194,375	154,793 155,588	.....	4,376 4,687	29,218 26,896	146,090,000 134,460,000
Masonic Mutual Accident Co..... Springfield, Mass.	1906	14,987	5,730	20,875	8,342	37	6,947	5,197	20,593	8,211	417	1,146	1,693	943,148
Massachusetts Mut. Acc. Ass'n..... Boston, Mass.	1907 1906	190,102 161,783	43,530 36,194	235,850 203,060	89,155 61,950	.....	74,217 70,875	67,490 49,460	222,863 182,285	71,289 63,244	6,512 12,463	14,561 13,233	15,689 14,328	14,517,350 14,451,795

Central Mutual Benefit Ass'n..... Evansville, Ind.	1907 1906	21,577 17,793	718	22,510 20,558	6,129 3,995	39	6,368	6,330	18,866 19,177	2,348 7,155	3 23	3,418 5,600	7,431 6,350	500,668 431,834
Chippewa Valley Casualty Co..... Eau Claire, Wis.	1907 1906	9,043 7,848	..... .....	9,043 10,800	2,735 3,574	..... .....	..... .....	..... .....	..... 11,598	4,306 1,608	495 567	900 1,015	741 915	94,600 91,500
Citizens Protective Ass'n..... Charlotte, Mich.	1906	.....	.....	3,957	955	.....	.....	.....	3,946	2,247	100	831	573	1,146,000
Commercial Mut. Accident Co..... Philadelphia, Pa. §	1907 1906	56,845 49,477	1,546	48,301 50,813	11,967 22,506	76 335	18,214 15,760	17,006 19,199	47,262 57,800	43,758 37,111	5,657 6,269	2,659 2,944	5,596 5,913	17,456,640 17,931,750
Commercial Travelers Boston Ben- efit Association, Boston, Mass.	1906	24,414	3,389	27,850	17,703	.....	116	7,258	25,077	3,775	31	474	2,809	280,900
Commercial Travelers Eastern Acct. Ass'n, Boston, Mass.	1907 1906	35,402 55,456	11,487 9,102	47,761 65,296	33,249 51,137	..... .....	760 287	13,064 15,857	46,313 67,281	14,938 13,475	30,092 34,545	707 859	7,012 6,747	35,060,000 33,735,000
Conn. Trav. Mut. Acc. Ass'n. of America, Utica, N. Y.	1907 1906	961,096 368,684	83,326 75,851	457,467 455,002	338,455 338,548	..... .....	218,317 216,634	71,049 65,795	427,821 414,907	406,469 380,339	318,903 17,591	7,509 7,285	56,094 50,792	280,470,000 253,960,000
Connecticut Commercial Travelers M. A. Ass'n, New Haven, Ct.†	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cosmopolitan Mutual Casualty Co., St. Paul.	1906	894	.....	.....	324	.....	.....	581	904	61	.....	55	91	9,100
Eastern Life Ins. Ass'n..... Washington, D. C.	1906	3,694	539	4,233	1,227	1	57	2,939	4,224	1,009	.....	1,259	915	15,499
Endowment Accident Ass'n. Sioux City, Ia.	1907 1906	9,877 11,063	..... .....	9,907 11,063	1,370 724	10 .....	..... .....	6,770	8,152 8,551	4,207 2,512	..... .....	626 1,170	768 820	921,400 984,000
Equitable Accident Co..... Boston, Mass.	1907 1906	82,799 88,991	11,088 2,793	98,579 104,385	42,793 41,131	300 268	19,351 21,508	29,008 84	91,449 96,991	88,029 79,672	4,018 13,852	2,781 3,332	7,463 7,468	11,398,700 11,399,700
Federal Casualty Co. Manitowoc, Wis.	1907 1906	5,089 3,686	 834	5,089 4,540	2,446 1,564	 150	 941	 1,976	 4,631	1,449 1,586	206 117	426 417	560 557	69,450 71,000
Fidelity Accident Ass'n..... Lincoln, Neb.	1907	1,923	.....	1,923	112	.....	.....	.....	.....	.....	.....	315	300	.....
First National Accident Co..... Milwaukee Wis.	1907 1906	9,571 10,182	 1,578	9,621 11,886	5,241 5,712	..... .....	1,360 2,517	2,969 3,595	9,691 11,825	3,343 4,809	 177	246 532	782 1,007	130,890 175,050
Fort Wayne Mercantile Acc. Ass'n. Fort Wayne, Ind.	1906	.....	.....	10,499	5,270	.....	.....	.....	9,372	2,068	.....	179	1,049	5,245,000

§ Wisconsin business. † Does not report to Department. ‡ Includes \$20,456 policy fees retained by agents. § Now the German Commercial Accident Co. * Medical examiner's fees only.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSOCIATION.	Year Ending Dec. 31.	INCOME.				EXPENDITURES.				FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre-mia or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.	Amount in Force at End of Year.
Fraternal Accident Association of America, Westfield, Mass.	1907 1906	\$ 4,449 10,004	4,368	8,817 10,004	2,753 4,842	19 35	\$ 81 51	\$ 4,597 4,866	7,451 10,004	\$ 5,720 4,353	\$ 6,165 2,500	\$ 61 183	905 959	2,202,100 2,372,900
Great Western Acc. Ass'n..... Des Moines, Ia.	1907 1906	97,394 77,874	7,994 3,919	105,749 82,041	31,689 24,059	270 238	39,818 31,673	29,596 22,040	101,373 78,009	359,700 299,898	833,607 286,140	6,064 5,894	10,338 7,432	21,624,172 15,459,000
Hawkeye Commercial Mens Ass'n. Marshalltown, Ia.†	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Beneficial Ass'n t..... Pittsburg, Pa.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hoesier Casualty Co.,..... Indianapolis, Ind.	1907	9,312	.....	18,018	2,057	.....	10,089	3,289	15,447	2,573	405	2,328	1,217	1,217,000
Illinois Commercial Mens Ass'n... Chicago, Ill.	1907	300,371 170,639	74,096 67,446	378,344 247,413	268,955 159,173	2,658 1,973	10,316 5,516	69,977 59,593	351,895 219,220	250,391 190,302	88,919 73,428	9,596 16,008	45,103 41,351	225,515,000 205,755,000
Indiana Casualty Co.,..... Earl Park, Ind.	1907 1906	3,144 5,684	648	4,795 6,685	814 1,495	16 .....	..... .....	4,087	5,030 6,267	2,147 2,337	65 149	 596	309 384	 218,600
Indiana Travelers Accident Ass'n.* Indianapolis, Ind.	1907 1906	13,752 15,604	4,351 5,331	18,683 21,282	8,285 9,460	 874	337 1254	6,385 5,428	15,008 16,017	26,461 22,485	..... .....	296 495	2,394 2,038	11,790,000 10,490,000
International Travelers Association Dallas, Tex.	1906	9,334	4,585	13,919	5,918	.....	.....	5,050	10,969	2,967	.....	878	1,714	8,570,000
Iowa State Trav. Mens Ass'n d.... Des Moines, Ia.	1907 1906	227,375 187,585	26,338 42,231	262,666 234,611	213,581 149,793	185 48	3,618 2,697	45,556 41,927	262,951 194,375	154,703 155,588	..... .....	4,376 4,687	29,218 26,896	146,000,000 134,480,000
Masonic Mutual Accident Co.,..... Springfield, Mass.	1906	14,987	5,739	20,875	8,342	37	6,947	5,197	20,593	8,211	417	1,146	1,693	943,148
Massachusetts Mut. Acc. Ass'n..... Boston, Mass.	1907 1906	190,102 161,783	43,530 36,194	235,850 203,060	83,135 61,950	..... .....	74,217 70,875	67,490 49,460	224,869 182,285	71,289 69,244	6,512 18,463	14,561 13,233	15,689 14,328	14,517,350 14,451,795

Metropolitan Accident Co. of Minn. St. Paul, Minn.	1906	12,701	.....	12,731	3,390	.....	8,406	11,797	9,487	.....	1,465	1,070	101,500
Michigan Casualty Co. Saginaw, Mich.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Middle States Indemnity Co. Monticello, Ind.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ministers Casualty Union Minneapolis, Minn.	1907	28,947	5,402	34,473	18,762	.....	5,793	24,465	13,754	.....	3,226	5,581	97,890,000
Minnesota Accident Ins. Co. St. Paul, Minn.	1906	13,522	2,943	16,593	11,647	.....	2,599	18,890	5,685	550	2,519	3,539	17,665,000
Missouri Casualty Co. St. Paul, Minn.	1906	2,728	.....	3,058	325	.....	247	2,795	2,642	40	61	229	729,000
Missouri Casualty Co. Salisbury, Mo.	1906	592	.....	10,793	65	.....	.....	795	10,068	24	371	78	7,896
Mutual Benefit Ass'n of America, Phila., Pa.	1906	230,576	1,862	33,688	1,970	.....	8,943	20,605	613,006	2,580	5,627	3,497	751,000
National Accident Society New York City, N. Y.	1907	52,820	.....	56,835	19,659	366	15,182	61,799	77,006	13,017	4,006	4,090	10,963,690
National Benefit Ass'n Washington, D. C.	1906	48,708	17,526	68,810	15,899	422	24,312	66,770	79,450	15,987	6,223	5,343	11,229,000
National Casualty Co. Portland, Me.	1907	18,208	194	23,954	7,654	17	2,602	23,506	2,702	1,605	2,512	1,943	559,250
National Relief Assurance Ass'n Rochester, N. Y.	1906	11,728	4,796	22,526	4,033	.....	1,169	19,688	2,509	2,313	4,813	1,737	594,400
New England Casualty Co. Boston, Mass.	1906	8,631	2,792	19,653	4,438	.....	4,925	20,424	12,128	30,838	1,000	868	89,950
North American Accident Ass'n Saginaw, Mich.	1906	14,414	3,270	17,722	7,555	.....	3,270	15,958	3,893	.....	1,090	1,523	161,400
North American Casualty Co. Minneapolis, Minn.	1906	11,313	2,571	13,950	5,690	.....	2,571	12,851	2,108	.....	857	1,189	125,800
North American Accident Ass'n Saginaw, Mich.	1906	6,219	.....	6,299	2,097	.....	477	6,395	2,090	206	662	746	140,450
Northwestern Casualty Co. Milwaukee, Wis.	1907	29,662	.....	30,010	8,395	.....	11,541	25,820	17,130	.....	1,569	2,005	493,500
Northern Accident Co. Aberdeen, S. D.	1907	15,247	.....	20,601	6,386	.....	7,311	19,098	13,901	360	1,288	1,752	393,800
Northwestern Casualty Co. Milwaukee, Wis.	1906	.....	.....	21,387	5,121	.....	4,198	12,422	8,904	.....	.....	.....	.....
Northwestern Casualty Co. Milwaukee, Wis.	1907	18,855	.....	.....	7,183	.....	.....	.....	10,152	114	3,145	2,038	376,075
Northwestern Casualty Co. Milwaukee, Wis.	1906	22,290	34,561	56,851	8,633	30	39,267	56,606	6,689	249	7,366	3,441	742,725

* Formerly Commercial Travelers Mutual Accident Association of Indiana.
 † Does not report to Department.
 ‡ Medical fees only.
 § Also \$24,540 notes of members, subject to assessment.
 ¶ Also \$561,150 premium notes of members.
 †† Not under supervision of Iowa Department.
 ‡‡ Includes \$331,106 reserve fund represented by guarantee notes to protect contracts and reported to Iowa Insurance Department as non-pledger liabilities.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSOCIATION.	For Year Ending 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre-miums or Assess-ments.	Other Pay-ments by Members.	Total Income (Includ- ing In-terest).	Paid for Claims.	Other Pay-ments to Mem-bers.	Paid to Agents for Medical Examin-ations.	Expenses of Manag-ement.	Total Disburse-ments.	Total Ad-mitted Assets.	Total Liabil-ities.	Number of Cer-tificates Written During Year.	Number of Cer-tificates in Force at End of Year.	Amount in Force at End of Year.
Northwestern Expressmen's Mutual Benefit Ass'n. St. Paul, Minn.	1906	\$ 1,649	\$ 293	\$ 1,943	\$ 300	\$ 837	.....	\$ 584	\$ 1,722	\$ 1,216	\$ 104	60	255	\$ 25,500
Peerless Casualty Co.	1907	32,479	6,821	41,455	13,568	52	14,730	11,923	40,273	35,184	3,007	2,176	2,970	896,650
Keene, N. H.	1906	27,285	7,547	36,493	11,936	61	9,902	9,395	32,704	35,646	1,481	2,498	2,518	709,400
Pennsylvania Life & Accident Ass'n. Philadelphia, Pa. †	1906	55,970	.....	55,970	2,114	.....	44,326	9,135	55,575	4,366	292	25,980	25,980	22,110,000
Physicians Casualty Ass'n. Omaha, Neb.	1907	24,694	.....	24,694	15,201	27	.....	8,975	24,203	2,850	.....	1,234	2,226	11,130,000
Protective Disability Ins. Co. Boston, Mass.	1907	28,907	14,221	43,447	14,696	48	18,327	10,120	43,261	5,006	.....	4,747	3,085	785,150
1906	17,597	8,779	26,286	8,050	48	10,519	7,026	25,643	4,949	4,949	1,436	2,921	2,311	782,750
Protective Life Association (Acc. Dept.). Rochester, N. Y.	1907	14,737	.....	14,922	7,348	36	2,655	6,391	10,430	5,763	519	795	1,171	960,900
1906	13,605	.....	13,907	9,071	35	3,622	6,328	19,036	6,202	6,202	450	932	1,355	392,700
Provident Life and Accident Ins. Co. Chattanooga, Tenn.	1906	48,258	8,983	57,242	16,314	.....	13,374	19,390	49,078	34,798	.....	18,318	5,440	1,045,391
Railway Employes Mutual Protec- tive Society, San Francisco	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Railway Mail Ass'n.	1907	132,578	3,459	136,898	128,339	.....	.....	11,333	139,671	41,599	.....	1,641	11,154	33,462,000
1906	113,242	12,599	126,626	119,793	.....	.....	.....	12,715	132,438	44,372	.....	1,677	10,317	50,551,000
Red Line Relief Ass'n. Rushville, Ind.	1906	1,035	.....	1,035	775	.....	.....	.....	775	260	.....	.....	.....	.....
Royal Life and Accident Ass'n. Birmingham, Ala.	1906	.....	.....	6,999	.....	.....	.....	.....	6,857	1,017	.....	.....	.....	.....
Traders and Trav. Acc. Co. of N. Y New York City.	1907	13,181	.....	14,680	5,346	2	3,795	5,367	14,441	* 1,639	110	2,110	1,025	387,375
1906	5,761	1,400	7,215	1,371	.....	.....	2,247	4,557	8,276	2,565	543	1,158	839	332,000

Travelers Protec. Ass'n of America. St. Louis, Mo.†	1907 1906	399,557 388,015	101	379,355 195,351	1,319 .....	..... .....	70,885 66,000	379,402 324,725	185,604 181,008	83,690 65,584	9,046 7,977	36,536 31,899	184,683,000 155,495,000
Union Accident and Benefit Ass'n.. Oshkosh, Wis. .	1907 1906	32,713 28,637	11,580 13,099	45,211 41,736	13,452 11,228	26 22	13,070 18,285	42,593 38,033	18,097 15,997	11,207 4,478	3,860 4,179	3,058 3,004	1,858,340 1,697,540
Union Casualty Co..... Montgomery, Ala.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Travelers Accident Ass'n.. Omaha, Neb.	1907 1906	66,806 51,418	..... .....	66,806 54,560	43,665 54,560	..... .....	..... .....	..... .....	..... .....	..... .....	2,210 2,005	7,253 6,762	36,265,000 33,810,000
Woodmen Accident Association... Lincoln, Neb.	1907 1906	188,351 177,956	15,760 15,065	209,355 198,127	134,882 126,356	276 223	11,707 12,127	190,726 179,531	171,016 137,599	13,649 9,700	15,807 15,429	28,750 26,951	14,656,000 13,629,290
Workmen Beneficial, Sick & Acci- dent Frat'l Ass'n. Ft. Scott, Kan.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Workmens Mut. Protec. Ass'n.. Benton Harbor, Mich.	1907 1906	38,204 28,250	7,516 54	46,980 35,481	17,686 11,601	10 704	15,022 14,589	45,866 35,206	6,785 3,597	1,080 1,000	2,555 3,288	2,927 2,555	585,400 511,000
World Accident Ass'n..... Omaha, Neb.	1907 1906	8,875 4,343	 3,661	8,875 8,004	5,087 4,094	 6	 602	 2,996	 1,491	 50	1,260 1,635	1,356 1,022	..... .....
Totals, 44 companies.....	1901	1,111,222	228,504	1,109,825	715,429	9,226	249,543	1,381,414	990,471	84,690	79,139	156,185	507,736,998
" 51 companies.....	1902	1,256,837	292,717	1,672,889	773,874	10,028	271,594	1,400,609	979,295	87,690	65,100	173,111	580,117,228
" 49 companies.....	1903	1,558,570	377,000	2,045,985	971,924	6,956	331,254	1,751,061	1,028,170	90,418	159,659	212,586	644,660,959
" 58 companies.....	1904	2,044,145	463,510	3,220,131	1,292,279	8,813	457,683	2,293,004	1,618,131	131,088	153,474	268,451	678,569,010
" 65 companies.....	1905	2,373,999	676,278	3,184,596	1,435,259	36,390	540,635	2,804,996	1,793,599	142,593	188,819	370,564	891,765,070
" 66 companies.....	1906	521,926	51,926	1,435,259	39,275	449,135	770,199	2,973,597	2,074,775	598,311	219,241	431,599	1,096,799,904
" 67 companies.....	1907	3,081,594	476,166	3,665,760	1,684,535	23,968	577,557	3,392,023	2,442,975	902,274	214,897	397,518	1,550,079,904

Does not report to Department.	Cash assets.	Actual liabilities.

MUTUAL SICK BENEFIT ASSOCIATIONS. (For additional statistics, see Addenda.)

NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Prem- iums or Asses- ments.	Other Pay- ments by Mem- bers.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manag- ement.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	Amount in Force at End of Year.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$			\$
Alia Friendly Society t..... Philadelphia, Pa.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Acme Industrial Life Ins. & Sick Benefit Ass'n, New Orleans, La.	1907	74,940	...	75,040	25,718	.....	31,006	14,942	71,056	5,193	2,751	37,296	15,464	.....
American Casualty Ins. Co. of Oneonta, Buffalo, N. Y.	1906	850	510	1,360	320	11	594	577	1,502	375	11	101	106	15,900
American Checkweight & Volun- tary Relief Ass'n, Kearney, Pa.	1906	226	.....	226	250	.....	85	.....	335	370	.....	17	55	.....
American Friendly Society..... Urbana, Ill.	1906	.....	.....	4,561	664	.....	.....	.....	3,095	2,071	1,122	313	275	119,925
American Health & Acc. Ass'n... Creston, Ia.	1907 1906	13,501 10,845	.....	13,501 10,845	5,143 5,377	3	.....	.....	10,744 9,910	6,525 3,628	.....	840 810	1,407 1,220	1,069,407 1,014,000
American Insurance Union..... Columbus, O.	1907 1906	191,135 158,995	1,712 1,466	204,916 174,022	114,479 81,081	.....	22,767 26,332	31,620 40,979	178,695 148,392	115,364 67,969	15,322 24,037	4,029 3,884	15,005 13,105	15,847,399 14,334,932
American Mut. Benefit Ass'n.... Chicago, Ill.	1907 1906	5,330 11,094	6,370 869	12,043 12,694	2,828 2,630	22 30	1,579 2,221	7,056 7,106	11,485 11,987	13,873 13,422	281 575	666 809	945 1,022	94,500 120,200
Ann Arbor R. R. Emp. Rel. Ass'n, Owosso, Mich.	1907 1906	12,246 10,653	.....	12,452 10,747	13,810 7,439	.....	.....	1,112 697	14,922 8,892	4,615 7,129	2,256 2,217	696 795	703 703	828,000 828,000
Austrian-Hungarian Sick Benefit Society, Chicago, Ill.	1906	.....	.....	4,620	1,639	.....	.....	.....	3,749	10,412	.....	.....	.....	.....
Badger Protective Ass'n d..... Green Bay, Wis.	1907 1906	21,489 23,455	8,696 12,131	30,185 35,660	9,166 9,851	.....	11,894 16,354	9,427 8,469	30,487 34,675	6,565 7,432	2,029 1,701	1,722 2,426	1,936 2,234	405,350 460,800
Bankers Health and Life Ins. Co. Macon, Ga.	1907 1906	55,517 28,592	2,471 1,667	59,722 34,574	17,355 8,414	.....	32,445 19,299	9,502 4,705	59,303 34,418	69,000 41,126	16,095 13,481	26,490 15,670	18,147 9,952	392,698 210,208
Benefit League of Minnesota.... Minneapolis, Minn.	1906	4,803	1,023	6,024	1,730	17	1,300	2,494	5,541	3,970	435	891	499	38,400

Brotherhood Accident Co..... Boston, Mass.	1907 1906 1907	139,767 125,784	14,281 13,780	154,564 139,859	90,785 77,507	597 401	23,654 22,489	37,883 46,584	152,790 146,971	40,093 40,367	4,780 18,913	4,537 4,387	15,889 12,076	1,288,900 1,297,600
Brotherhood Sick and Accident Ins. Co. Mullins, S. C. †	1906 1907	2,789	15,005	20,658	3,397	398	7,811	7,571	19,177	10,376	8	5,600	6,350	431,834
Central Mutual Benefit Co..... Evansville, Ind.	1906 1907	 2,153	 1,528	 6,081	 358	 125	 1,159	 1,693	 3,522	 2,559	 764	..... .....	..... 511	..... .....
Columbia Casualty Co..... Pontiac, Mich.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia Mutual Benefit Ass'n. Columbia, S. C. †	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Conservative Health and Annuity Ass'n. McKeesport, Pa. †	1906	.....	.....	4,777	945	.....	.....	.....	4,757	20	833	401	170	10,050
Continental Aid Association..... Atlanta, Ga.	1906	27,003	.....	27,568	7,945	10	14,453	5,097	27,504	21,651	599	11,035	6,397	192,850
Cosmopolitan Mutual Casualty Co. St. Paul, Minn.	1906	.....	.....	894	394	.....	.....	.....	904	129	61	55	91	9,100
Cosmopolitan Relief Ass'n †.... Wilmington, Del.	1906	9,008	1	9,020	2,199	34	2,291	4,451	8,916	643	.....	1,012	1,293	75,062
Endowment Health and Accident Ins. Co. Lincoln, Neb.	1907	8,372	.....	.....	1,947	.....	.....	.....	.....	.....	.....	786	712	.....
Eureka Benefit Ass'n†..... Lake Charles, La.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Acc. and Protective Soc. Saginaw, Mich.	1907 1906	52,173 35,944	19,458 15,393	71,816 51,451	21,445 15,096	114	31,449 23,451	15,577 11,794	68,586 50,341	10,049 5,979	3,000 1,650	6,486 5,131	5,631 4,020	1,440,900 1,058,400
Finnish Acc. and Sick Ben. Ass'n Ely, Minn.	1906	422	.....	422	135	.....	.....	66	201	1,234	.....	8	82	8,200
Fraternal Bankers of America &.. Decatur, Ill.	1907 1906	692 18,036	4,978	6,679 18,036	286 7,558	409 5	452 4,456	3,522 5,848	4,799 10,304	4,050 3,291	148 1,848	3,118 1,621	2,136 1,651	779,400 475,768
Fraternal Protective Ass'n, Inc.. Boston, Mass.	1907 1906	39,652 20,969	6,167 15,861	46,002 36,850	25,139 17,856	189 334	11,774 8,786	6,063 7,594	43,164 34,279	8,979 6,122	1,782 1,497	1,699 1,484	3,640 2,962	628,000 592,400
Fraternal Sick and Acc. Society † Portland, Ore.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

† Does not report to Department. ‡ Formerly Acme Fraternal Union. § Formerly Wisconsin Accident and Sick Benefit.

MUTUAL SICK BENEFIT ASSOCIATIONS.—Continued.

NAME AND LOCATION OF ASSOCIATION.	Year ending Dec. 31.	INCOME.				EXPENDITURES.				FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre-miums or Assess-ments.	Other Pay-ments by Mem-bers.	Total Income (Includ-ing In-terest).	Paid for Claims.	Other Pay-ments to Mem-bers.	Paid to Agents and Medical Exam-iners.	Expenses of Manage-ment.	Total Dis-bur-se-ments.	Total Ad-mitted Assets.	Total Liabil-ities.	Number of Cer-tificates Written During Year.	Number of Cer-tificates in Force at End of Year.	Amount in Force at End of Year.
Fraternities Health and Accident Ass'n. Richmond, Me.	1907 1906	\$ 22,162 10,001	\$ 8,199 6,500	\$ 30,475 16,031	\$ 13,624 4,885	.....	\$ 10,081 6,407	\$ 4,827 5,005	\$ 28,532 15,597	\$ 4,685 2,354	\$ 2,752 1,863	1,636 1,800	2,283 1,416	\$ 444,000 286,200
Friendly Service Society..... St. Paul, Minn.	1906	6,009	.....	8,206	3,458	.....	.....	4,335	7,794	1,953	286	1,072	2,501	246,310
German American Health and Accident. Cincinnati, Ohio.	1906	3,045	.....	5,991	1,065	.....	.....	.....	5,674	317	.....	1,330	693	110,835
German-American Indemnity Co. Denver, Col.	1907 1906	14,639 2,042	18,114	32,753 4,630	1,876 398	12	7,655	5,064 3,733	14,607 911	19,057 34	.....	1,154 417	1,164 352	394,400 54,700
Girard Health and Acc. Ass'n. Phila., Pa. †	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Globe Fraternal Accident Ass'n. Minneapolis, Minn.	1907 1906	8,631 8,947	198 216	8,829 9,314	3,010 3,597	.....	656 1,290	4,953 4,240	8,660 9,127	6,853 6,684	.....	1,000 973	1,196 1,241	119,600 124,100
Home Accident and Health Ins. Co., South Bend, Ind.	1907 1906	36,714 24,730	10,062 7,593	46,776 32,423	12,061 10,011	.....	18,217 10,469	13,014 12,282	43,293 32,701	7,063 5,094	533 458	4,753 3,677	3,421 2,539	690,747 597,800
Home Beneficial Association.... Richmond, Va.	1906	.....	.....	157,830	59,197	.....	.....	.....	145,997	25,223	20,723	36,996	32,188	.....
Ideal Sick Ben. and Acc. Ass'n... Chicago, Ill.	1906	1,987	1,318	3,305	1,937	.....	164	1,119	3,221	398	.....	157	325	31,750
Illinois Indemnity Ass'n..... Ottawa, Ill.	1906	1,637	207	1,844	320	.....	441	483	1,244	600	489	579	346	142,300
Imperial Assurance Co..... Pittsburgh, Pa.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Casualty Co.*..... Detroit, Mich.	1907 1906	25,118 36,903	2,807 8,205	31,474 51,503	10,457 15,114	52	12,485 17,982	10,086 12,899	33,080 61,590	4,888 7,015	240 766	4,830 8,205	2,577 2,205	515,400 441,000

Imperial Mutual Life and Health Ins. Co., Asheville, N. C.	1906	.....	.....	14,783	.....	14,783	199	.....	6,809	3,852	124,390
Indiana Benefit Association..... New Albany, Ind.	1907 1906	2,478 2,367	..... .....	2,715 2,575	..... .....	1,032	2,761 2,462	5,694 5,693	1,359 234	1,453 1,359	288,310
Industrial L. and Health Ins. Co. Atlanta, Ga.	1907 1906	461,332 413,307	..... .....	483,979 413,797	..... .....	205,687 196,770	432,869 420,215	276,673 287,540	89,068 88,160	81,228 76,354	1,714,679 1,832,496
Industrial Mutual Indemnity Co. Little Rock, Ark.	1907 1906	105,679 101,104	..... .....	111,740 102,660	..... .....	21,671 44,941	104,048 101,080	34,127 28,393	18,177 16,517	13,732 12,713	1,445,486 1,510,955
Kentucky Central Life and Acc., Louisville.	1907 1906	202,618 144,832	..... .....	203,054 144,964	..... .....	94,315 74,276	198,567 141,944	14,308 10,322	39,181 37,199	96,075 99,494	2,653,075 1,826,250
Knights of the Maccabees of State of New York, Buffalo, N. Y.	1907 1906	75,430 69,218	987 864	116,977 120,386	..... .....	29,952 1,095	117,289 106,981	91,571 90,862	2,077 1,728	12,901 12,886	..... .....
Life and Casualty Ins. Co. of Tenn., Nashville, Tenn.	1907 1906	116,000 78,502	4,337 374	122,006 84,391	..... .....	60,852 39,270	118,414 77,762	34,374 28,884	29,080 25,878	20,975 15,257	1,896,990 1,460,247
Loyal Protective Association.... Boston, Mass.	1907 1906	397,358 359,631	47,361 46,821	446,480 407,578	..... .....	96,831 78,255	415,648 397,308	112,732 80,627	9,465 9,358	35,590 32,469	12,781,700 11,496,800
Maccabee Protective Ass'n..... Port Huron, Mich.,	1906	6,595	.....	6,615	.....	253	5,638	3,395	2,031	746	.....
Masonic Casualty Co..... Boston, Mass.	1907 1906	22,449 19,407	16,948 14,902	39,715 34,593	..... .....	5,093 4,416	37,090 29,778	25,857 23,321	590 559	2,663 2,422	1,465,025 1,335,875
Massachusetts Indemnity Co.... Boston, Mass.	1907 1906	9,034 2,045	 3,214	9,052 5,259	..... .....	2,755 2,441	8,119 4,091	2,109 1,168	731 1,350	828 694	165,600 126,800
Masonic Protective Ass'n..... Worcester, Mass.	1907 1906	116,973 92,064	449 11,203	119,555 104,972	..... .....	9,880 19,733	106,214 91,022	98,520 86,227	3,180 3,649	10,002 9,506	1,000,200 950,600
Medical Aid and Burial Ass'n... Chicago, Ill. †	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Michigan Benevolent Association Midland, Mich.	1906	.....	.....	11,555	.....	.....	11,399	2,960	1,855	1,455	557,400
Michigan Home and Hospital Ass'n, Grand Rapids, Mich.	1906	10,399	3,051	13,590	.....	3,791	13,596	2,450	1,017	1,432	85,920
Minnesota Commercial Men's Health Ass'n, New Ulm, Minn.	1906	2,349	.....	2,349	.....	.....	2,276	374	249	351	.....

* Reinsured \$15,995 of business in National Casualty Co. in 1907. † Does not report to Department. ‡ Includes \$200,214 premiums in course of collection.

MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSOCIATION.	Year Ending	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre-miums or Assess-ments.	Other Pay-ments by Mem-bers.	Total Income (Includ-ing In-terest.)	Paid for Claims.	Other Pay-ments to Mem-bers.	Paid to Agents and Medical Exam-iners.	Expenses of Man-age-ment.	Total Dis-bur-se-ments.	Total Ad-mitted Assets.	Total Liabil-ities.	Number of Cer-tificates Written During Year.	Number of Cer-tificates in Force at End of Year.	Amount in Force at End of Year.
Mutual Beneficial Ass'n..... Westchester, Pa. †	1907	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	.....	.....	\$ .....
Mutual Benefit Ass'n of Chester Chester, S. C. †	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mutual Ins. Co.†..... Richmond, Va.	1906	45,158	.....	47,228	14,627	.....	11,156	22,741	48,524	11,827	3,753	11,143	10,344	355,235
Mutual Union of Kansas City... Kansas City,	1907 1906	2,784 4,698	.....	4,184 7,699	800 587	.....	.....	.....	4,648 6,145	1,030 1,493	206 124	 759	 391	45,751 20,250
National Benevolent Society.... Kansas City, Mo.	1907 1906	83,344 73,391	1,609 4,800	84,953 80,247	57,619 52,156	.....	4,262 7,624	92,659 17,584	82,740 77,344	35,383 33,168	 2,219	7,451 7,815	9,519 9,372	474,875 466,450
National Health and Accident Society, Salisbury, Mo.	1906	123	.....	1,123	12	.....	.....	.....	98	1,033	.....	.....	.....	8,295
National Masonic Provident Ass'n Mansfield, O.	1907 1906	30,178 28,104	5 5	32,448 30,442	8,786 7,389	1,671 4,455	4,667 3,957	8,222 8,266	23,417 24,067	66,601 57,570	.....	588 635	3,012 2,757	2,820,495 2,508,250
National Permanent Relief Ass'n Easton, Pa. †	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Sick and Accident Association, Alexandria, Va.	1906	1,050	2,000	3,050	586	.....	.....	2,273	2,859	.....	.....	.....	.....	.....
New Jersey Casualty and Relief Ass'n, Newark, N. J. †	1906	1,247	.....	1,391	543	.....	79	579	1,201	190	.....	.....	199	.....
New Jersey Mutual Benefit Ass'n. Phillipsburg, N. J. †	1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Northwestern Acc. & Ben. Ass'n. Oshkosh, Wis.	1907 1906	11,871 13,167	4,205	.....	3,381 4,022	10	6,260	.....	.....	.....	.....	876 841	1,851 1,830	925,500 915,000

	1906	2,734	87	3,120	2,403	.....	.....	979	3,382	2,299	300	490	485	121,250
Northwestern Kranken, U. V. . Chicago.	1906	43,835	.....	61,046	10,500	.....	36,516	9,990	57,006	37,223	.....	4,556	4,321	.....
Pelican Mutual Life..... Philadelphia, Pa.	1906	.....	.....	5,337	100	.....	.....	.....	3,182	2,225	100	707	559	170,300
Peoples Health and Accident Ins. Co. Grand Rapids, Mich.	1906	34,150	.....	34,150	12,761	.....	.....	19,072	31,833	3,375	116	.....	.....	197,473
Peoples Mutual Aid Ass'n..... Little Rock, Ark.	1906	21,331	.....	.....	600	3,702	11,460	3,760	19,523	242	667	8,981	.....	134,715
Peoples Mutual Aid Ass'n..... Birmingham, Ala.	1907	.....	.....	18,768	.....	.....	.....	.....	17,851	2,395	1,000	669	545	.....
.....	1906	.....	.....	15,133	.....	.....	.....	.....	14,933	1,618	1,000	.....	.....	.....
Pittsburg Sick and Accident Union, Pittsburg, Pa. †	1906	10,222	20,090	32,812	8,125	1,669	14,585	9,580	33,959	6,615	2,350	2,672	2,111	.....
Preferred Hospital & Acc. Ass'n. Flint, Mich.	1906	6,299	.....	6,549	1,857	.....	.....	.....	6,464	3,490	25	552	324	.....
Progressive Benefit Ass'n..... Charleston, S. C.	1906	10,576	.....	10,718	5,123	.....	2,876	2,332	10,331	3,244	17,000	864	3,748	49,683
Progressive Industrial Beneficial Ass'n. Six Mile Run, Pa.	1906	.....	.....	199	106	.....	.....	.....	278	396	112	8	50	5,000
Red Mens Fraternal Acc. Ass'n. of America. Westfield, Mass.	1907	37,701	6,117	44,168	23,225	.....	9,689	10,998	43,921	17,864	2,015	2,039	3,292	1,827,000
.....	1906	33,293	5,826	39,358	21,078	.....	8,743	8,966	38,786	17,057	4,199	1,942	3,022	1,864,850
Ridgely Protective Association... Worcester, Mass.*	1907	197,667	18,002	219,204	120,678	.....	.....	.....	204,848	144,632	26,137	7,142	20,374	2,053,000
.....	1906	197,515	19,740	220,424	100,430	.....	42,696	39,662	182,789	132,393	26,132	6,580	18,585	1,874,900
Royal Fraternal Union..... St. Louis, Mo.	1907	64,225	495	65,455	26,697	179	18,175	20,098	65,150	39,377	7,021	10,857	5,448	1,816,762
.....	1906	50,599	1,275	51,864	17,534	.....	12,712	19,245	49,491	16,297	6,422	7,413	5,222	1,942,800
Royal Union Association..... Trenton, N. J.	1906	5,420	4	5,424	3,579	195	1,472	629	5,882	1,254	528	517	409	44,139
Scand. Good Temp. Sick Ben. Ass'n. Minneapolis, Minn.	1907	1,596	206	1,802	1,163	225	184	265	1,838	1,053	.....	82	320	32,000
.....	1906	1,838	467	2,305	1,109	.....	476	248	1,824	1,089	.....	218	331	33,100
Sick and Accident Association... Toledo, O.	1906	14,322	.....	14,428	5,528	200	3,279	5,598	14,604	1,842	.....	1,905	1,249	391,000
Southern Aid Society of Virginia. Richmond, Va.	1907	100,985	2,079	118,472	51,360	.....	36,476	9,496	105,154	53,522	24,135	12,805	25,983	1,104,461
.....	1906	68,805	.....	68,805	35,284	.....	24,007	7,114	66,405	40,038	6,531	12,596	22,163	1,071,346

* Reincorporated as a stock company February 22, 1908.

† Does not report to Department.

‡ Formerly Mutual Benefit Association.

MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Mem- bers.	Total Income (Including Interest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Admitted Assets.	Total Liabil- ties.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	Amount in Force at End of Year.
Southern Mutual Aid Ass'n..... Birmingham, Ala.	1907 1906	\$ 190,455 119,574	\$ 518	\$ 155,691 120,098	\$ 46,003 38,317	..... .....	\$ 73,483 57,283	\$ 28,488 21,235	\$ 147,975 123,557	\$ 19,082 26,881	\$ 944 15,460	34,803 25,916	30,710 23,720	\$ 972,970 838,419
Star Beneficial Ins. Co..... Norfolk, Va. †	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence Life Ass'n (Acc. and Health Dept.), New York.	1907 1906	14,906 18,784	 324	15,146 19,300	3,402 4,119	 37	4,806 9,829	7,389 5,151	15,598 19,137	3,171 3,308	81 54	1,459 3,193	1,980 3,220	148,024
St. Louis Telegraphers Aid Ass'n St. Louis, Mo.	1906	349	7	356	466	.....	.....	30	496	613	.....	.....	129	.....
Swede-Finnish Benev. Aid Ass'n. Calumet, Mich.	1907 1906	6,767 1,476	1,351 4,101	8,621 8,603	5,148 3,643	1,018	825 167	1,793 2,402	8,855 6,212	9,763 9,046	100	318 439	1,011 921	101,100 921,000
Time Indemnity Co..... Milwaukee, Wis.	1907 1906	40,054 32,097	7,539 7,699	47,692 40,043	16,950 13,833	.....	12,335 11,271	15,698 12,943	44,983 38,097	20,509 16,332	2,601 2,075	2,513 3,305	3,613 3,176	674,772 501,512
Travelers Health Association &. Omaha, Neb.	1907 1906	19,121 11,214	.....	.....	11,171	.....	.....	.....	.....	.....	.....	2,346 1,552	3,205 2,306	6,410,000 4,612,000
Union Mutual Aid Ass'n..... Mobile, Ala.	1907 1906	.....	.....	86,947 86,993	.....	.....	.....	.....	89,593 85,979	10,297 10,962	1,450 .....	.....	.....	.....
Union Mutual Aid Ass'n †..... Portland, Ore.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Aid Insurance Co..... Richmond, Va.	1906	.....	.....	20,818	6,917	.....	.....	.....	27,700	12,316	9,749	.....	.....	156,782
United States Indemnity Society. Boston, Mass.	1907 1906	44,299 37,794	11,195 7,818	55,964 43,907	24,418 19,186	40 36	16,668 12,093	13,049 10,805	54,175 42,120	17,506 15,982	572 2,728	3,331 2,560	3,876 3,371	387,600 337,100
Usona Indemnity Society..... St. Louis, Mo.	1907 1906	1,364 1,255	.....	1,364 1,259	560 139	.....	.....	.....	1,336 1,097	486 445	.....	.....	.....	56,700 43,500

West Chester Mut. Ben. Ass'n. West Chester, Pa.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Funeral Benefit Ass'n., J. O. U. A. M., St. Louis, Mo.	1907	37,480	.....	37,910	31,860	.....	.....	.....	.....	3,950	.....
Western Life and Accident Co., Denver, Col.	1907 1906	39,803 17,997	8,882 6,386	46,935 24,253	8,004 4,131	20 3	21,690 13,075	8,390 5,791	38,064 22,996	1,877 809	5,068 2,686
Western Mutual Life & Acc. Co. Lincoln, Neb.	1907 1906	7,257 9,266	.....	10,106	3,130 5,411	.....	783	3,719	.....	.....	120 376
Western Relief Association, ... Oshkosh, Wis.	1907 1906	21,069 19,519	6,771 6,034	27,934 25,634	10,487 10,598	.....	9,649 9,386	7,146 5,354	27,222 25,334	602 994	2,256 2,011
Western Union Benefit Ass'n... Pueblo, Colo.	1907	1,334	.....	1,334	207	.....	.....	.....	1,331	.....	218
Wisconsin Casualty Association, Fond du Lac, Wis.	1907 1906	33,998 39,993	9,792 10,098	43,055 49,986	15,565 15,605	20 28	15,757 17,559	12,333 7,993	43,675 41,235	2,941 2,338	3,244 3,346
Workers Mutual Life and Health, New Bern, N. C.	1907	8,912	.....	8,912	2,714	357	4,071	1,807	8,949	.....	2,171
Workmen's Sick and Death Ben. Fund, U. S. A. N. Y. City	1907 1906	362,118 342,602	89,154 95,082	471,269 444,387	336,741 304,876	.....	89,154 79,501	11,618 17,493	436,456 401,870	14,169 11,340	4,227 3,835
Workmens Beneficial, Sick and Acc. Ass'n. Fort Scott, Kan.	1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals, 58 companies.....	1901	1,846,170	207,062	2,091,273	997,123	1,041	483,881	575,951	1,066,204	49,474	207,044
58 companies.....	1902	2,399,559	352,410	2,652,069	1,100,205	3,425	739,017	690,955	2,483,160	80,387	314,771
86 companies.....	1903	3,451,124	376,400	3,827,677	1,554,800	4,631	1,044,544	1,002,682	3,566,615	62,295	434,748
96 companies.....	1904	3,310,906	346,216	3,657,167	1,535,475	8,456	874,616	1,069,995	3,627,013	134,402	462,101
100 companies.....	1905	3,760,429	373,922	4,348,575	1,975,487	13,230	1,053,009	1,031,258	3,996,686	129,221	476,990
102 companies.....	1906	3,847,143	396,026	4,635,199	2,116,054	20,679	1,082,249	1,025,105	4,207,768	192,710	490,197
91 companies.....	1907	3,796,828	390,262	4,628,072	2,002,430	53,728	1,306,251	837,196	4,404,618	212,655	505,809

† Does not report to Department. ‡ Nebraska business only.

† Does not report to Department.

Nebraska business only.

DIRECTORY OF ASSESSMENT LIFE AND FRATERNAL ORGANIZATIONS.

We present herewith a list of assessment life associations, mutual accident, sick benefit and fraternal societies, numbering over 1000. This list includes all organizations whose figures are given in the YEAR BOOK, and also the names of many whose statistics were not obtainable. As a rule, the names of the officers come to us direct from the association, and can be relied upon as correct. Assessment Life companies prefaced by a star (*) have over one million dollars of insurance in force, and Mutual Accident and Sick Benefit companies prefaced by a (*) have over 1000 certificates in force.

ASSESSMENT LIFE ASSOCIATIONS.—(BUSINESS ORGANIZATIONS.)

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary
1906	Afro-American Mutual Ins. Co.....	Charlotte, N. C.....		
	Alabama Life Ass'n.....	Birmingham, Ala.....		
1906	Alabama Mutual Benefit Life Ass'n.....	Birmingham, Ala., 1st Natl. Bk. Bldg.....	R. B. Kelley.....	Geo. C. Whalley
1870	Albany Masonic Relief Ass'n.....	Albany, N. Y., 241 Hamilton Bldg.....	T. A. Williamson (and Act. Sec'y)	
1886	Albany Woman Teachers Rel. Ass'n	Albany, N. Y., Albany High School.....	Kate Stoneman...	Leonora Farnham
----	†American Home Life Ins. Co.....	Washington, D. C., 5th and G sts.....	J. H. Vermilya...	-----
1906	American Life and Acc. Ins. Co.....	Louisville, Ky.....	T. H. Baker.....	Henry Glanz
1906	American Life and Benefit Ins. Co.,	Durham, N. C.....		
1906	American Mutual Benefit Life Ass'n	Andalusia, Ala.....	J. H. Henderson...	O. S. Benson
1907	American Mutual Industrial Ins. Co.	Birmingham, Ala.....	C. M. Cory.....	F. F. C. Rippon
1906	American Mutual Life.....	Elberton, Ga.....		
1906	American Mutual Life.....	Rutledge, Ga.....	E. C. Ponder.....	M. L. Wallace
1889	*American Temperance L. Ins. Ass'n	New York, 263 B'dway..	Frank Delano.....	Geo. E. Godward
1906	Arkansas Mutual Life.....	Little Rock, Ark.....	T. O. Rorie.....	P. Q. Rorie
1879	*Bankers Life Ass'n.....	Des Moines, Ia., 6th and Locust sts.....	Edwd. A. Temple	H. S. Nollen
1907	Bankers Reserve Life Ass'n.....	Freeport, Ill.....	W. B. Erfert.....	F. C. Wenthe
1907	Beacon Life Ins. Co.....	Springfield, Ill.....	J. H. Osborne.....	C. O. Bentley
1907	Business Mens Life Ins. Co.....	Louisville, Ky.....	C. B. Nordeman...	Chas. Schuf
----	Capitol City Benefit	Washington, D. C., 458 La. ave.....	Anson S. Taylor...	Samuel H. Walker
1904	Carolina Mutual Life Ins. Co.....	Greenville, N. C.....	W. G. Pearson...	J. A. Dodson
1884	*Cath. Knights of Ill. State C'ncl of	Carlyle, Ill.....	D. E. Sweeney....	J. M. Menkhous
1907	Central National Life Ass'n.....	Lincoln, Neb.....		
1906	Chicago Endowment Life Ins. Co...	Chicago, Ill., Hartford Bldg.....		
1886	Cincinnati Benevolent Burial Ass'n	Cincinnati, Ohio.....	Chas. W. Horn.....	J. F. Jones
1880	*Cleveland Com'l Travelers Ass'n..	Cleveland, O., 408 Superior st.....	John J. Radel.....	J. F. Ruchlmann
			F. S. Chandler....	C. A. Nesbitt
1888	cColumbian Protective Ass'n.....	Binghamton, N. Y., Elmer Bldg.....	William Cross....	L. W. Dorsett
----	Colored Peoples Mutual Life Ins. Co.	Dadeville, Ala.....		
1881	cColumbia Benefit Ass'n.....	Washington, D. C.....		
	*Commercial Travelers M. B. Soc...	51 Yonge st., Toronto	S. R. Wickett.....	Etta M. Rowley
----	cConference Mutual Life Ins. Ass'n.	New Jersey.....		
1907	Continental Life Ins. Co.....	Wilmington, Del., du Pont Bldg.....		
1890	*Cosmopolitan Life Ins. Ass'n.....	Freeport, Ill., 148 Stephenson st.....	Wm. W. Krape....	Chas. G. Keck
1885	De Witt Clinton R.R. Ass'n.....	280 Sterling pl., B'klyn.	J. F. Chumasero...	S. E. Kirkham
1906	Dixie Mutual Ins. Co.....	Asheville, N. C.....		
1906	Eastern Carolina Ins. Co.....	Wilmington, N. C.....		
----	cEastern Life Ins. Ass'n.....	Washington, D. C.....		
1906	Eastern Relief Ass'n.....	Edenton, N. C.....		
1906	Elgin Home Protective Ass'n.....	Elgin, Ill.....	Samuel Shedden...	C. C. Aldridge
1886	*Empire State Deg. of Hon.....	Stockton, N. Y.....	W. H. Widrig....	W. H. Wakenan
1906	Employees Mutual Benefit Ass'n....	Washington, D. C., 810 P st., N. W.....	C. E. Gresham....	F. D. Fair

* Over one million dollars in force. † Does not report to Department. ‡ Carries reserve on American Ex. Table, 8 per cent. § Formerly Knights of the Globe M. E. Association. c Industrial. d Pays sick benefits, Industrial plan. e Formerly American Protective Association. A Composed of clergy in the N. J. M. E. Conference.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
.....	*Employees Mutual Life.....	Washington, D. C.....	.....	.....
1889	†*Expressmens M. B. Ass'n.....	New York, 65 B'way.....	E. A. Stedman.....	C. M. Nixon
1901	†Farmers Mutual Life Ins. Co.....	Yorkville, S. C.....	W. S. Wilkerson.....	D. E. Boney
1906	Federal Mutual Endowment Life Ins. Co.....	Chicago, Ill., 225 Dear- born st.....	E. C. Kingsbury.....	F. J. Jones
1906	Fidelity Life Ass'n.....	Chicago, Ill., 140 Dear- born st.....	W. B. Marcusson.....	James P. Farmer
1906	Fidelity Assurance Co.....	Heber, Ark.....	Cyrus F. Crosby.....	W. L. Thompson
1904	Finnish Mutual Life Ins. Co.....	Hancock, Mich., 5 Kauth Block.....	J. H. Jasberg.....	Isaac Wargelia
1887	*German-American Equation Pre- mium Life Ass'n.....	Burlington, Ia., Main & Valley sts.....	P. C. Naumann.....	F. H. A. Koch
1906	†Germania Life Ins. Co., Incorp. (capital stock \$10,000).....	Charleston, S. C.....	A. J. W. Gorse.....	Henry Nolte
1876	*German Mutual Benefit Ass'n.....	Chic., Ill., 189 La Salle st.....	J. A. Mulfinger.....	Ferd. Oberfell
....	*Globe Life Ins. Ass'n. c.....	Washington, D. C., 707 G st., N. W.....	John J. Tunstall, Mgr.....	.....
1895	*Globe Mutual Life Ins. Ass'n.....	Chic., Ill., 215 Dearb'n st.....	M. H. Hoey.....	Thos. F. Barry (and Gen. Mgr.)
1878	Gold & Stock L. Ins. Ass'n.....	New York, 195 B'dway.....	G. W. E. Atkins.....	William J. Dealy
1884	Golden Eagle Ass'n.....	B'klyn, N.Y., 1810 B'way.....	David E. Terry.....	W. O. Dietrich
1906	Great Western Life Ins. Co.....	Indianapolis.....	.....	.....
1907	Guarantee Fund Life Ass'n.....	Tacoma, Wash., Bank- ers Trust Bldg.....	Robert Lee.....	E. H. Perry
1908	*Guarantee Fund Life Ass'n.....	Omaha, Neb., Brandeis Bldg.....	F. McGiverin.....	J. C. Buffington
1905	*Guaranty Aid and Relief Society	Savannah, Ga., 468 W. Broad st.....	L. E. Williams.....	Walter S. Scott
1907	Hamilton National Life.....	South Bend, Ind.....	.....	.....
1884	*Home Friendly Society.....	Balt., Md., 1036 Linden av.....	George A. Chase.....	B. L. Talley
1902	†Home Fund Life Insurance Co.....	Greenville, S. C.....	G. H. Mahon.....	D. B. Houston
1905	Home Protective Ass'n.....	Foreman, Ark.....	.....	.....
1907	Home Mutual Benefit Ass'n.....	Flint, Mich.....	.....	.....
1879	*Hotelmens Mutual Benefit Ass'n of the U. S. & Canada.....	Chic., Ill., Aud'm Tower Monmouth, Ill Seales Bldg.....	James H. Bowker.....	J. K. Blatchford
1897	*Illinois Bankers Life Ass'n.....	.....	Wm. H. Woods.....	Wm. A. Sawyer
1906	Indiana Life Endowment Co.....	Evansville, Ind., 175½ Main St.....	W. H. Gilbert.....	Geo. T. Ashley
....	*Industrial Mutual Indemnity Co.....	Little Rock, Ark.....	T. F. Tillar.....	C. Strickland
1906	Insurance Branch of the Yorkville Brother'd Aid Soc'y of City of N.Y.	22 William St., N. Y.....	A. Steinfels.....	J. Blumenbach
1873	*Insurance Clerks Mut. Ben. Ass'n...	New York, 85 William st.....	T. A. Ralston.....	bas. J. Holman
1908	International Travelers Ass'n.....	Dallas, Tex.....	H. A. Benton.....	Price Cross
1878	*K'ts Temp. & Masonic M. A. Ass'n...	Cincin., O., 613 W. 6th st.....	Wm. B. Meliah.....	Arthur J. Davies
1897	*Limited Term Life Ass'n.....	Youngerman B'k, Des Moines, Ia.....	F. W. Sprague.....	T. H. Knotts
1908	Lincoln Mutual Benefit Ass'n.....	Chicago, Ill.....	.....	.....
1875	†Masonic Life Ass'n.....	Oswego, N.Y., Mas. Tem. Buffalo, N. Y., 43 Niag- ara st.....	C. H. Treadwell.....	Simon B. Wilcox
1873	*Masonic Life Ass'n.....	.....	J. S. Thompson.....	Nelson O. Tiffany
1878	Masonic Mutual Benefit Association	Toledo, O., The Nasby.....	Fannie M. Hoff.....	H. A. Lemmon
1907	McMahon Industrial Life Ins. and Burial Co.....	New Orleans.....	.....	.....
1894	*Merchants Life Ass'n.....	Burlington, Ia., Nat'l State Bank Building.....	J. J. Seerley.....	A. B. Hawkins
1904	†Metropolitan Mutual Benefit Ass'n	Atlanta, Ga.....	P. S. Ball.....	L. C. Collins
1908	Midland Life Ass'n.....	East St. Louis, Ill.....	.....	.....
1879	*Minn. Scan. Relief Ass'n.....	Red Wing, Minn., 305 Main st.....	Peter Nelson.....	A. G. Rosing
1879	*Mut. Aid Soc'y of German Lutheran Synod, of Iowa and other States...	Waverly, Ia., 108 Bre- mer ave.....	O. Kraushaar.....	G. A. Grossmann
1893	*Mut. Aid Soc'y of Lutherans.....	Toledo, O., 57 Jervis st.....	F. L. Burman.....	F. E. Buttk
1887	Mutual Benefit Ass'n of the Fifth Ave. Baptist Church.....	Troy, N.Y., 8 Cannon pl.....	Henry A. Kenney.....	Jerome H. Payne
1876	*Mutual Benefit Ass'n, Suffolk Co.....	Riverhead, L. I., N. Y.....	C. M. Blydenburg.....	John Bagshaw
1906	*Mutual Benefit Life Ins. Co.....	Valdosta, Ga.....	Allen V. Simms.....	L. W. Shaw
....	Mutual Indemnity Ass'n.....	Pine Bluff, Ark.....	.....	.....

* Over one million dollars in force. c Formerly Farmers Life Association. † Transacts Industrial, accident, sick and death benefit. § Formerly Masonic Life Association of Western New York.
 c Transacts industrial business. c Industrial. † Does not report to Department.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS.—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1896	*Mutual Life Ass'n of Iowa.....	Red Oak, Ia.....	B. B. Clark.....	O. P. Worsley
1901	*Mut. Life Indust'l Ass'n of Georgia.....	Athens, Ga.....	Hon. L. J. Webb	John A. Darwin
1899	†National Benefit Association.....	Washington, D. C., 609 F st., N. W.....	Robert W. Brown	S. W. Rutherford
1900	‡National Life Association.....	Citizens Bank Bldg., Des Moines, Ia.....	J. B. Sullivan.....	Henry Pyle
1906	*National Life and Annuity Co....	Jacksonville, Ill.....	F. H. Rowe.....	W. S. Phillips
1905	Nat'l Prot'ive Life Ass'n of America.....	Springfield, Ill.....	John A. Wheeler	Cyrus F. Morrow
1898	*Nebraska Mutual Life Ins. Co.....	Hastings, Neb.....	J. B. Steward.....	J. A. Loudermilk
1906	New Century Life Union.....	Topeka, Kan., Stormont Bldg.....	John W. Haughey	L. G. Beal
1898	*N. Y. Physicians Mutual Aid Ass'n.....	New York, 17 W. 42d st.	Wm. F. Mittendorf	A. Edward Davis
1893	*N. Y. Safety Reserve Fund.....	Syracuse, N. Y., Gridley Bldg.....	S. Hubbell.....	H. W. Wells
1905	North American Life Association....	Minneapolis, Minn.....	Z. H. Austin.....	H. M. Little
1899	North Carolina Mut. and Provid't.....	Durham, N. C., 116 Parish st.....	John Merrick.....	A. M. Moore, M.D
1871	*N'western Ohio Maa. Relief Ass'n.....	Toledo, O., Masonic Temple.....	La Fayette Lyttle	Philetus Smith
1875	*Northwestern Trav. Mens Ass'n.....	Chic., Ill., 69 Dearborn st.	Willis Young.....	D. K. Clink
1875	†Odd Fellows Provident Ass'n.....	Brooklyn, N. Y., 437 Gates ave.....	D. P. Gardener.....	Leonard Beasley
1906	Peoples Life Assurance Society.....	Chicago, Ill., Tacoma Bldg.....	E. A. Nelson.....	M. L. Nelson
.....	Peoples Mutual Life.....	Little Rock, Ark.....	.....	.....
1896	†Peoples Mutual Benefit Ass'n., re-incorporated 1904.....	Washington, D. C., 630 F st.....	Wm. H. Russell.....	W. W. Chiswell
1902	*Peoria Life Ass'n.....	Peoria, Ill., 141 S. Adams st.....	E. J. Case.....	Warren Sutliff
1904	Pioneer Life Ins. Co.....	Pekin, Ill.....	Geo. L. Colburn.....	I. P. Mantz
1895	*Postal Empl'ys Mut. Aid Ass'n.....	New York, G. P. O. Bld'g	Edw. S. Post.....	Francis R. Roeme
1890	*Protective Life Ass'n (Life dept.).....	Rochester, N. Y., Powers B'lg.....	O. N. Crane.....	Geo. A. Oliver
1896	Protective Life Assurance Society....	Buffalo, N. Y., Mutual Life B'g.....	H. F. Bingham.....	L. H. Knapp
1893	Provident Ass'n of Newtown, L. I.....	Maspeth, Queens Co., N. Y.	Geo. W. Cadwell.....	Ansel L. Freeman
1907	Provident Annuity Life Ass'n of Ill.....	Chicago, Ill., Unity Bldg.....	A. E. DeMange.....	B. F. Harber
....	‡Puritan Life Ins. Ass'n.....	Washington, D. C., 615 14th st.....	C. O. Paxson, Mgr.....	.....
....	†Royal Life.....	Washington, D. C., 612 14th st.....	Edwin B. Hay.....	.....
1899	*Scandinavian Mutual Aid Ass'n.....	Minden, Neb.....	Robert McLean.....	Wilbur F. Brown
1906	Seventh Regt. Vet. & Active League	New York, 419 W. 115 st.	W. H. Milton.....	John Milton, III
.....	Southern Life and Accident Ins. Co.	Marianna, Fla.....	.....	.....
1906	Southern Life Ins. Co.....	Dawson, Ga.....	J. M. Bell.....	L. C. Hoyl
1905	†Southern Life Insurance Co., (Incorporated, capital stock \$10,000).....	Georgetown, S. C.....	J. S. Hollinan.....	O. P. Bourke
1906	Southern Mutual Life Ass'n.....	Florence, Ala.....	John T. Ashcroft.....	I. C. Ott
1905	Southern Mutual Life Ass'n.....	Little Rock, Ark.....	J. F. Butts.....	E. M. Pemberton
1908	*Southern Mutual Life Ins. Ass'n.....	Atlanta, Ga.....	Allen D. Candler.....	Thos. C. Candler
1868	Southern Tier Masonic Relief Ass'n.....	Elmira, Masonic T'mple	DeWitt C. Brown.....	J. M. Beers
1877	Stafford Benefit Ass'n.....	Stafford, N. Y.....	James A. North.....	E. M. Pamphilon
1907	Sun Mutual Life Ins. Co.....	Fayetteville, N. C.....	E. E. Smith.....	B. H. Henderson
1905	Sunlight Insurance Co.....	Atlanta, Ga.....	L. J. Sheffield.....	E. Y. Crockett
1899	*Surety Fund Life Co.....	Minneapolis, Minn., Andrus Bldg.....	L. C. Lane.....	E. J. Miller
1896	*Swedish Baptist M. A. Ass'n of Amer.....	Chicago, Ill., 106 Reaper Block.....	N. P. Severin.....	John Berg
1878	*Swedish Methodist Aid Ass'n.....	Chicago, Ill., 158 Oak st.....	John L. Alstrin.....	Frank A. Johnson
1904	Swedish Mission Friends Ass'n.....	Chicago, Ill., 81 S. Clark st.....	Henry Soderholm.....	John Wenstrand
1902	*Swedish Mut. Aid Society (Scandia).....	New York, 108 Park row	G. Nelsenius.....	W. Bergman
....	†Telegraph Aid Society.....	St. Louis, Mo.....	.....	W. A. Roll
1887	*Telegraphers Mut. Ben. Ass'n.....	New York, 195 B'dway	Belvidere Brooks.....	M. J. O'Leary
1892	*Toledo Traveling Mens Ass'n.....	Toledo, O., Valentine Bldg.....	Amos Kendall.....	D. J. Caine
1901	†Union Insurance Co.....	Washington, D. C., 473 Louisiana ave.....	Chas. Hartman.....	Samuel S. Carol

* Over one million dollars in force. † Does not report to Department. ‡ Formerly World Mutual Life Association. & Writes industrial.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS.—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1907	Union Life Ins. Co. of Indiana.....	Madison, Ind.....	S. M. Strader.....	Linc'ln V. Cravens
1907	Twenty-five Hundred, The.....	Ludington.....	Sam'l M. Strader.....	Linc'ln V. Cravens
1907	United Life Ins. Co.....	Madison, Ind.....	L. G. Shackford ..	Josiah M. Dresser
1904	United Commercial Travelers Death Benefit Fund Ass'n.....	St. Paul, Minn., 780 Cedar st.....	W. N. Litch	C. W. Rawlins
----	U. S. Co-operative Industrial Life Ins. Ass'n of Georgia.....	Eastman, Ga.....	Arthur L. French.....	R. E. Mabry
1904	*United States Life Endowment Co.	100 Washington st., Chicago, Ill.....	S. C. Grissinger ..	W. S. Corning
1880	*U. S. Ry. Mail Ser. Mut. Ben. Ass'n	Chic., Ill., 355 Dearb'n st	Fred L. Draper.....	W. A. Lollmann
1907	Wabash Life.....	Danville, Ill., 127 N. Vermilion st.....	C. A. Mueller.....	J. W. Freund
1906	Widows and Orphans Fund.....	Springfield, Ill.....	M. P. Donahoe ..	C. L. Goodloe, S.- T
----	†Western Commer. Trav. Ass'n.....	St. Louis, Mo.....	Thos. I. Gregory.....	R. V. Towner
1900	Western Life and Accident Co.....	Denver, Col., Continental Bldg.....	P. A. Haverliok.....	S. T. Conkling
1907	*Western Life Annuity Co.....	Indianapolis, Ind., K. of P. Bldg.....	C. J. Willett	G. F. Stevenson
1886	*Western Masons Mut. Life Ass'n.....	Los Angeles, Cal., Laughlin Bldg.....	-----	-----
----	Workers Mutual Life and Health.....	New Bern, N. C.....	-----	-----
1884	Western N. Y. Relief Ass'n.....	Brooklyn, N. Y., 485 Court sq.....	E. E. Bennett.....	W. F. Bennet
1886	*Workingmens Co-operative Ass'n of the U. I. L. of N. Y.	New York, 50 Union sq.	Fred Marquard ..	H. B. Salisbury
1878	*Young Mens Mutual Life Ass'n.....	Cincinnati, O., 1st Nat'l Bank Bldg.....	James C. Ernst.....	Lewis G. Hopkins
1908	Western Ins. Co. of Ga.....	Carrollton, Ga.....	E. G. Kramer.....	P. C. Jack
1908	Yorkville Brotherhood Aid Society.	New York, 1751 Lexington ave.....	Abraham Sternfel	Jul. Blumenbach

* Over one million dollars in force. † Does not report to Department * Pays sick benefits.

DIRECTORY OF FRATERNAL ORDERS.

ALABAMA.				
----	*†A. O. U. W. of Alabama, Georgia and other Southern States.....	-----	-----	-----
1896	*Great Southern Home Indus. Ass'n	Birmingham	W. L. Lauderdale ..	E. D. Coleman
----	*Heralds of Liberty.....	Huntsville.....	-----	-----
ARKANSAS.				
1896	American Knights of Freedom	Bentonville.....	-----	-----
----	*A. O. U. W.....	Little Rock.....	H. L. Cross.....	-----
----	Eastern Star Benefit Association.....	Wilmar.....	-----	-----
----	Knights and Daughters of Tabor.....	Little Rock, 1416 Cross st.....	S. A. Jordan.....	-----
1900	Knights of Honor of the World.....	Stephens.....	K. H. Dade.....	Wm. Townsend
----	*Knights of Pythias of Arkansas	Pine Bluff.....	-----	-----
1891	Masonic Benefit Association.....	Forrest City.....	M. A. Clark.....	S. T. Boyd
----	*Odd Fellows Benefit Association.....	Fort Smith.....	-----	-----
----	United Brothers of Friendship and Sisters of the Mysterious Ten.....	Little Rock.....	-----	-----
1907	National Order Mosaic Templars.....	Little Rock.....	C. W. Keatts.....	J. E. Bush.
----	Sisters and Brothers of Social Union.....	Magnolia.....	-----	-----
----	Supreme Association United Life.....	Pine Bluff.....	-----	-----
CALIFORNIA.				
----	Americans, The.....	San Francisco, 2119 Bush st.....	L. S. Calkins.....	W. E. Wright
1877	*†A. O. U. W. of California.....	San Francisco.....	-----	F. S. Poland
1906	†Commoners of America.....	Los Angeles, 496 South Spring st.....	J. A. Galbraith.....	Thomas Wilkes
1897	*†Fraternal Brotherhood, Sup. I. dge	Los Angeles, 845 Figueroa st.....	James A. Foshay.....	H. V. Davis
1904	*†Lincoln Annuity Union.....	San Francisco, 461 Castro st.....	Ernest Duden.....	John R. Tait
1894	*†Pendo, Order of.....	Los Angeles	A. P. Tugwell.....	Geo. E. Terry
1906	†Royal Court.....	Los Angeles.....	J. J. Chappel.....	J. F. Summers
1906	†Universal Order of Foresters.....	Pasadena, Cal.....	H. F. Trump	C. C. Knight

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location	Name of President.	Name of Secretary.
COLORADO.				
1901	American Woodmen (Sup. Camp)...	Arapahoe Bldg., Denver	Chas. H. Parker...	J. C. Kennedy
1905	Independent Order of Macabees of the World.....	Denver, 1419 Stout st...	B. A. Wheeler....	J. H. Gibbs
1907	Fraternat Order of Railway Train- men.....	Denver, Commonw'lth Bldg.	J. W. Malligan....	Frank E. Kimball
1886	*Fraternal Union of America.....	Denver, 1420 Champa st.	F. F. Roose.....	S. S. Baty
1907	Union Carpenters' Protective Ass'n	Denver, Kittridge Bldg.	J. M. McLane.....	D. T. McNaughton
1880	*Woodmen of the World (Pac. juria.)	Denver, W. O. W. Bldg.	I. I. Boak.....	C. V. Benson
CONNECTICUT.				
1903	*A. O. U. W. Grand Lodge.....	N. Haven, 783 Chapel st.	John C. Trant....	Geo. Stroh
1886	Chevaliers de St. Louis Amerique, L'Ordre des.....	Taftville.....	D. E. Jette.....	Anabel Deslandes
1900	*Fraternal Benefit League.....	N. Haven, 95 Crown st.	Wm. H. McCabe...	F. P. Tyler
1882	Frat. Order of Connecticut.....	Hartford, 783 Main st.	Robert E. Turner	Geo. M. Deming
1887	Hermann's Sons, Order of.....	Ansonia, 40 French st.	Wm. Hohbein.....	Otto Berger
1889	*Knights of Columbus.....	N. Haven, 954 Chapel st.	Edward L. Hearn	Daniel Colwell
1906	Mutual Benefit Ass'n for Masons...	N. Haven, 87 Church st.	F. G. Bassett.....	F. S. Bradley
1874	Ord. Un. Am. Mech. Fun. Aid Ass'n of Conn.....	New Haven, Insurance Bldg.....	Watson Frisbie...	Henry J. Seeley
DELAWARE.				
1894	*A. O. U. W. of Delaware.....	Wilmington.....	W. H. Richardson	C. E. Woods
1888	*Legion of the Red Cross.....	Wilmington.....	Chas. Hayward...	Benj. T. Bye
1906	Order of Knight Hospitallers.....	Wilmington.....	Robert H. Hill...	C. A. Simpson
1900	Royal Aid Benefit Order.....	Wilmington, 53 7th st.		
1900	Royal Mutual Aid Beneficial Assn.			
DISTRICT OF COLUMBIA.				
1902	Famobrosis Society.....	Washington Loan and Trust Bldg.	Joseph Clark.....	E. E. Waring
1886	Knights of Agriculture.....	Washington, D. C.		
	*Masonic Mutual Life Ass'n.....	Washington, D. C., 18th and F sts., N. W.	Geo. Gibson.....	Wm. Montgomery
1897	*Mod. Workmen of Alexandria, Va.	Washington, D. C.	Wm. S. Linton.....	David Swinton
1897	*Prudent Patricians of Pompeii	Washington		(Saginaw, Mich.)
1897	*Royal Benefit Society.....	Washington, 902 F st., N. W.	D. F. Pennington.	S. E. Tomlinson
GEORGIA.				
1906	American Assurance Association...	Gord Bldg., Atlanta..	H. C. Burmann...	P. E. Burns
1878	American Mut. Life Protective Ass'n *A. O. U. W. of Ga., Ala. Miss., North & South Carolina & Fla.	Elberton.....		
1906	Citizens Mutual Benefit Society.....	Albany.....	H. M. Beck.....	Jos. Ehrlich
1908	*Eminent Household of Columbian Woodmen.....	Atlanta.....		
1906	Farmers Mut. Life Protective Ass'n	Atlanta, 123 P'chtree st.	J. B. Frost.....	J. G. St. Amand
1906	Home Fraternity Association.....	Atlanta.....	Wayne Parish...	Benj. E. Proctor
1899	Masons Annuity, Supreme Lodge of	Statesboro.....	James L. Mayson...	G. E. Argard
	Mutual Life Fraternal Association.	Athens.....		
1908	National Union Fraternal Life Ass'n	Atlanta, Austelle Bldg.	E. M. Sanderson..	R. H. Jones, G. Sup.
1906	Peoples Mutual Benefit Ass'n.....	Rome.....		
1906	United Benevolent Society.....	Atlanta.....		
ILLINOIS.				
1897	*American Home Circle.....	Springfield, Ferguson Bldg.	T. W. Wilson.....	W. B. Garber
1905	American Order of Foresters.....	Peoria.....	L. A. McFadden..	A. F. Drysdale
	*American Patriots.....	Springfield, 4th & Mon- roe sts.	C. I. Thorpe.....	W. H. Taylor
1908	*American Stars of Equity.....	Freeport, Ill., Stephen- son st.	Louis Bauscher...	A. M. Smith
	American Union Relief Society.....	Springfield.....	Geo. P. Loose.....	M. E. Garber
1901	Ancient Order of Shepherds.....	95 Washington st., Chic.	T. W. Cosgrove...	W. T. Newman
1875	*A. O. U. W. of Illinois.....	Paris, 218 1/2 N. Main st.	D. M. Brothers...	Charles P. Hitch
1906	*Archaeon Union.....	Rockford, 418 W. State.	Rev. F. F. Farmiloe	N. C. Bement
1906	*Bankers Endowment Ass'n.....	Chicago, 688 Washing- ton Bldg.	Otto Van Rauten- krans.....	B. Sand
1906	*Bankers Union.....	Chicago, Chic. Savings Bank Bldg.	E. C. Spinney....	J. B. Flynn
1870	*B'nai B'rith, Independent Order, District Grand Lodge.....	Chicago, Tribune Bldg.	Julius H. Meyer..	A. B. Seelenfreund
1899	*Bohemian Amer. Foresters, High Court.....	Chicago, 174 W. 19th st.	Joa. Pelant.....	V. T. Hajhe

* Over one million dollars in force. † Does not report to Dept. ‡ Maintains reserve at 3 1/2 per cent on American Table on policies issued since March 1, 1908. § Endowment feature discontinued in 1905 and no new business being written.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
ILLINOIS—Continued.				
1898	*Bohemian Slav. Frat. Ben.-Union..	Chicago, 236 W. 19th pl.	Frank A. Dostal..	K. J. Kopecky
1873	*Brotherhood Locomotive Firemen..	Peoria, 128 S. Jeffers' st	J. J. Hannahan..	W. S. Carter
1894	*Capitol Life Ass'n.....	Springfield, Franklin Life Bldg.....	Jas. W. Jefferson..	Grace Fancher
1890	*Catholic Knights and Ladies of America, Supreme Council.....	Chicago, Ashland Bl'k	D. E. Kelley.....	H. F. Hayes
1888	*Catholic Order of Foresters.....	Chicago, 108 La Salle st	Thos. H. Cannon..	Thos. F. McDonald
1906	Chicago Union of Bohemian Ladies.	Chicago, 4784 Winchester ave.....	M. Rusicka.....	F. Horn
1897	*Church Fraternal.....	Monmouth, Warren Co., Library Bldg.....	Russell Graham..	Hugh R. Moffet
1896	*Columbian Knights, Order of.....	Chicago, Mas. Temple.	Henry A. Ott.....	Edwin D. Piefer
1908	*Confederation of Bohemian American Ladies.....	Chic., 1047 Kedzie ave..	Anna Stofa.....	M. Stepanek
1906	Continental Legion Colored Fraternal Beneficiary Order.....	Danville.....	C. W. Colley.....	G. M. French
1896	*Court of Honor.....	Springfield, C. of H. Bdg	A. L. Hereford..	W. E. Robinson
1899	*Daughters of Columbia, Sup. Ct.	Chic., 808 Masonic Tem.	Edwin D. Peifer..	N. J. Hein
1907	Decatur Life Ass'n.....	Decatur.....	E. C. Anderson..	H. M. Topping
1897	*Firemens Mut. Aid & Benefit Ass'n.	Chic., 4005 Dearborn st.	E. C. Anderson..	H. M. Topping
1907	Fraternal Bankers of America.....	E. St. Louis.....	H. C. Springstone..	C. N. Canon
1899	*Fraternal Reserve Life Assn.....	Peoria, 201 Main st.	K. M. Whitham..	Robert Rexdale
1897	*Fraternal Tribunes.....	Rock Is., 1517 1/2 2d av.	J. H. Faulstich..	Chas. G. Kants
1877	German Order of Harugari.....	Chic., 888 N. Mozart st..	John R. Sterbenz..	Joseph Dunda
1886	*Grand Carniolian Slavonian Catholic Union.....	Joliet, 1008 N. Chicago st	Henry Kesaling..	Mrs. A. M. Engel
1906	Grand Guild of America.....	Chic., 1287 N. Sawyer av	Jas. W. Westfall..	Linus Cruise
1906	*Hancock County Mutual Life Ass'n	Carthage.....	Olwine Spalding..	M. Oberwintner
1896	Hermann Schwestern, Order der...	Chic., 141 Wellington st.	August Behrens..	Reinhold Maurer
1896	*Hermann's Sons of Ill., Order of	Chicago, 485 W. Van Buren st.....	John L. Keating..	John J. Mahoney
1900	*Hibernian Life Ins. Assn.....	Chicago, 118 S. Clark st.	W. G. Brown.....	Chas. J. Kinnie
1899	*Home Frat. League.....	Rockford, Mas. Temple	R. T. Brenner.....	I. Shapiro
1907	Illinois Indemnity Co.....	Ottawa, Ill.....	C. F. S. Neal.....	Carlos S. Hardy
1896	*Independent Western Star Order..	Chicago, 183 W. 18th st.	J. Henry Mueller..	Louis E. Brandt
1877	*K. of P., Ins. Dept., Sup. Ldge.	Chic., 815 Dearborn st..	E. J. Dunn.....	H. D. Cowan
1899	*Low German Grand Lodge of U. S. of North America.....	Chicago, 229 Centre st..	M. J. Huss.....	Nicholas Nilles
1896	*Loyal Americans of the Republic..	Spr'gfield, I. O. O. F. Bldg.	W. B. Wright.....	Geo. M. Le Crone
1902	Luxemburger Brotherhood of Am...	Chic., 4780 N. Clark st..	A. E. Talbot.....	C. W. Hawes
1897	*Modern American Fraternal Order	Effingham.....	D. Ginter.....	Jos. Sieben
1896	*Modern Woodmen of America.....	Rock Island, 18 & 8d av.	E. E. Burson.....	J. R. Paisley
1871	*Mutual Benefit & Aid Society.....	Chic., Ashland Block.	W. A. Cunningham	Edmund Jackson
1897	*Mutual Protective League.....	Litchfield.....	H. H. Tuttle.....	J. V. Brown
1896	*Mystic Workers of the World.....	Fulton.....	Robert S. Iles.....	G. Langhenry
1907	National Fraternal Soc. of the Deaf.	Chicago.....	J. F. Myers, M. D.	Ellen A. Olson
1906	National Order of Foresters.....	Rockford.....	E. W. Brinkmann..	G. Del Vecchio
1896	*North American Union.....	Chic., R'y Exchange Bldg.	Chs. Seemacker..	Rollo Six
1899	*North Star Ben. Ass'n.....	Moline, 1505 Library st.	D. W. Ingalls.....	
1907	Order of Home Protection.....	Decatur, Ill.....	M. B. Steczynski..	S. J. Czechowicz
1878	*Order of Mut. Protec., Sup. Lodge.	Chicago, 159 La Salle st	W. Zaworski.....	W. Zwurzyuski
1909	Original Order of Home Protectors.	Chicago.....	L. Szopinski.....	Thomas Krolik
1901	*Pike County Mutual Life Ass'n.....	Perry.....	S. Chimelinska..	L. Wotowska
1881	*Polish Nat'l Alliance, U. S. of N. A.	Chic., 108 W. Division st	Charles Rohies..	B. Sand
1899	*Polish R. C. Union of America.....	Chicago, 715 W. 17th st..	Wm. E. Hyde.....	C. E. Piper
1897	*Polish R. C. Union of America.....	Chicago, 494 Noble st..	Mrs. E. D. Watt..	Mrs. W. Fielder
1908	*Polish Womens Alliance of America	Chicago, 572 N. Ashland ave.....	W. A. Schoenbom	Thomas Harris
1908	Reformed American Mutual Union.	Chicago, 698 Washington Boulevard.	John Stonich.....	M. V. Conda
1883	*Royal League.....	Chicago, Mas. Temple.	J. W. Meyer.....	Chas. C. Meurisse
1896	*Royal Neighbors of America.....	Peoria.....	W. J. Lynch.....	C. A. Uzzell
1881	Select Knights of America.....	Oak Park.....	Joseph G. Sheldon	John Sandgren
1907	Slavonic Nat'l Beneficial Ass'n.....	Chic., 8617 Ewing ave..	Wm. Schulenburg	Z. T. Trumbe
1891	*Sons of St. George, Order of.....	Chic., 2135 Michigan av.		
1906	Stork Fraternal Society.....	Granite City.....		
1901	*Svithoid, Independent Order of...	Chic., 106 Washington st		
1899	*Tollers Fraternity.....	Pontiac, 217 E. Prairie st		

* Over one million dollars in force.

a Pays only funeral benefits.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
ILLINOIS—Continued.				
1868	Treu Bund, Independent Order of.	Centralia, 225 S. Hickory	Hans Schwarz.....	Max Prill
1900	United Brotherhood.....	Chicago, 2245 State st.	J. D. Smith.....	S. E. Simpson
1901	*Vesta Circle.....	Chicago, Mas. Temple.	Chas. L. Moak.....	F. H. Knapp
1896	*Vikings, Independent Order of	Chicago, 1743 N. Clark st	F. Mallinquist.....	Anders Hessel
1877	*Western Catholic Union.....	Quincy, 214½ N. 6th ave	F. W. Heckenkamp, Jr.	John Schauf
1900	*White Cross, Order of, Sup. Coun.	Joliet, 222 N. Chicago st.	Thos. Stevenson..	E. S. Grundy
1891	*Womens Catholic Ord. of Foresters	Chicago, 79 Dearborn st	Elizabeth Rogers..	J. H. McDonnell
1896	*Yeomen of America.....	Aurora, 106 Fox st.....	F. B. Silsbee.....	J. L. Walker
INDIANA.				
1894	*Ben Hur, Supreme Tribe of.....	Crawfordsville, 302 E. Main st.	D. W. Gerard.....	F. L. Snyder
1900	Catholic Benevolent League of Ind.	Fort Wayne.....	T. J. McLaughlin..	J. F. Francke
1905	Home Defenders of America.....	Brasil.....	J. L. Buckley.....	Frank A. Horner
1908	Improved Order, Knights of Pythias	Indianapolis.....	J. L. Bieler.....	E. F. Knodel
1898	*Ind. Order of Foresters of America	Crown Point.....	Thomas Hall.....	J. P. Young
1877	*Kts. & Ladies of Honor, Sup. Lodge	India'sis, 499 N. Penn st.	A. Knobloch.....	J. Fowler
IOWA.				
1873	*A. O. U. W. of Iowa.....	Des Moines, Citizens Bank Bldg.....	E. B. Evans.....	B. F. Rehkopf
1897	*Brotherhood of American Yeomen	Des Moines, 410 8th st..	Wm. Koch.....	W. E. Davy
1906	*Degree of Honor, A. O. U. W.....	Burlington, 1117 S. Central ave.	Etta A. Branson..	Iona M. Shryock
1901	*Fraternal Bankers Reserve Soc'y..	Cedar Rapids, 8d st. & 3d ave.	R. A. Moses.....	R. D. Taylor
1898	*Highland Nobles.....	Waterloo, Ia., Commercial Bldg.	L. C. Rose.....	P. W. Van Metre
1904	*Home Guards of the World.....	Davenport, 4th & Brady sts.	O. L. Ingledue....	Jerry S. Green
1906	*Homesteaders, The (Inc., cash capital \$10,000).....	Des Moines, 74 Mulberry st.	John E. Paul.....	A. H. Corey
1879	*Iowa Legion of Honor.....	Cedar Rapids, Masonic Temple	E. N. Helm.....	J. H. Helm
1874	Iowa Workman (Grand Lodge).....	Waterloo, 224½ E. 7th.	Chas. R. Clark.....	H. B. White
1897	*Modern Brotherhood of America...	Mason City.....	T. B. Hanley.....	E. L. Balz
1906	*Modern National Reserve Ass'n...	Charles City, Blunt and Main sts.	V. A. Young.....	J. E. Lee
1899	*Mystic Toflers.....	Des Moines, Locust and 4th sts.	W. H. Antes.....	J. F. Taake
1908	*Order of R'way Conductors of Am..	Cedar Rapids, 8d st. & 3d ave.	A. B. Garretson..	W. J. Maxwell
1906	Royal Reserve Society.....	Cedar Rapids, 8d st. & 3d ave.	A. W. Cazer.....	L. W. Barkhurst
1879	*Roman Catholic Mutual Protective Society.....	Ft. Madison, 4th and Vine sts.	Rev. B. H. Forkenbrock.....	Peter Kern
1897	*Western Bohemian Fraternal Ass'n	Cedar Rapids, 128 15th av	Frank M. Banta..	Alois Blaha
1899	*Western Bohemian Catholic Union	Spillville.....	L. J. Kudrna.....	J. J. Kovarik
KANSAS.				
1908	Annuity Union.....	Topeka, 531 Kansas av..	J. D. Botkin.....	W. M. Glass
1907	Beneficial Brotherhood of Industrial Societies.....	Topeka.....	W. L. A. Johnson	Geo. F. Gorow
1906	*Degree of Honor.....	Hiawatha.....	J. Weatherly.....	Georgia Notestine
1890	*Fraternal Aid Ass'n.....	Lawrence, Vt. and Henry sts.	H. E. Don Carlos.	T. J. Edmonds
1900	*Home Builders Union.....	Chetopa.....	J. S. Hileman.....	O. St. John
1908	Knights and Ladies of the Orient...	Topeka, 501 Kansas av.	John M. Wright..	Pearl McNeal
1908	Knights & Ladies of Protection...	Topeka, 115 W. 5th st.	J. M. Mason.....	P. C. Thomas
1898	*Knights & Ladies of Security...	Topeka, 701 Kansas av.	W. B. Kirkpatrick	J. M. Wallace
1899	*Knights of the Protected Ark.....	Topeka, 525 Kansas av.	W. S. Hancock.....	S. R. Kutz
1896	*Life and Annuity Ass'n.....	Hiawatha.....	F. M. Pearl.....	W. F. Shale
1906	New Century Life Union.....	Topeka.....	John W. Haughey	L. G. Beal
1896	*Occidental M. B. Ass'n.....	Salina, 7th and Iron sts.	I. M. Yost.....	J. D. Wellington
1881	*Select Knights and Ladies.....	Kansas City, 611 Minn. av	Geo. H. Lamb.....	Ed. H. Wheeler
1897	*Sons and Daughters of Justice...	Minneapolis.....	Geo. C. Lockwood	W. W. Walker
1906	Sons of Herman.....	Marysville.....	Fred Kahlike.....	Gustave Arnold
1896	*Triple Tie Benefit Ass'n.....	Clay Centre, 513 Court st.	A. L. Woodford..	G. M. Stratton

*Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	KANSAS—Con.—Burial Associations.			
1906	Arkansas City Mutual Burial.....	Arkansas City.....	J. W. Stanford.....	E. Kirkpatrick.
1906	Ellis & Martin Cooperative Burial.....	Parsons.....	A. H. Ellis.....	W. H. Martin
1906	Harrison Mutual Burial.....	Pittsburg.....	John P. Curran.....	R. P. Gorrell
1906	Luening Mutual Burial.....	Wellington.....	C. F. Luening.....	O. C. Knowles
1906	National Cooperative Burial.....	Ottawa.....	J. V. Mitchell.....	C. F. Lamb
1906	National Cooperative Burial.....	Arkansas City.....	A. A. Newman.....	T. B. Oldroyd
1906	National Cooperative Burial.....	Galena.....	J. L. Horn.....	Molly Horn
	KENTUCKY.†			
1873	*A. O. U. W. of Kentucky.....	Louisville.....	John W. Baker.....	J. G. Walker
1906	†Home Protectors.....	Madisonville.....	J. R. Sabiston.....	C. O. Osburn
....	*†National Fraternal Union.....	Murray.....	Thomas P. Cook.....	J. B. Hay
	LOUISIANA.			
....	†Mutual Aid and Protective Ass'n..	New Orleans.....		
	MAINE.			
1906	American Royal Circle.....	Augusta.....	Hiram Clark.....	Forrest C. Reed
1901	*A. O. U. W. Grand Lodge.....	Augusta.....	Edwin Stone.....	A. G. Andrews
1887	Maine Central R. R. Relief Ass'n.....	Portland, 228 St. John st.	Elton A. Hall.....	Edwin G. Foster
1874	*Maine State Relief Ass'n.....	Portland, 191 Middle st.	Edw. C. Revnolds.....	Wyer Green
1888	O. F. Graded Mutual Relief Ass'n..	Norway.....	Alfred S. Kimball.....	A. L. F. Pike
	MARYLAND.			
1901	*American Benefit Society.....	Balt., Union Tr. Bldg..	H. C. Shimer.....	C. H. Pardee
1906	*†American Funeral Benefit Ass'n of U. S. of N. A., Inc.....	1409 Myrtle ave., Balti- more, Md.....	Harry F. Brown.....	L. L. Johnson
1906	Family Fraternal and Benef. Soc....	Baltimore, 704 Ensor st.	B. J. Bolding.....	J. O. Stanley
1878	*Heptasopha, Sup. Conclave, Imp. Order of.....	Baltimore, Cathedral & Preston sts.....	M. G. Cohen.....	S. H. Tattersall
1886	*Legion of the Red Cross (of Del.)..	Balt., 1417 Hollins st.....	Henry C. Martin.....	J. B. Triebler
1886	*Shield of Honor.....	Balt., Knick'bocker Bldg.	Joseph L. DeGaut.....	Wm. T. Henry
1906	Mutual Benefit Society.....	Balt., 616 W. Fayette st.	Chas. H. Flower.....	Harvey O. Wilson
1906	United Craftsmen, Supreme Council	Cambridge, Md., 128 High st.....	Thomas A. Smith.....	James Higgins
1899	§Universal League.....	Balt., 228 N. Fremont av	A. F. Johnson.....	Gus. Fredericks
	MASSACHUSETTS.			
1896	*American Benefit Society.....	Boston, 2 Park square.....	Wm. H. Carberry.....	Jas. A. Munkley
1897	American Exp. Emp. Aid Society.....	Boston.....	Rufus C. Marsh.....	Frank L. Pearson
1899	*American Order of Frat. Helpers..	Boston, 120 Tremont.....	Wm. A. Blossom.....	Patrick W. Curry
1879	*Anc. O. of U. W. of Mass.....	Boston, 12 Walnut st.....	James J. Reedy.....	Chas. C. Fearling
1906	Arlington Police Relief Ass'n.....	Arlington.....	T. O. D. Urquhart.....	D. M. Hooley
1888	Boston Firemens Mut. Relief Ass'n..	Boston.....	C. A. Donohoe.....	John A. Mullen
1888	Boston Fruit & Produce Exchange Beneficiary Ass'n.....	Boston.....	Edwin Robinson.....	D. E. Butterfield
1889	Boston Let. Car. Mut. Ben. Ass'n.....	Boston.....	James P. Duffey.....	Chas. H. Norton
1900	Boston Teachers Mut. Ben. Ass'n.....	Boston.....	M. P. White.....	Julia F. Baker
1907	†Alexandria Benefit Ass'n., Inc.....	Chelsea.....		
1907	†Boston 1st Hungarian B. & S. So- ciety, Inc.....			
1894	Brockton Mass. Ben. Ass'n.....	Brockton.....	Edward Parker.....	Geo. E. Bryant
1887	Brookline Firemens Relief Ass'n.....	Brookline.....	Geo. H. Johnson.....	E. F. Proctor
1887	Brookline Police Mut. Aid Ass'n.....	Brookline.....	Allen A. Manley.....	Chas. T. Watterson
1884	Cambridge Police Mutual Aid Ass'n	Cambridge.....	W. H. McMenimen.....	David H. Walsh
1906	Canadian Union, Inc.....	Worcester.....	Louis Provencal.....	Aug'ste Lemay, Jr
1891	Cath. Ass'n., Corp. of the Mem. of..	Lowell.....	Joseph Choquette.....	Henri Daigle
1889	Chelsea Police Relief Ass'n.....	Chelsea.....	David M. Hudson.....	Chas. H. Gooding
1879	Coachmens Benevolent Ass'n.....	Boston.....	J. S. Shepherd.....	M. O'Neill
1906	Degree of Honor of A. O. U. W. of Mass.....	Boston.....	Mary A. Batts.....	Mary Todd
1892	Fall Riv. Firemens Mut. Relief As'n.	Fall River.....	Wm. C. Davol.....	Joseph Bowers, Jr
1879	*Foresters (Mass.) Catholic Order of	Boston, 17 Worcester st	Chas. E. Bonning.....	John J. Leonard
1900	*Golden Star (Incorporated), United Order of the.....	Boston, 27 School st.....	Charles Steere.....	W. G. Kerwin
1881	*Harugari, Order of.....	Boston.....	John M. Graf.....	Carl Gerber
1887	Haverhill Firemans Relief Ass'n.....	Haverhill.....	Geo. E. Dodge.....	Geo. N. Whiting
1907	Haverhill St. Joseph Benefit Society, Lithuanians.....	Haverhill.....		
1906	†Hebrew Beneficial Ass'n.....	Fall River.....		
1907	†Hebrew Helping Hand Ass'n Dom- brovitsa, Inc.....			
1901	Hermann's Benefit Ass'n.....	Boston.....	Richard Scholz.....	Charles Braun
1890	Hibernians Widows Orphan Fund..	Turners Falls.....	John M. Hayes.....	John A. Cratty

* Over one million dollars in force. † Does not report to Department. ‡ Exempt under Section 12, Chapter 119, Revised Laws. § Formerly American Masons.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—Cont.			
1906	Independent Aniak Ass'n, Inc.	Boston		
1906	†Independent Dwinak Society, Inc.	Boston		
1907	†Italian-American Cit. Corporation	Boston		
1906	†Italian Mutual Succor Society of Roxbury, Inc.	Boston	A. P. Delfino	R. Coppola
1907	Italian Society of Progress & A.G.G.	Boston		
1906	†Italian Society of the P. B. of J. C.	Boston		
1906	†Italian Society, Prince of Piedmont	Dedham		
1907	†Joseph Count Relief Ass'n, Inc.			
1906	†Judson L. Thomson Mfg. Co. Relief Ass'n	Waltham		
1906	†Knights of St. Michael, Inc.	Adams		
1908	Knights of S. Stanislaus	Chicopee	J. Kozeniwaki	John Gayda
1878	Lawrence F. Dept., Mut. Relief Ass'n of the	Lawrence	C. G. Rutter	E. L. Merrick
1908	Lawrence Perchers Relief Ass'n	Lawrence	James W. Riley	L. Sykes
1889	Lawrence Police Relief Ass'n	Lawrence	Wal. A. Chandler	W. G. Spranger
1901	Lawrence Wool-Sorters Benefit As- sociation (Inc.)	Lawrence	Arthur Cooper	James Pringle
1906	†Leopold Morse & Co., M. B. Ass'n	Boston		
1889	Lowell Firemans Fund Ass'n	Lowell	Edw. L. Hosmer	A. F. Prescott
1889	Lowell Police Relief Ass'n	Lowell	Redmond Welch	Hugh Downey
1896	Loyal Knights & Ladies	Boston, 177 School st.	Daniel H. Smith	Geo. A. Howe
1886	Lynn Fire Departm't. Relief Ass'n	Lynn	Amos Holbrook	B. Frank Moody
1876	Masonic Mutual Relief Ass'n of Central Mass.	Worcester	Josiah Pickett	F. A. Beane
1898	Mass. Portuguese Ben. Society	Boston	F. C. Vasconcelas	J. R. Carvalho
1878	Methodists Min. Relief Ass'n	Melrose	John Galbraith	F. K. Stratton
1886	Monte Pio Luso Americano Corp.	New Bedford	Anton. M. Tuxeira	J. B. Machado
1906	†Mutual Aid and Benefit Society of Apicesi	Boston		
1907	†Mutual Benefit Corporation of King Solomon	Chelsea		
1907	Nesvish Benevolent Ass'n, Inc.	Boston		
1896	New Bedford Firemens M. A. Soc'y	New Bedford	R. Woodfenden	Joseph C. Forbes
1900	New Bedford Police Ass'n	New Bedford	Smith Sharples	T. J. Taft
1887	*New England Order of Protec.	Boston, 15 Ashburton pl	Harry Manser	Daniel M. Frye
1907	Newton Police Benefit Ass'n, Inc.	Newton		
1888	*N. Y., N. H. & H. R. R. Ben. Ass'n	Boston	Frank A. Tilton	G. E. Stanford
1900	Odd Fellows Ben. Corp. of So. Mass.	New Bedford	Henry S. Chase	E. A. Jenkins
1892	Odd Fellows Death Benefit Ass'n	Brockton	William E. Patch	F. S. Merrill
1877	Odd Fellows Mutual Relief Ass'n of Worcester County	Worcester	B. A. Maynard	Forbes B. Fay
1891	Odd Ladies Relief Fund Ass'n	Boston	T. G. Higgins	M. F. Hill
1889	*Order of Scottish Clans (Missouri)	Boston, 184 Summer st.	John Hull	Peter Kerr
1879	*Pilgrim Fathers, Un. Order	Lawrence, 202 Essex st.	Edwin O. Foster	Nathan Crary
1908	*Portuguese Ben. Ass'n of S. Michael Arch.	Fall River	M. P. dos Reis	C. M. Furtado
1899	Portuguese Frat. of U. S. of A.	Somerville	M. H. Vieira	F. A. Brum
1906	†Queen Elena M. B. Soc. (Inc.)	Worcester		
1877	*Royal Arcanum	Boston, 407 Shawmut av	Robt. Van Sands	Alfred T. Turner
1899	Royal Michaelense Autonomic Bene- ficent Ass'n	Cambridge	A. J. Cordeiro	Anthony George
1896	Salem Police Relief Ass'n	Salem	Jesse A. Field	George H. Blinn
1907	Sicilian Fraternity of Mutual Succor	Boston		
1906	†Society of Mutual Succor, St. Vin- cent Ferreri of Gesualdi, Inc.	Boston		
1906	†Society of the Great Roman, John of Poland, Inc.	Lawrence		
1907	Society of Mutual Succor, St. Mary of L. of R., Inc.	Lawrence		
1906	†Sokolka Benefit Ass'n (Inc.)	Boston		
1890	Somerville Firemens Relief	Somerville	Edward W. Ring	John E. Hill
1882	Somerville Police Relief Ass'n	Somerville	Robert R. Perry	Eugene A. Carter
1906	†Southern Italians M. B. & Pol. Soc.	Worcester		
1882	Southern Mass. Masonic Mutual Relief Ass'n	Taunton	George H. Rhodes	Geo. F. Pratt

* Over one million dollars in force.

a Formerly Old Colony Benevolent Association.

† Exempt under Section 11, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
MASSACHUSETTS—Cont.				
1898	Springfield Police Relief Ass'n.....	Springfield.....	E. Rosenberg.....	M. R. Donovan
1906	†St. Angelo All 'Esca Soc.M.R. (Inc.)	Boston.....	John D. Roze.....	A. T. Nunes
1891	St. Antonio, Society of.....	Taunton.....	A. Paulukonis.....	P. A. Vashinkas
1896	St. Casimir, Society of.....	Worcester.....	L. Radula.....	Jos. Skonieczny
1897	St. Francis Ben. Ass'n.....	Worcester.....		
1905	†St. George Lithuanian Society.....	Boston.....	A. Lemay.....	T. T. Tremblay
1877	St. Jean Baptiste M. B. Society.....	Worcester.....	Joseph Beaudreau	F. R. Moineau
1893	St. Jean Bap. Society.....	Marlborough.....	Edmond Vaduaia	Robert Tousaint
1894	St. Jean Baptiste Society.....	North Adams.....	N. Levesque.....	A. Gagnon
1897	St. John Bap. M. B. Ass'n of Salem.	Salem.....		
1891	St. John Baptist Society.....	Webster.....	Hubert Authier.....	Albert Remie
1899	St. John the Baptist Benev. Soc'y....	Lowell.....	H. Dozois.....	W. Bouthilllette
1891	St. John Baptist National Benevolent Union.....	Haverhill.....	A. Gauran.....	L. N. Berube
1907	St. Joseph Lithuanian Benefit Society of Lowell, Inc.	Lowell.....		
1897	St. Joseph's Mutual Benefit Ass'n ..	Salem.....	Eugene Normand	J. Pelletier
1906	*St. Joseph Polish Society, Tadueasz Kosciasko, Inc.	Gardner.....		
1902	St. Joseph Polish Society, Inc.	Thorndike.....	F. Salamon.....	Leon Sztala
1907	St. Mary of Consolation of P. M. R. & B. Inc.	Boston.....		
1892	†St. Michael the Arc. Society of.....	Boston.....	M. Calata.....	G. Dell 'Isola
1907	†St. Theodore M. of S. M.	Boston.....		
1908	Teachers Annuity Guild.....	Somerville.....	G. A. Southworth	G. M. Wadsworth
1906	†Travelling Mens Relief Ass'n of New England, Inc.	Boston.....		
1907	†Trinmont Relief Ass'n., Inc.	Boston.....		
1898	* Union Fraternal League.....	Boston, 186 Summer st.	John Merrill.....	Jas. F. Reynolds
1902	Union St. Joseph.....	Lowell.....	J. J. Cinqmars.....	A. J. Lemire
1899	†Union St. Joseph.....	Northampton.....	R.B.A.Dominique	S. Gosselin
1904	United Hebrews of America.....	Boston.....	I. L. Polock.....	S. Goldman
1907	†United Shoe Mach'y M.R. Ass'n, Inc.	Beverly.....		
1906	†Victor Emmanuel III. M. R. Sicilian Society (Inc.).....	Lawrence.....		
1888	Wenham Mut. Ben. Ass'n.....	Wenham.....	O. D. Brewer.....	J. B. Brown
1899	Winchester Firemens Relief Ass'n ..	Winchester.....	Irving L. Symmes	U. S. G. Sanborn
1898	Winchester Mutual Benefit Ass'n ..	Winchester.....	Geo. S. Littlefield	John G. Hovey
1878	Worcester Firemens Relief Ass'n ..	Worcester.....	J. E. Kennington.	Geo. S. Coleman
1899	Worcester Police Relief Association	Worcester.....	Walter N. Draham	P. O'Day
1898	* Workmen's Benefit Ass'n ..	Boston, 18 Tremont st..	Ward M. Tenney.	W. S. Haliburton
MICHIGAN.				
1891	* Amaranth, Order of the General Assembly.....	Detroit, 942 Moran st..	John A. Stenger.....	Peter J. Jenp
1902	American Equity Association	Owosso, Haarer Bldg.	W. L. Parker.....	W.F.Cunningham
1896	* Deg. of Honor A. O. U. W.	Detroit, 943 12th st..	Mary M. Baxter.....	Mary A. Pratt
1896	*Eastern Star,Benev.Fund of Amer.	Detroit, 29 W Elizab'th st	R. H. Blaisdell.....	Mollie E. Crowe
1904	Federal Assembly, House of Washington.....	Pontiac.....	Milton D. Bryce.....	Chas. S. Eastman
1906	Fraternal Neighbors.....	Grand Rapids.....		
1896	German Order of Harugari.....	Detroit, 89 Gresel ave..	John Mayer.....	Carl Bauer
1894	* Gleaners, Ancient Order of.....	Caro.....	Ara Collins.....	G. H. Stocum
1901	* Gold Reserve Life Ass'n ..	Mt. Pleasant.....	Michael E. Kane.....	Chas.W.Campbell
1899	* Ideal Reserve Association.....	Detroit, Majestic Bldg.	A. O. Wheeler.....	E. B. Newcomb
1899	* International Congress.....	Dowagiac.....	Francis A. Kulp.....	James Austin
1895	* Knights of the Loyal Guard.....	Flint, 112 Saginaw st..	Edwin O. Wood.....	F. H. Rankin
1898	* Knights of the Maccabees of the World.....	Port Huron, Maccabee Temple.....	D. P. Markey.....	L. E. Sialer
1881	* Knights of the Modern Maccabees.	Port Huron, Maccabee Temple.....	N. S. Boynton.....	A. M. Slay
1906	Ladies of the Amaranth (General Chapter).....	Detroit, 290 Russell st..	Sarah J. Lyons.....	Emma Herbs.
1893	* Ladies of the Maccabees of the World.....	Port Huron, Maccabee Temple.....	L. M. Hollister.....	Bina M. West
1899	* Ladies of the Modern Maccabees (Great Hive).....	Ann Arbor, 201 East Huron st..	Frances E. Burns.....	Emma E. Bower
1906	†Modern Circle.....	Grand Rapids, Michigan Trust Bldg.	I. F. Murphy.....	M. E. Whitney
1904	*Modern Romans.....	Manistee, 297 1/2 River st.	A. V. McAlvay.....	D. E. Cole

* Over one million dollars in force. † Does not report to Department. ‡ Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MICHIGAN—Cont.			
1905	Mutual Benefit Ass'n of Branch Co.	Bronson	C. B. Whitaker....	R. D. Strang
1897	* New Era Association	Grand Rapids, 29 Foun- tain st.	Cyrus E. Perkins.	A. M. Webster
1897	* Prudent Patricians of Pompeii....	Saginaw, 406 Genesee av	Wm. S. Linton ...	David Swinton
1896	* Schiller Bund	Detroit, 760 Superior st.	John Esau	Wm. Haasl
1907	Security Protective Ass'n	Detroit		
1905	Slavonic Croation Union	Calumet	J. J. Plantz	John Agnich
1900	Swedish United Sons of America	Calumet	A. Rydahl	John Nastrom
1898	* Union of the French Canadian Soc. of U. S.	Escanaba, Elmore st....	Henri Routhier...	E. M. St. Jacques
1903	§ United Spartans of America	Crapo Bldg., Bay City..	A. H. Gansser....	A. R. Ballamy
	MINNESOTA.			
1885	* A. O. H. Life Insurance Fund	M'apolis, 320 Temple Ct.	T. J. Doyle	John Mahoney
1877	* A. O. U. W. of Minnesota	St. Paul, Scandinavian Bk. Bldg.	M. C. Tift	Chas. E. Larson
1891	Asteca, Ancient Order of	Owatonna	F. M. Smersah...	J. Newsalt
1908	Bohemian Slavonian Workmen	St. Paul, 542 W. 7th st.	Vaclav Tyra	F. Kreh
1891	* Catholic Workmen	Leaneur Center	J. M. Jirousek...	Frank Mondry
1908	Daughters of Norway	Minneapolis, 1416 Madl- son st.	Lena Schulberg..	Lars Haug
1900	Faithful Catholic Shepherd	St. Paul, 1136 Rice st..	George Sailer....	John Lichtscheidl.
1908	* Ladies Auxilliary, A. O. H. Life In- surance Fund	Stillwater	Mary B. Daley ...	M. A. Grady
1907	* Modern Samaritans	Duluth, Lonsdale	John Christie...	W. A. Hicken
1907	Order of the West	Stillwater	C. A. Lammers...	G. H. Kranz
1895	* Sons of Norway	Minneapolis, 4851 Emer- son ave., N.	John C. Huseby..	Karl S. Kreidt
1901	* South Slavonic Catholic Union	Ely	Frank McDosh...	Geo. L. Brozich
1909	Washington League of Knights and Ladies	Minneapolis, Syndicate Arcade	C. C. Collins	W. C. Scott
	MISSISSIPPI.			
	(White Organizations.)			
	Benevolent Knights of America	Meridian		
1908	Farmers Brotherhood of America	Vazoo City	S. S. Griffin	N. A. Mott
1908	Home Protective Society	Hazlehurst	W. W. Pitts	J. T. Pitts
	(Colored Organizations.)			
	Benevolent Ass'n of Mississippi	Jonestown		
	Benevolent Industrial Association of Alabama	Vicksburg		
	* Colored Knights of Pythias	Vicksburg		
	Colored Woodmen of Alabama	Vicksburg		
	Earnest Workers Laborers Union	Vazoo City		
	Eastern Star Benefit Association	Columbus		
1906	Financial Union	Sardis		
	Grand Court of Calanthe	Edwards		
1906	Grand United Benevolent Order	Crystal Springs		
	Independent Order Sons and Daughters of Charity	Water Valley		
	Independent Order Sons and Daughters of Jacob of America (Mississippi Grand Lodge)	Jackson		
	Independent Sons and Daughters of Charity, U. S. A.	Natchez		
	Industrial Mutual Relief Ass'n	Brookhaven		
	Knights of Canaan (Supreme Lodge)	Vicksburg		
	* Knights and Daughters of Tabor of Mound Bayou	Greenville		
	* Knights and Knights and Ladies of Honor of the World (Supreme Lodge)	Vicksburg		
	Knights and Ladies of the Temple of America	Greenville		
	Lone Star of Race Pride	Greenville		
	* Masonic Benevolent Association of M. W. Stringer Grand Lodge A. F. & A. M.	Edwards		
1906	Mississippi Benevolent Mutual Aid	Hattiesburg		
1906	Mississippi Benevolent Society	Lexington		
1904	Mutual Benefit Association United Brothers of Friendship and Sisters of the Mysterious Ten	Batesville	B. D. Peoples....	C. L. Alston

* Over one million dollars in force. § Formerly Modern Archers of America.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MISSISSIPPI—Cont.			
....	*Odd Fellows Benefit Association, G. U. O. of O. F.	Holly Springs.....	.....	.....
....	State Golden Rule Societies.....	Vicksburg.....	.....	.....
....	United Brothers and * Sisters of Benevolence of America (Grand Lodge).....	Edwards.....	.....	.....
....	United Reformers.....	Vicksburg.....	.....	.....
....	United Woodmen Benefit Associa- tion.....	Holly Springs.....	.....	.....
....	Universal Brotherhood (Supreme Commandery).....	Natchez.....	.....	.....
1906	Woodmen of the Union of Natchez.	Greenville.....	.....	.....
	MISSOURI.			
1878	* A. O. U. W. of Missouri.....	St. Louis, Benoist Bldg.	H. L. Jost.....	Henry W. Meyer
1906	American Fraternal Conclave.....	Mexico.....	J. E. Seltz.....	C. H. Drake
1854	*Bohemian Slavonian Benevolent Society of U. S. A.....	St. Louis, 1705 Allen av.	A. J. Cejka.....	J. V. Lunak
1896	Boone Co. Mutual Aid Society.....	Rucker.....	J. W. Schooling..	J. H. White
1877	* Catholic Knights of America.....	St. Louis, Mercantile Bldg.....	Felix Gaudin.....	Anthony Matre
1908	Central Frat. Life & Accident Ass'n	Kansas City.....	D. M. Colbern....	W. J. McPherson
1890	Christian Benevolent Ass'n.....	Troy.....	W. B. Allen.....	Joseph B. Allen
1908	*Degree of Honor, A. O. U. W., Grand Lodge.....	Warrensburg.....	Mrs. A. Morgan ..	.....
1891	Farmers and Laborers Mut. Prot....	Rockport.....	J. A. Kinerim.....	.....
1885	German Mutual Benev. Aid Ass'n..	Cottleville.....	J. W. Miller.....	D. H. Baltzer
1891	Globe Lodge Farmers & Laborers Mutual Protection.....	Rockport.....	J. A. Kinerim.....	Henry F. Stapel
1907	Guarantee Benefit Ass'n.....	Kansas City.....	R. V. Glenn.....	C. J. Miller
1904	Home Protective Ass'n.....	Hannibal.....	C. R. McDowell.....	.....
1901	Howard County Mutual Aid and Beneficiary Society.....	Higbee.....	E. S. St. Clair.....	A. W. Hill.....
1898	Industrial Benefit Association.....	St. Louis, Jefferson and Franklin aves.....	E. G. Rankin.....	E. A. Rice
1881	* Knights of Father Mathew.....	St. Louis, 1808 Locust st.	Jeremiah Sheehan	Thos. S. Bowderna
1878	* Knights of Honor, Sup. Lodge.....	St. Louis, 816 Olive st..	L. E. Bentley.....	F. B. Sliger (Act.)
1898	* Knights of Pythias of Missouri.....	St. Louis, 8187 Pine st..	A. W. Lloyd.....	C. K. Robinson
1879	* Legion of Honor, Sup. Council.....	St. Louis, Fullerton Bldg	Otto F. Oberbeek	James M. Smith
1906	National Union of Kansas City.....	Kansas City, Hall Bldg	Leonard Allen.....	.....
1907	National America League.....	St. Louis, Mo.....	F. L. Woods.....	J. M. Bennett
1908	* National Annuity Association.....	Kansas City, 706 Main st	Geo. L. Berry.....	M. S. G. Hughes
1898	* Progressive Order of the West.....	St. Louis, 11th st. & Franklin av.....	B. Frank.....	G. Cytron
1897	* Royal Fraternal Union.....	St. Louis, Mo., Trust Bldg	F. R. Pickrell.....	P. F. Hellmuth
1890	Universal Friends of America.....	St. Louis, 1833 S. B'way	Chas. A. Bohn.....	.....
1894	* Western Funeral Benefit Ass'n	St. Louis, Equitable Bldg	L. C. Hehl.....	C. G. Haizlip
1906	Western Union Relief Association..	St. Louis, 2446 Lawton av	C. K. Robinson.....	C. M. Powell
	NEBRASKA.			
1896	* American Order of Protection.....	Lincoln, F. & M. Bldg.	T. N. Bennett.....	Ortha C. Bell
1896	* A. O. U. W. of Nebraska.....	Grand Isl'nd, 226 W. 2d st	A. M. Walling.....	S. R. Barton
1881	* Danish Brotherhood of America.....	Omaha, Rainge Bldg....	H. H. Vogt.....	J. Michaelson
1907	* Degree of Honor, A. O. U. W. Knights of the Mystic Circle.....	Plattsmouth.....	Mary A. Latky.....	Teresa Hemple
1892	* Loyal Mystic Legion of America...	Hastings.....	James T. Ogden.....	Geo. O. Churchill
1900	* Royal Achates.....	Omaha, 1611 1/2 Dodge st.	L. G. Baright.....	E. L. Grinnell
1896	* Royal Highlanders.....	Aurora, Highlander Bldg	Wm. E. Sharp.....	F. J. Sharp
1896	* Sons of Hermann.....	Columbus.....	John Mattes.....	J. H. Johnnes
1905	Western Bees.....	Grand Island.....	R. O. Adams.....	C. H. Boehl
1895	* Woodmen Circle.....	Omaha, W. O. W. Bldg.	E. B. Manchester.	Anna McDonagh
1891	* Woodmen of the World (Sovereign Jurisdiction).....	Omaha, W. O. W. Bldg.	Joseph C. Root....	John T. Yates
	NEW HAMPSHIRE.			
1897	* Ass'n Canado Americaine.....	Manchester, 1006 Elm st	T. G. Biron.....	C. Morin
1885	* Chrs'n Burden Be'r's Ass'n.....	Manchester, 886 Elm st.	C. H. Crossett.....	L. N. Olmstead
1900	L'Union Canadienne.....	Manchester.....	H. Desrosiers.....	F. X. Gagne

* Over one million dollars in force.

* All insurance matters transacted in Chicago.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
NEW HAMPSHIRE—Cont.				
1879	N. Hampshire Grange L. Ina. Ass'n.	Goffstown.....	H. O. Hadley.....	W. H. Stinson
1898	*Railway Mail Association.....	Portsmouth.....	D. E. Barnes.....	George A. Wood
1871	St. Jean Baptiste Society.....	Manchester.....	H. C. Phaneuf.....	Celestin LeFebvre
NEW JERSEY.				
1892	*A. O. U. W. of New Jersey.....	Camden, Mas. Temple.	Frank W. Reeve..	J. H. Lippincott
1906	Consolidated Mutual Benefit Ass'n. (W. Va.).....	Newark.....	J. C. Conley.....	Geo. B. Keeler
.....	†Knights of the Golden Eagle, Fu- neral Benefit Fund of New Jersey	Trenton, Ribsam Bldg.	.....	A. L. Clark
1889	*Loyal Ass'n, Supreme Council.....	Jersey City, 76 Montgom- ery st.....	Harvey T. Brown	Frank S. Petter
1892	Royal Union Association.....	Trenton.....	J. N. Bates.....	A. P. Schwab
1904	Shield Bearers, Ille Brotherhood (selling agency).....	Rutherford.....	Frederick Dunn..	A. A. Freeman
NEW YORK.				
1890	*Ahawas Israel, Indep. Order.....	N. Y., 190 Bowery.....	Simon Friedman..	Leopold Herman
1895	American Knights of Protection.....	Lindenhurst.....	Fred Torna, Sr...	Charles Hirsch, Jr.
1876	Anc't Order of Foresters of America	Brooklyn, 367 Fulton st.	Wm. A. Hogan.....	E. M. McMurtry
1874	*A. O. U. W. of New York.....	Buffalo, 36 W. Huron st.	J. A. Taggart.....	A. C. Harwick
1878	*Benai Berith, Indep. Order, Grand Lodge No. 1.....	N. Y., 1161 Madison ave.	Chas. Hartman	S. Hamburger
1884	†Bohemian Slavonian Benev. Soc....	New York, 321 E. 73d st.	V. W. Wojcisek...	Antonin Jurka
1887	*Brith Abraham, Indep. Order of U. S. of A.....	New York, 37 7th st....	Max Stern.....	Jacob Schoen
1900	*Brith Abraham, Order of, U. S. Grand Lodge.....	New York, 30 1st st....	Samuel Dorf.....	Leon'd Leisersohn
1881	*Cath. Benev. Leg., Sup. Council.....	Brooklyn, 1190 Fulton st	Rich'd B. Tippet...	John D. Carroll
1879	*Catholic Mut. Ben. Ass'n, Sup. Co.	Hornellsville, 81 Main st	John J. Hynes.....	Joa. Cameron
1893	*Cath. Relief & Benefic. Ass'n.....	Auburn, 141 Genesee st	Thos. H. O'Neill...	Marg't H. Graney
1895	*Cath. Womens Benev. Legion.....	New York, 153 E. 44th st	Annie O'Connor...	Sarah E. Skelly
1901	*Der Bayerische Nat'l Verband von Nord-Amerika.....	Buffalo, 203 Guilford st.	Louis Schick.....	V. Blenklein
1906	Dukes and Dutchesses of Edom.....	Elmira, 164 Lake st....	Geo. H. Roberts...	C. B. Swartwood
1871	Economic Relief Association.....	Buffalo, Morgan Bldg..	W. L. Albee.....	Frank L. Runyon
1903	†Fellowship of Solidarity.....	New York, 399 Bd'w'y...	Wm. A. Fricke...	Chas. W. Jackson
1876	Foresters of Am. Endow. Fund.....	B'klyn, 367-73 Fulton st	John J. O'Grady...	E. M. McMurtry
1871	*Free Sons of Israel Indep. Ord....	N. Y., 21 W. 124th st...	M. Samuel Stern..	Abraham Hafer
1890	*Free Sons of Judah, Indep. Ord....	New York, 78 Second av	Isaac Grossman...	Sigmund Foder
1902	*Golden Seal, Order of the.....	Roxbury.....	C. L. Andrus.....	Arthur F. Bouton
1906	Illicians Auxillary.....	Brooklyn, 230 Halsey st.	Fred P. Dunn.....	D. Golden.....
1906	Imperial Order of Tycoons.....	Syracuse, 216 Dillage Bldg.....	Joa. P. Sweeney...	Rev. I. M. Merlin- jones, D.D.
1898	*Iroquois, Order of the.....	Buffalo, 644 Ellicott sq.	Ernest Wende.....	Walter A. Rice
1877	*Jewelers League of N. Y.....	New York, 12 John st..	Geo. W. Street.....	F. A. Marsellus
1895	K. O. T. M. of N. Y., Great Camp....	Buffalo, 1271 Main st...	J. B. McDonnell...	J. E. Dewey
1883	*Knights of St. John and Malta.....	New York, 56 Pine st...	Joa. G. Burrows..	H. C. Siegmann
1893	*Mutual Ben. Ass'n of Ger. Baptists of N. A.....	Buffalo, 263 High st....	D. B. Stumpf.....	Emil O. Fischer
1886	National Benevolent Legion.....	Schenectady.....	Alfred H. Eaton...	Herman N. Hicks
1900	National Fraternal Society.....	N. Y., 735 Lexington av	J. S. Wilson.....	Bigelow Meeker
1890	*National Protective Legion.....	Waverly, 439 Fulton st..	George A. Scott...	H. C. Lockwood
1883	*National Provident Union.....	B'klyn, 307 Wash'ton st.	David M. Evans...	Frank E. Currier
1907	Order of Saturn.....	Buffalo, 333 Ellicott st..	Wm. F. Kastnig...	F. J. Henry
1903	*Peoples Mutual Life Ins. Ass'n and League.....	Syracuse, Natl. Bk. Bld.	Iram C. Reed.....	W. H. Peck
1903	Polish National Alliance.....	Brooklyn, 47 Grand st..	A. Kwarcianski...	John Rodoinaki
1900	Prosperity, Order of.....	Brooklyn, 1153 Myrtle av	Gregor Riese.....	R. O. Heynisch
1877	*Sons of Benjamin, Indep. Order U. S. Grand Lodge.....	New York, 333 3d ave..	Abh'm Rosenberg	L. B. Franklin
1909	*Switchmens Union of N. A.....	Buffalo, 334-36 Brisbane Bldg.....	Frank T. Hawley	M. R. Welch
1885	Swedish Mutual Aid Society, Skan- dia in New York.....	106 Park Row, N. Y....	G. Nelsenius.....	Elias Johnson
1863	Templars of Liberty of America....	New York, 335 B'way...	Wm. H. C. Russell	John McClurg, Jr.
1905	*Workmens Circle.....	New Y'rk, 34 Rutgers st	Harris Golden.....	J. Weintraub

* Over one million dollars in force. † Does not report to Department. ‡ Maintains legal reserve.
 * No longer writes endowment members. / Changed name to Mutual
 Savings Life Ins. Society, 1906.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
NORTH CAROLINA.				
1904	Afro-American Union Ass'n.....	Salisbury.....		
1899	*A. C. L. Relief Department.....	Wilmington.....	G. G. Thomas, Supt.	N. N. Davis, Asst. Supt.
1903	American Union Benefit.....	Kittrell.....	J. L. Wheeler.....	J. R. Hawkins (G.M.)
1906	Cape Fear Aid and Relief Ass'n.....	Wilmington.....	W. E. Yopf.....	J. E. Wood (G.M.)
----	Endowment Department, D. G. L. No. 7, G. U. O. of O. F.....	Wilson, 623 E. Greene st	W. W. Lawrence.....	S. H. Vick
1896	Farmers Fraternal Life Ass'n.....	Fort Barnwell.....	George Turner.....	J. W. Lane
1906	Freedman's Mutual Benefit Ass'n.....	Henderson.....	J. W. O. Gamit.....	W. L. Brandon
----	Golden Rule Benevolent.....	Greensboro.....		
----	Gr'd L'dge Ind. Order True R'fmers.....	Fayetteville.....		
1906	Grand Lodge, Knights of Pythias of N. C., (Colored).....	Winston.....		
1906	Indep. Order No. 1, Good Samaritans and Daughters of Samaria in N. C. I. O. O. F. (colored).....	Raleigh.....		
----	Independent Order of J. R. Giddens and Jolliffe Union, Inc.....	Wilson.....		
1906	Knights of Gideon Supreme Lodge.....	Wilmington 1105 S. 7th st	V. Lefton.....	C. Moore
----	Knights of Harmony.....	Goldboro, 300 Spruce st New Bern.....	J. A. Joyner.....	J. J. Cook
1906	Living Stream Enterprising Broth'd Masonic Benefit Fund (colored).....	Rocky Mount.....		
----	Mut. Life and Indem'ty Ass'n of N. C. Negro Christian Brotherhood.....	Raleigh.....		
1906	Peoples Independent Order True Reformers.....	High Point.....	S. H. Tomlinson.....	C. S. Welborn
----	Raleigh Union Society.....	Grimesland.....		
1904	Reformed Jr. K. of Gideon, M. A. Soc. Royal Knights of King David.....	Charlotte.....	W. H. Smith.....	F. R. Freeman
1893	Sons and Daughters of Refuge.....	Wyatt.....	C. D. Croom.....	J. G. Barton
1906	Supreme Grand Lodge, Brothers and Sisters Aid Society.....	Goldboro, 219 1/2 Parrish st	John Merrick.....	W. G. Searson
1906	United Church Benevolent Ass'n.....	Washington.....		
1906	Winston Industrial Ass'n.....	Moores Sanctuary.....		
----		Raleigh.....		
----		Winston Salem.....		
NORTH DAKOTA.				
1896	*A. O. U. W. of N. Dak.....	Fargo, R. R. V. Nat'l B'k	Ed. N. Leiby.....	E. J. Moore
1901	*Degree of Honor, A. O. U. W.....	Jamestown.....	Minnie M. Stearns.....	Kate Blewett
OHIO.				
1894	*American Insurance Union.....	Col'mb's, A. I. U. Temple	John J. Lentz.....	Geo. W. Hoglan
1906	Birds of Freedom, The.....	Cincinnati, Lyon Bldg.	Joel L. Leininger.....	Sam B. Cory
1906	Bohemian Roman Catholic Benefi- cial Union for Women.....	Cleveland, 1547 B'way..	Anna Hlavin.....	Josephine Vacha
1902	*Bohemian Slavic R. C. Benev. Union.....	Clevel'd, 811 Dolloff Bldg.	Frank Hlavin.....	C. F. Parysek
1898	*Brotherhood of Railroad Trainmen.....	Clevel'd, Am. Trust Bldg.	P. H. Morrissey.....	A. E. King
1891	*Catholic Knights of Ohio.....	Clevel'd, 815 Rose Bldg.	P. J. Metler.....	C. J. Anthony
1906	*Catholic Ladies of Ohio.....	Clev., The Dunscomb..	Mary M. Tully.....	C. C. Hackl
1896	*Fraternal Censer.....	Cinn., 5th & Race sts..	Ray. L. Dollings..	R. P. Nichols
1899	*Home Guards of America.....	Van Wert, Main and Market sts.....	G. J. Eblen.....	J. W. Evans
1906	Independent Order of Foresters, Central Committee.....	Cleveland, 179 Stark, weather av.....	F. Moldenhauer..	Jacob Hirt
1894	*Locomotive Engineers Mutual Life Accident Insurance Association.....	Cleveland, Society for Savings Building.....	W. E. Fitch.....	W. E. Fitch
1881	*National Union.....	Toledo, Nat. Union Bldg	W. H. Thompson.....	J. W. Myers
1906	*Order of Knights of Joseph.....	Clevel'd, Blackstone Bldg	A. Edlis.....	D. J. Zinner
1898	*Pathfinder, The.....	Clev., Soc. for Sav. Bldg.	Geo. R. McKay.....	E. C. Root
1899	Unabhaengiger Deutscher Order.....	Clevel'd, Union Bk. Bldg.	Arnold Cordes.....	Conrad Krueck, 54 Swiss st, Clevel'd
1898	*United Com. Trav. of Am., Order of.....	Col'bus, 638 N. Park st.	F. A. Sella, Chair- man Exec. Com.	Chas. C. Daniel
1906	*United German Unions.....	Clevel'd, G'dfellow Hall	Louis Sadousky..	L. M. Hergenroether
1906	*Unity of Bohemian Ladies.....	Cleveland, 1405 B'way..	Maria Rokusek.....	Marie Kusta
OKLAHOMA.				
1906	Ancient Knights of Alexandria.....	Watonga, Okla.....	Edward Baker.....	W. O. Woolman
1898	*A. O. U. W. Grand Lodge.....	Guthrie, 108 N. Second st	S. L. Johnson.....	W. R. Welch
1906	Home Fraternity.....	Shawnee.....	M. C. Fleming.....	J. B. Armistead..
----	Modern Woodmen of the World.....	Purcell.....		
1906	Pioneer Mutual Association.....	Oklahoma City.....	U. S. Stone.....	D. W. La Faugh

* Over one million dollars in force. * Also does sickbenefit business.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
OREGON.				
1879	†A. O. U. W. of Oregon	Portland	D. C. Herrin	Newton Clark
1908	†Commonwealth Life Ass'n.	Portland	A. R. Exley	John Allessina
1894	*†United Artisans	Portland, Com'l Bldg.	Harvey S. Hudson	C. L. McKenna
1883	*†Washington Order of	Portland	H. M. Clinton	J. L. Mitchell
1897	*†Women of Woodcraft	Portl'd, 394 Taylor st.	C. C. Van Orsdall	John L. Wright
PENNSYLVANIA.				
1900	*American Catholic Union	Philadelphia, 1435 Arch	John J. Coyle	John O'Keefe
1907	American Fraternal Association.	Honesdale	Chas. A. McCarty	J. G. L. Wasman
1891	*American Life and Annuity Soc'y ..	Pittsb'g, Ferguson Bldg.	W. LaRue Thomas	G. W. G. Snyder
1889	*†A. O. U. W. Supreme Lodge	Meadville	W. M. Narvis	W. M. Sackett
1889	*A. O. U. W. of Penn., Grand Lodge	Pitts., Hamilton Bldg.	James J. Munn	J. M. McNair
1878	*Artisans Order Mutual Protection	Phila., 204 O. F. Temple	E. F. Greathead	Wm. Patton
1899	Association of Equity	Philadelphia	W. H. Zimmerman	J. Quincy Adams
1907	Bankers Protective Life and Benefit	Rochester	W. A. Frick	E. C. Frick
1890	*Brotherhood of America	Phila., 2808 Frank- ford ave.	G. A. Dannenhauer	H. B. Walter
....	†Cambridge Mutual Benefit Ass'n. ..	Cambridge	J. Hollingsworth	R. S. Malson
1898	Commonwealth Prov. Ass'n.	Phila., 764 S. Broad st.	W. D. Reynolds	A. E. Thompson
1894	Continental Beneficial Ass'n.	Phoenixville	Chas. J. Roberts	E. T. Plush
1903	Eureka Foresters	Harrisburg	D. H. Fox	J. A. Brown
1908	Fort Pitt Life Insurance Society	Pittsburg	H. C. Swoyer	E. H. Farman
1885	*Fraternal Mystic Circle, The	Phila., 1918 Arch st.	F. H. Duckwitz	Jesse D. Myers
1905	Fraternity of Home Protectors	Wilkes-Barre	J. M. Coughlin	Louis B. Mathais
1896	Fullerton Beneficial Ass'n.	Fullerton	O. E. Scheirer	J. E. Diefenderfer
1893	*German Beneficial Union	Pittsburg, 432 Sixth av.	Louis Vols	Louis Thumm
1906	Golden League	Galeton, Pa.	W. G. Kline	C. E. Spoor
1885	*Grand Fraternity	Phila., 1414 Arch st.	Fred. Gaston	Wm. E. Gregg
1908	Guild of the East	Coudersport	John F. Stone	F. A. Raymond
1901	Heralds of Liberty, Phila., Pa.	Mint Arc'de, homeoffice, Huntsville, Ala.	T. W. Pratt	Geo. W. Light
1905	Home Protective Ass'n.	Canton, Pa.	S. H. Jewell	H. E. Wheeler
1899	Independent Mutual Aid Ass'n.	Allegheny, 717 Madison ave.	John Bercher	Hy. Oermann
1905	*Independent Order Brith Sholom, Grand Lodge	Phila., 512 S. Fifth st.	Joseph Rosenfeldt	Martin O. Levy
1905	*Independent Order Sons of Jacob.	Phila., 500 S. Fifth st.	A. Weitzensfeld	Joseph Klein
1908	International Protective Association	Wilkesbarre	W. L. Raeder	J. P. Lyman
1899	*Junior American Mechanics Fun- eral Benefit Association, U. S.	Phila., 1001 Chestnut st.	Geo. H. Harris	C. L. Cadwallader
1899	*Junior O. U. A. M. National Council, Beneficiary Degree	Pittsburg, Wabash Bldg	H. C. Schaertzer	Stephen Collins
1901	*Junior O. U. A. M. National Coun- cil, Funeral Benefit Department ..	Pittsburg	W. L. S. Gilcreast	Stephen Collins
1897	Keystone Benefit Society	Warren	Geo. T. Lawrence	T. O. Hasen
1905	*Keystone Guard	Athens	J. W. Beaman	G. F. Stanton
1904	Kinsmens Mystic Senate	Pittsburg, 6809 Broad st. E. E.	J. C. Van Orsdall	John G. Harris
1901	Knights and Ladies of the Red Cross Life, Sick and Accident Ass'n.	Erie	A. A. Freeman	Lester J. Zuck
1902	Knights and Ladies of the Red Cross	Pittsburg, Park Bldg.	Simon Whitestone	Galen Groff
1890	*Ladies Catholic Benevolent Ass'n.	Erie, 443 West 11th st.	Mrs. E. B. McGowan	Mrs. J. A. Royer
1908	*Modern Protective Ass'n.	Sayre, Lockhart st., W.	Wm. Cross	L. W. Dorsett
1905	Mutual Benefit Ass'n of America	Phila., Drexel Bldg.	Clawson Bachman	Fred A. Kinney
1884	*Nat'l Croatian Soc'y U. S. A.	Allegheny City	Frank Zotti	Josip Marohni
1907	National Fraternal League	Bradford	C. D. Dorn	J. B. Doolittle
1907	National Home Guard	Warren	E. H. Beshlin	S. C. Hall
1905	*National Mutual Relief Ass'n.	Troy, Pa.	H. B. Avery	W. D. Morse
1905	*National Protective Ass'n.	Williamsport	A. L. Scholl	C. J. Dun
1904	Order of Independent Americans Penn State Council	Philadelphia	H. H. Markus	Wm. A. Pike
1905	Order of the Golden League	Galeton, Pa.	W. G. Kline	Chas. E. Spoor
1908	*Order of Unity	Pittsburg, Murtland Bldg.	Wm. T. Marshall	Chas. H. Coons
1900	Penna. Catholic Beneficial League.	Columbia, 289 S. 4th st.	D. F. Magee	G. J. Kaufhold
1905	†Peoples Permanent Relief Ass'n.	Reading	Geo. W. Kline	I. W. Schmeltzer
1904	Progressive Americans	Sharon, 300 State st.	A. C. McLean	Walter S. Palmer
1888	*Protected Home Circle	Scranton, Pa.	J. C. Hoover	A. J. Pugh
1905	Provident Home	Pittsburg, 248 4th st.	Chas. I. Link	W. F. Lander
1908	*Puritans, Ind. Order of			

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
PENNSYLVANIA—Continued.				
1886	Red Cross Protective Society.....	Reading, Colonial Trust Building.....	N. W. Rathensies.	R. L. Potter
1887	†Republic Benefit Ass'n of U. S.	Philad'phia, 119 S. 4th st.	Frank E. Glover..	A. V. Peterson
1884	Scandinavian Brotherhood of Amer.	Bradford.....	Alex Ericson.....	J. O. Sonbergh
1898	Sons of Veterans, U. S. of A. Death Benefit Ass'n.....	Phila., 1497 N. 24th st.....	Wm. Tretbar.....	Wm. R. McGirr
1890	* Sparta, Order of.....	Phila., 114 N. Broad.....	G. H. Stuart, Jr....	Robert A. Welsh
1905	Union Protective Ass'n.....	Beavertown.....	J. I. Woodruff.....	W. F. Dagie
1898	United Amer. Mech. Fun. Aid of Pa.	Philadelphia.....	James Reed, Jr....	Abram C. Saybolt
	†United Benefit Ass'n.....	Phila., Drexel Bldg.....	J. Wilbur Parrott..	Frank M. Kolb
1907	United Protective Ass'n.....	Sayre, Pa., Laws Bldg..	R. A. Mercur.....	H. S. Winlack
1907	Wage Earners, The.....	Punxsutawney.....	J. G. Wingert.....	John H. Fink
1908	Washington Life & Annuity Society	Pittsburg, Union Nat'l Bank Building.....	Robt. C. Johnston..	C. M. Cook
1878	*Western Penn. Odd Fel. Rel. Ass'n.	Titusville.....	C. H. Ley.....	C. S. Sherwood
RHODE ISLAND.				
1900	†*L'Union St. Jean Bapt'd Amerique.	Woonsocket, 288 Main st	Felix Gatineau....	J. Ad. Caron
SOUTH CAROLINA.				
----	African Protective League.....	Charleston.....	-----	-----
----	Afro-American Mutual.....	Rock Hill.....	-----	-----
----	Bankers Health and Life.....	Aiken.....	-----	-----
----	Barnwell & Bamberg Benefit & Relief Ass'n.....	Barnwell.....	-----	-----
----	Benevolent and Endowment Ass'n.	Columbia.....	-----	-----
----	Bradley Burial and Aid Ass'n.....	Bradley.....	-----	-----
----	Burial League.....	Columbia.....	-----	-----
----	Carolina Mutual Benefit Ins. Co.....	Gaffney.....	-----	-----
----	Eureka Benevolent Ins. Co.....	Greenville.....	-----	-----
----	Grand United Order Odd Fellows.....	Columbia.....	-----	-----
----	Home Mutual Life Ass'n.....	Blahopville.....	-----	-----
----	Immediate Benefit Mutual Ass'n.....	Charleston.....	-----	-----
----	Industrial Immediate Relief Ass'n.	Greenville.....	-----	-----
----	Industrial Mutual Relief Ass'n.....	Kershaw.....	-----	-----
----	Independent Order of G. S. & D. S.	Columbia.....	-----	-----
----	Laborers Immediate Relief Ass'n.....	Greenville.....	-----	-----
----	Metropolitan Mutual Benefit Ass'n.	Charleston.....	-----	-----
----	Mutual Benefit Ass'n.....	Spartanburg.....	-----	-----
----	Mutual Benevolent Ass'n.....	Chesterfield.....	-----	-----
----	Mutual Benefit & Benevolent Ass'n.	Beaufort.....	-----	-----
----	Mutual Relief & Benevolent Ass'n.	Columbia.....	-----	-----
----	New Century Benevolent Ins. Co....	Greenwood.....	-----	-----
----	Palmetto Mutual Benevolent Ass'n.	Anderson.....	-----	-----
----	Peoples Aid & Benevolent Ass'n.....	Beaufort.....	-----	-----
----	Peoples Mutual Life.....	Columbia.....	-----	-----
----	Security Life and Health.....	Anderson.....	-----	-----
----	South Carolina Mutual Ben. Ass'n.	Orangeburg.....	-----	-----
----	Southern Life Ins. Co.....	Georgetown.....	-----	-----
----	Standard Mutual Benefit Ass'n.....	Charleston.....	-----	-----
----	U. S. Industrial Life Ins. Co.....	Charleston.....	-----	-----
SOUTH DAKOTA.				
1889	* A. O. U. W. of South Dakota.....	Aberdeen.....	F. B. Smith.....	J. D. Lavin
1908	Bankers Club.....	Pierre.....	W. E. Hatley.....	J. C. Hatley
1903	*Degree of Honor, A. O. U. W.....	Verdon.....	-----	K. S. Holmes
	*Home Guardians, Order of.....	Canton.....	O. S. Gifford.....	L. D. Milne
TENNESSEE.				
1894	Endowment Ass'n Ancient Free and Accepted Masons of Tenn. (Col'd)	Columbia.....	J. A. Henry.....	J. H. Kelly
1906	Endowment Dept. Grand United Order of Odd Fellows (Colored)...	Pulaski.....	W. S. Thompson..	T. P. Turner
1876	*Golden Cross, United Order of the Kts. and Daughters of Tabor (Col'd)	Knoxville, Empire Bldg	J. R. Burlingame	W. R. Cooper
1900		Memphis.....	D. J. Mitchell.....	J. B. Willis
1908	*Knights of Pythias, Endowment Bureau (Colored).....	Nashville.....	W. F. Reynolds..	W. L. Canaler
1898	Sailors.....	Nashville, 307 6th av., N	J. P. Sherry.....	Curtis B. Haley
1891	* U. S. Letter Carriers M. B. Ass'n..	Nashville, 1207 7th av.....	Chria Loughheed..	Wilmot Dunn, and Treas

* Over one million dollars in force. † Does not report to Department. ‡ This list comprises assessment, life and fraternal orders not separately classified by the Insurance Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
TEXAS.				
1908	Alpha Tau Mutual Benefit Order.....	Cameron	M. J. Moore.....	T. E. Stafford
1908	Alvarado Benefit Society	Alvarado	B. N. Sansom	
1908	American Knights of Liberty.....	Rosebud	R. B. Orum	
1900	*A. O. U. W. of Texas	Dallas	W. M. Norris	Will A. Hassell
1908	Beaumont Ideal Mutual Burial Ass'n	Belton	J. R. Jacobs	
1908	Belton Mutual Burial Ass'n	Belton	J. D. Robinson	
1901	Benevolent Knights of America.....	Meridian (Miss.)	E. H. McArthur	
1889	Bohemian Roman Catholic Union.....	Moraven	F. A. Parma	B. Kallus
1908	Bosque Aid Society	Clifton	J. M. Brooks	
1908	Citizens Guarantee Mutual Life.....	San Antonio	Ben. White	
1908	Citizen's Mutual Aid Ass'n	Henrietta	J. H. Ferris	R. W. Watkins
1908	Citizens Mutual Ass'n	Cooper	O. B. Briggs	
1908	Colored Woodmen of the World	Dallas	J. H. Polk	J. E. Albright
1908	Comfort Mutual Aid Ass'n	Comfort	W. Fellbaum	
1904	Cooke County Mutual Ass'n	Gainsville	W. C. Nichols	J. H. Theisen
1908	Empire Mutual Benefit Ass'n	Dallas	J. M. McClelland	
1898	Endowment Colored Knights of Pythias	Waco	W. S. Willis	
1908	Family Hearth Society of America	Yoakum	J. W. Cook	
1894	Fayette Co. M. B. Ass'n	La Grange	H. Ehlers	
1898	Friend-In-Need Society of Austin	Austin	A. M. Maddox	G. A. Wheatley
1908	Gate City Mutual Burial Ass'n	Denison	J. H. Sampson	W. H. Halton
1908	Golden Rule Society	Lampasas	F. B. McGoury	
1908	Guadalupe Burial Ass'n	Seguin	James Ball	
1908	Helping Hand Society	Waco	S. Perry	
1908	Home Circle Society	Waco	J. P. Woolsey	R. J. Parsons
1908	Home Mutual Society	Meridian	W. F. Schenck	
1904	Home Protective Ass'n	Rodgers	C. W. Taylor	Frank Leahy
1908	Home Protective Society	Snyder	M. E. Rooser	
1908	Home Relief Association	Greenville	R. K. McAdams	
1908	Houston Mutual Burial Ass'n	Houston	J. L. McCarty	
1897	Ind. American Knights of Liberty	San Antonio	J. S. Cameron	
1908	Ind. Order Moreland Brothers	Houston	L. A. Bolden	
1888	Knights and Daughters of Tabors	Dallas	S. S. Reid	
1898	*Knights and Knights and Ladies of the World	Waxahachie	J. W. Rankin	
1908	Lone Star Benefit Ass'n	Galveston	W. J. Smith	
1898	*Modern Order of Praetorians	Dallas, 248 Main st.	C. B. Gardner	Geo. G. Taylor
1908	Mutual Life and Accident Ass'n	Fort Worth	H. V. Couch	J. W. Mastin
1908	Mutual Relief Ass'n of Coryell Co	Gatesville	R. L. Suggs	M. E. Hindman
1908	National Burial Ass'n of America	Austin	Geo. W. Patterson	H. B. Fry
1908	Neighbors Aid Ass'n	Bastrop	C. A. Grimes	
1904	Neighbors Burial Ass'n	San Marcus	A. B. Rogers	
1908	Odd Fellows, Tex. Grand United O.	Denison	J. H. Riddle	D. W. Walton
1888	Pilgrims, Ancient Order of	Houston		J. D. Ryan
1908	Peoples Life Ins. Ass'n	Galveston	S. L. McCarty	
1898	Royal Knights of Sceptre and Ladies Home and Palace	Dallas	Fannie Bowles	
1899	San Antonio Mutual Aid Fund	San Antonio	M. Rosay	
1897	Select Knights of Texas	Austin	Henry Orsay	
1908	Select Pilgrims	Austin	M. B. Moreland	S. N. S. Moreland
1897	*Slovanska Podporicyi Jednota	Fayetteville	Jos. Dusek	R. Kubena
1904	Son and Daughters of Progression	Galveston	L. Kerr	
1890	*Sons of Hermann	San Antonio, 105 Victoria st.	Fred Hofheinz	John Bauer
1901	Southern Music Teachers Mutual Benefit Association	Wortham	G. F. Anderson	J. D. Hurst
1908	Southwestern Mutual Benefit Ass'n	Houston	J. L. McCarty	L. T. Lane, Agent
1908	Texas Funeral Ass'n	San Marcos	C. L. Cheatham	W. W. Johns
1908	Texas Ministers and Christians Fraternal Ass'n	Waco		M. L. Davis
1908	Texas Mutual Benefit Life	Denton	W. D. Birdsong	
1898	*United Ben. Ass'n	Fort Worth, 7th and Houston sts.	W. E. Taylor	J. A. Conner
1888	United Brothers of Friendship, etc.	Victoria	M. R. Perry	
1890	United Friendship Order of the Silver Fleece and Leaf	Waco	J. M. Miller	H. A. Carr
.....	United Order Brothers and Sisters of Love and Charity	Marshall	W. J. Henry	
1908	United States Mutual Benefit Ass'n	Austin	H. L. Livingston	

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DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
TEXAS—Continued.				
1904	Universal Royal Family	Dallas	R. S. Jenkins	
1905	Walker County Mut. Benefit Society	Huntsville	C. F. McIntyre	E. T. Josey
1904	Wise County Home Protective	Decatur	J. P. Hayter	
1905	Williamson County Burial Ass'n	Taylor	C. H. Pickett	F. A. Collins
1908	Young County Relief Ass'n	Graham	E. C. Stovall	
VERMONT.				
1893	St. Andrews Benevolent Society	Essex Junction	Henry Bissell	(and secretary)
VIRGINIA.†				
....	Afro-American Aid and Endow- ment Order	Richmond		
....	Beneficial Order of Christian Indus- try of Va.	Clarion	S. L. Anderson	
1907	Downings Fraternal Endowment	Wattsville	L. A. Downing	D. S. Downing
1908	*Fraternal Relief Association	Richmond, Bk. of Rich- mond Bld'g	Hill Montague	Walter G. Duke
....	Golden Cross Society of America	Alexandria		
....	Helping Hand United Order of Brotherly Love of Va.	Appomattox		
1908	*Modern Workmen of the World	Alexandria	S. J. Masters	J. B. Kinnear
....	Old Dominion Protective Ass'n	Alexandria		
1881	*True Reformers, Grand Fountain, United Order	Richmond	W. L. Taylor	W. P. Burrell
WASHINGTON.				
1893	*A. O. U. W. of Washington	Seattle	L. M. Sims	J. H. Hemer
1905	Fraternal Knights and Ladies	Seattle		
....	Pacific Aid Ass'n	Tacoma		
1908	Sons of Herman	Seattle		
1907	Washington Protective Ass'n	Olympia		
1907	Western Life and Accident Ass'n	Seattle		
WEST VIRGINIA.				
1885	†A. O. U. W. of W. Va.	Wheeling		S. M. Hathaway
....	†Knights of Pythias of N. America S. A., E., Asia, Africa & Australia	Charleston, 22½ Capital st.	S. W. Starks	C. K. Robinson
WISCONSIN.				
1902	*Aid Ass'n. of Lutherans in Wis. and other States	Appleton, Com'l Bk Bldg	G. D. Ziegler	Albert Voecks
1902	*Beavers Reserve Fund Fraternity	Stoughton	A. H. Sholtz	B. E. Waite
1890	*Bohem. R. C. Cen. Un. of Wis.	Milwaukee	John Paulu	V. Spika (La Crosse)
1903	*Catholic Family Protective Ass'n	Milwaukee, 108 Wiscon- sin st.	F. J. Stiglbauer	Otto P. Seifrig
1905	Defenders, The	Madison	F. A. Kremer	H. S. Siggelko
1897	*Equitable Fraternal Union	Neenah	E. A. Williams	M. L. Campbell
1905	Farmers Life Ins. Ass'n	Humbird	B. J. Stallard	G. H. Horrell
1902	*Fraternal Reserve Ass'n	Oshkosh, Algoma Bldg	E. R. Hicks	C. M. Robinson
1898	*Foresters, United Order	Mil., 105 Mason st.	R. C. Sherrard	Geo. W. Blann
1888	*Gegenseitige Unterstuetzungs Ge- sellschaft Germ'a	Milwaukee, 228 B'way	John Ruppel	Ignatz Wetzel
1891	Good Templars Mut. Benefit Ass'n	Mil., 208 Oneida st.	E. W. Chafin	B. T. Parker
1890	*Hermann's Sons of Wisconsin Beneficiary Fund	Milwaukee, 300 3d st.	Chas. Pfeifer	Fritz Reuter
1898	*Ind. Scand. Workmens Ass'n	Eau Claire	J. Kildahl	Adolph Mellanese
1886	Knights of the White Cross, Order of	Milwaukee, 687 Green- field av.	J. A. Arntsen	John Grau
1902	*National Fraternal League	Green Bay	B. L. Parker	P. G. Wright
1895	*Polish Ass'n of America	Milwaukee, 738 7th av.	Frank J. Grutza	Ignatz Gorski
1891	United Aid of Sheboygan	Sheboygan, 625 N. 5th st	G. A. Geisler	E. A. Hickey
1900	Wisconsin Widow & Orphan Dona- tion Society	Mayville	Wm. Ringle	Geo. Janssen
CANADA.				
1688	Ancient Order of Hibernians	Hamilton	Chas. J. Foy	W. E. O'Meara
1873	Ancient Order of Shep'ds (No. 5608)	Tor., 96 Gould st.	J. R. Aylett	W. H. Henley
1892	*A. O. U. W. of British Columbia	Victoria, B. C.		J. T. McIlmoyl
1879	*A. O. U. W. of Ontario (Ind. Juris)	Toronto	Chas. E. Cameron	M. D. Carder
1894	*A. O. U. W. of Que. & Mar. Prov.	Montreal		A. T. Patterson
1892	A. O. U. W., Manitoba	Winnipeg	Alex. A. Aird	J. M. Matthew
1900	Bartenders Benevolent Ass'n	Toronto	W. H. Miles	R. J. Patterson
1890	Canada Foundry Co. Employees M. B. Society	Davenport	A. Hicks	C. Oakley

* Over one million dollars in force.

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DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganised.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
<i>CANADA—Continued.</i>				
1895	Canada Furniture Mfrs. Employees Ben. Soc.	Woodstock	David Copp.	Thomas Milburn
1885	*Canadian Home Circles	Toronto, 12 Richmond st., East	W. Stark	J. M. Foster, B. A.
1905	Can Shipbuilding Co. M. B. Ass'n.	Toronto	Henry Stockton	H. W. Terry
1880	*Catholic Mut. Ben. Ass'n of Canada	Kingston, Ont., Clarence & Wellington sts	M. F. Hackett	John T. Behan
1887	*Chosen Friends, Canadian Order of	Hamilton, Ont., 7 Hughson st., S.	E. T. Emory	Wm. F. Montague
1899	Cockshutt Plow Co. Relief Ass'n.	Brantford	Frank Cockshutt	C. E. House
1871	Commercial Travelers Association of Canada	Toronto, Ontario, 51 Yonge st.	Thos. McQuillan	James Sargent
1885	*Commercial Travelers Mutual Benefit Society of Western Toronto.	London, Ontario, Richmond st.	Alex. Anderson	Alfred Robinson
1885	*Commercial Travelers Mut. Ben. Soc'y of W. Ontario	Tor., Ont., 51 Yonge st.	Joseph Taylor	Etta M. Rowley
1899	Cigarmakers International Union of America	Toronto	J. McCarthy	J. Pamphilon
1896	Cigarmakers International Union of America.	Brantford	W. J. Springlie	F. Mather
1890	Daughters and Maids of England Benevolent Society	Tor., 604 Gerrard st.	Fanny Lloyd	L. G. Cross
1890	Dominion Expressmens Sick Benefit Ass'n.	Toronto	John Blackhall	W. M. Carruthers
1879	*Foresters, High Court, Can. Order of	Brantford, Ont., 84 Market st.	J. A. Stewart	Geo. Faulkner
1881	*Foresters, Supreme Court, Indep. Order of	Tor., Bay & Richmond.	R. Mathison	Robert Mathinson
1890	Gendron Mfg. Cos. Employees Benefit Society	Toronto	Felix Renaud	P. C. Werthner
1895	Globe Printing Company's Employees Ben. Soc.	Toronto	C. F. Kinsey	Thos. Jeffery
1899	Grand Br., Irish Cath. Benevolent Union	Tor., 5 Montrose ave.	S. Cheesman	J. J. O'Regan
1890	*Grand Orange Lodge of British America Benefit Fund	Toronto, Ontario, Richmond st., E.	T. S. Sproule	J. S. Leighton
1901	Gutta Percha and Rubber Mfg. Co. of Toronto, Ltd., Employees Sick Benefit Society		Thos. Rushworth	Wm. Leamon
1885	Heintzman Cos. Employees Benefit Society	Toronto	F. Breen	A. J. Linton
1887	His Majestys Army & Navy Vet. Soc.	Toronto	W. A. Collins	A. J. Bennett
1889	His Majestys Army & Navy Vet. Soc.	Hamilton	Wm. Devine	John Gardner
1875	Independent Order of Odd Fellows, Grand Lodge of Ontario	Toronto, Can. Life Bldg	W. S. Johnston	J. B. King
1900	Karn & Co. Employees M. B. Ass'n.		F. Mulch	W. E. Gould
1887	L'Union St. Jean Baptiste d'Ottawa	Ottawa	L. Boileau	J. T. Lemay
1875	Loyal True Blue Ass'n.	Port Perry	J. I. Hart	Nicholas Ingram
1887	Manchester Unity, Indep. Order of Odd Fellows	Toronto, 48 Bellevue Place	S. M. Carrie	Wm. C. Schunck
1894	Methodist Book & Publishing House Employees Benefit Society	Toronto	J. Barber	H. Balson
1871	Mut. Masonic Compact of St. Catharines and Niagara District	St. Catharines, Ont.	Edwin Goodman	Levi Yale
1882	*Odd Fellows, Canadian Order of	Toronto, 79 Queen st., W	D. A. Young	Robert Fleming
1874	Odd Fellows Relief Ass'n	Kingston, Ont., 894 King st.	D. M. McIntyre	R. Meek
1891	Officers, Widows and Orphans Fund of Bank of B. N. A.	Montreal	Henry Stikeman	V. Huns
1895	Ottawa Typo. Union No. 102	Ottawa	P. M. Draper	James Waters
1890	Provincial Grand Orange Lodge of Ontario	West Toronto, Ont., 14 Berti st.	James H. Scott	William Lee
1884	*Royal Templars of Temperance, Dominion Council of Can. & N. F.	Hamilton, Ont., James st., South	James Hales	J. V. Emory
1877	*Societe Des Artisans Canadiens-Francois	Montreal, 115 St. Francois Xavier st.	J. V. Desaulniers	Germain Beaulien
----	Sons and Daughters of Ireland Protestant Ass'n	Toronto	Robert Cauldwell	Thomas Rooney
1874	*Sons of England Benevolent Soc'y	Toronto, 28 Yonge st., Arcade	James Boxall	John W. Carter
1875	*Sons of Scotland Benevolent Ass'n	Tor., Canada L. Bldg.	Alex. Fraser	D. M. Robertson
1889	St. Joseph's Mutual Benefit Soc'y	Toronto	L. V. Dusseau	L. J. Lefebvre
1868	*St. Joseph Union Society of Ottawa	Ottawa	Albert Allard	J. M. Flury

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	<i>CANADA—Continued.</i>			
1888	Toronto Civic Employees Ben. Ass'n	Toronto.....	Charles Rupp.....	Samuel Deans
1844	Toronto Railway Employees' Union & Benefit Society	Toronto.....	J. W. Williamson	G. Coney
	Toronto Typographical Union	Toronto.....	James Simpson..	Thos. C. Voden
1881	Un. Protestant Benevolent Ass'n...	Hamilton, Ont., 419 King st., E.....	James Ailles.....	William Derby
1888	Wm. & J. G. Geery's Employees' Sick Benefit Society	Toronto.....	Charles Clark.....	Arthur C. Quinn
1886	*†Woodmen of the World (Canadian Order)	London, Ont., Mas. Tem.	C. C. Hodgins....	W. C. Fitzgerald

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.

1905	American Accident Association	Manchester, N. H., 208½ First avenue.....	John J. Donahue..	J. E. Donahue
1908	*American Accident Ins. Co	Lincoln, Neb.	J. S. Kirkpatrick..	M. D. Hatch
1908	*American Accident Ins. Co.	Cleveland, O., Rockefeller Bldg.	Elias Jenkins.....	J. H. Stillman
1904	American Friendly Society	Urbana, Ill.	W. W. Lindley.....	F. E. Pinkerton
1906	American Miners Accident Ass'n.	Indianapolis, Ind.	Henry Kothe.....	D. A. Chenoweth
1906	Anchor Casualty Co.	Neenah, Wis.	J. N. Jersild.....	E. W. Boyes
1908	Angelus Mutual Ins. Co.	Moultrie, Ga.	G. A. Horkan.....	F. J. Bivins
1908	*Atlas Casualty Co.	Lake Mills, Wis.	F. Kemeys-Tynte	Conrad Engsborg
1907	Bankers Accident Ass'n of Illinois	East St. Louis, Ill.	W. C. Goodall.....	J. A. Goodall
1899	*Bankers Accident Ins. Co.	Des Moines, Ia., Flynn Bldg.	F. L. Miner.....	J. A. Kizer
1906	Bankers Mutual Casualty Ins. Co.	Minneapolis, Minn.	R. B. Beson.....	C. W. Cobb
1904	†Carolina Insurance & Casualty Co.	Columbus, S. C.	A. M. Meetez.....	L. W. Moorhouse
1908	*Central Mutual Ins. Co.	Evansville, Ind., 486 Vine st.	E. B. Busse.....	Jas. Scarborough
1908	Chippewa Valley Casualty Co	Rau Claire, Wis.	J. T. Joyce.....	E. W. Heiss
1906	*Citizens Protective Ass'n.	Charlotte, Mich.	Robert Donovan..	F. G. Warren
1907	Columbia Casualty Co.	Pontiac, Mich.	Harry Gardner.....	G. F. Brondige
1901	*Commercial Travelers Boston Benefit Ass'n.	Boston, Mass., 178 Devonshire st.	Walter M. Rogers	Edwin A. Towne
1894	*Commercial Travelers Eastern Accident Association.	Boston, Mass., 178 Devonshire st.	Walter M. Rogers	Edwin A. Towne
1898	Commercial Travelers Mutual Accident Ass'n of Amer.	Utica, N. Y., 70 Genesee st.	Henry D. Pixley..	Geo. S. Dana (and treasurer)
1898	†Connecticut Commercial Travelers Mutual Accident Ass'n.	New Haven, Conn., 38 Church st.	L. M. Dyer.....	C. B. Nichols
1906	Endowment Accident Ass'n.	Sioux City, Ia., Metropolitan Block	H. L. Wilson.....	John Scott, Jr.
1898	*Equitable Accident Co.	Boston, Mass., 161 Devonshire st.	Albert C. Smith..	D. T. Montague
1906	Federal Casualty Co.	Manitowoc, Wis.	Wm. Feyerfall....	W. M. Willinger
1907	Fidelity Accident Ins. Co.	Lincoln, Neb., Fricke Bldg.	F. P. Corrick.....	John G. Moher
1896	First National Accident Co.	Milwaukee, Wis., 308 Empire Bldg.	John T. Kelly.....	R. J. McMillan
1898	*Fort Wayne Mercantile Acc. Ass'n.	Fort Wayne, Ind., Arcade Bldg.	R. D. Hudgie.....	L. H. Ransom
1887	Fraternal Accident Ass'n of Am.	Westfield, Mass., Main and Broad sts.	James Noble, Jr..	H. N. Kingsbury
1896	*Great Western Accident Ass'n.	Des Moines, Ia., 412 8th st.	H. B. Hawley.....	R. D. Emery
1906	†Hawkeye Commercial Mens Ass'n.	Marshalltown, Ia.	A. G. Johnson.....	W. J. VanDerveer
1906	†Home Beneficial Ass'n.	Pittsburg, Pa., 708 Penn ave.	R. Rawsthorne, Jr.	T. R. Williamson
1907	*Hoosier Casualty Co.	Indianapolis, Ind., Lemcke Bldg.	Geo. Van Camp..	C. W. Roy
1898	*Illinois Commercial Mens Ass'n.	Chicago, Ill., Masonic Temple	Geo. W. Smith.....	R. A. Cavanaugh
1907	Illinois Woodmen Accident Ass'n.	Danville, Ill.		
1907	Imperial Acc. Ins. Co.	Chicago, 189 La Salle	Jas. R. Barr.....	E. G. Gersted
1906	Indiana Casualty Co.	Earl Park, Ind.		J. W. McMahan
1898	*Indiana Travelers Accident Ass'n	Indianapolis, Ind., State Life Bldg.	Chas. A. Ross.....	Carey McPherson

* Over 1000 certificates in force.

† Do not report to Department.

‡ Over one million dollars in force.

§ Formerly Coml. Trav. M. A. Ass'n.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1907	Interstate Accident Ins. Co.....	Birmingham, Ala.....	W. D. Wood.....	W. D. Wood
1908	Interstate Business Mens Acc. Ass'n	Des Moines, Ia.....	G. S. Gilbertson..	Ernest W. Brown (and treas.)
1880	*Iowa State Trav. Mens Ass'n.....	Des Moines, Ia., Crocker Bldg.....	J. W. Hill.....	L. C. Deets
1908	Loyal Accident Ins. Co.....	Chic., Ill., 108 La Salle st	Geo. E. Dickson..	H. W. Terman
1902	*Masonic Mutual Accident Co.....	Springfield, Mass., 81 Elm st.....	F. E. Russell.....	S. W. Munsell (and gen'l manager)
1888	*Massachusetts Mutual Accident Association.....	Boston, Mass., 161 Devonshire st.....	Albert C. Warren	G. L. McNeill
1907	Michigan Casualty Co.....	Saginaw, Mich.....	A. W. Cimner.....	H. M. Beardslee
1901	*Ministers Casualty Union	Minneapolis, Minn., Andrews Block.....	G. R. Merrill, D. D.	W. P. Hobart
1880	*Minnesota Accident Insurance Co.	St. Paul, Minn., Edicott Bldg.....	C. A. Van Duzee..	G. E. Schnabel
1908	Missouri Life and Accident.....	St. Louis, Mo.....		
1906	*Mutual Benefit Ass'n of America ..	Scranton, Pa., Executive Drexel Bldg., Phila...	Clawson Bachman	F. A. Kinney
1907	Mutual Casualty Co.....	Grand Rapids, Mich.....	E. J. Strong.....	A. L. Marzalf
1885	*National Accident Society.....	New York, 380 B'dway	Ed. A. Barnum.....	Jos. I. Barnum
1906	*National Casualty Ins. Co.....	Portland, Me., 108 Exchange st.....	Walter G. Perry..	O. J. Brooks
1907	National Life and Health Ass'n.....	Phila., Pa., Land Title Bldg.....	Francis Rawle, Jr.	Elmer D. Ogden
1901	*New England Casualty Co.....	Boston, Mass., 79 Milk st	D. F. Doherty.....	M. E. Coughlin
1902	North American Accident Ass'n.....	Saginaw, Mich., Bearinger Bldg.....	R. P. Alden.....	H. C. Warrant
1896	*North American Casualty Co.....	Minneapolis, Minn., N. Y. Life Bldg.....	J. W. Sullivan.....	H. M. Little
1907	Northern Accident Ins. Co.....	Aberdeen, S. D., Excelsior Bldg.....	T. N. Travis.....	John Wade
1902	*Northwestern Casualty Co.....	Milwaukee, Wis., Railway Exchange Bldg.	M. S. Boyer.....	Arthur James
1905	*Northwestern Expressmens Mut'l Benefit Ass'n.....	St. Paul, Minn.....	A. E. Devitt.....	S. L. May
1902	*Pennsylvania Life & Acc. Ass'n.....	Phila., Pa., 208 Chestnut st	G. I. Bean.....	Wm. Barnes
1908	*Peerless Casualty Co.....	Keene, N. H., 51 Main st	Walter G. Perry..	Wm. F. Perry
....	*Physicians Cas. Ass'n of America.	Omaha, Neb., 312 Karbach Block.....	D. C. Bryant.....	E. E. Elliott
1902	*Protective Disability Co.....	Boston, Mass., 73 Tremont st.....	Henry A. Harding	Fred L. Coburn
1880	*Protective Life Ass'n (Acc. Dept.)..	Rochester, N. Y., 940 Powers Bldg.....	O. N. Crane.....	Geo. A. Oliver
1887	*Provident Life & Acc. Ins. Co.....	Chattanooga, Tenn., 108 E. 7th st.....	Thos. Maclellan..	Robt. J. Maclellan
....	*Railway Employees Mutual Protective Society.....	San Francisco.....	L. H. Ledger.....	J. N. Brobant
1898	*Railway Mail Ass'n.....	Portsmouth, N. H., 7 Pleasant st.....	J. T. Canfield.....	Geo. A. Wood
1906	*Red Line Relief Ass'n.....	Rushville, Ind.....	D. C. Ward.....	W. F. M. Cloud
1908	Reserve Casualty Co.....	Indianapolis, Ind.....		
....	Royal Life and Accident Ass'n.....	Birmingham, Ala.....		
1908	States Accident Ins. Co.....	Chicago, Ill., 140 Dearborn st.....	G. H. Deenes.....	D. A. Stoker
1905	*Sun Accident Company (Inc.).....	Oklahoma City, Okla., 218½ West Main st...	F. J. Merrill.....	J. O. Green (& G. M.)
1887	*Traders and Travelers Accident Company of New York	N. Y. city, 98 Nassau st	W. D. Stratton.....	E. A. Brown
1890	*Travelers Prot. Ass'n of America.	St. Louis, Mo., Star Bldg	W. R. Johnson.....	L. T. La Beaume
1902	*Union Accident & Benefit Ass'n.....	Oshkosh, Wis., 180 Main st	J. G. Malmberg..	Geo. E. Tyrrell
1906	Union Casualty Co.....	Detroit, Mich.....		
1897	Union Casualty Co.....	Montgomery, Ala.....		
1892	*Western Travelers Accident Ass'n.	Omaha, Neb., 109 S. 10th		Arthur L. Sheets
1908	Western Union Accident Ins. Co....	Pierre, S. D.....	M. A. Lange.....	A. R. Delbridge
1890	*Woodmen Accident Ass'n.....	Lincoln, Neb., 11th and North sts.....	A. O. Faulkner.....	C. E. Spangler
1905	Workmens Beneficial Sick and Acc. Fraternal Ass'n.....	Fort Scott, Kan.....	Webb McNall.....	S. M. Land
908	*Workingmen's Mutual Prot. Ass'n	Benton Harbor, Mich.....	F. M. Whitbeck.....	A. Ross Arford
1908	*World Accident Ass'n	Omaha, Neb.....	H. J. Root.....	Chas. Callanan

* Over 1000 certificates in force. † Does not report to Department. ‡ Industrial. § For employees of Indianapolis and Cincinnati Traction Co.

MUTUAL SICK BENEFIT ASSOCIATIONS.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1907	*Acme Industrial Sick and Life Benefit Ass'n.....	New Orleans, La., 1088 N. Claiborne st.....	R. E. de los Reyes	A. S. Folse
....	†Alta Friendly Society.....	Philadelphia, Pa., 914 Walnut st.....		
1908	American Beneficial Ins. Co.....	Richmond, Va., (capital \$18,000).....	W. F. Graham	B. H. Peyton
1888	*Amer. Casualty Ins. Co.....	Detroit, Mich.....	G. F. C. Eyre	C. A. Bush
1901	American Checkweigh and Voluntary Relief Association.....	Hopewell, Pa.....	B. B. Chisholm	Joseph Theys
1904	American Friendly Society.....	Urbana, Ill., 214 W. Main	W. W. Lindley	F. E. Pinkerton
1907	American Health and Acc. Ass'n.....	Springfield, Ill., Odd Fellows Bldg.....	Dudley M. Shively	J. M. Blankenbaker
1908	*American Health & Acc. Ass'n.....	Creston, Ia.....	J. I. Thompson	C. H. Thompson
1894	*American Insurance Union.....	Columbus, O., A. I. U. Temple	John J. Lentz	Geo. W. Hoglan
1906	American Life and Benefit Ins. Co.	Durham, N. C.	W. H. Hammond	Jas. R. Evans
1895	American Mutual Benefit Ass'n	Chicago, 808 Tacoma bldg	Geo. G. Bender	F. A. Bossart
1907	†American Sick and Accident Ass'n	Dover, Del.....	W. E. Broad	J. S. Weir
1899	Ann Arbor R. R. Emp. Relief Ass'n	Owosso, Mich.....	Wm. Elliott, (V.P)	F. D. Collamer
1888	Austrian-Hungarian Sick Ben. Soc.	Chicago, Ill., 708 Adams street.....	J. Weinberger	L. Goldfinger
1901	*Badger Protective Ass'n.....	Green Bay, Wis., Wilmer Bldg.....	James McKane	J. J. Helby
....	*Bankers Health & Life Ins. Co.	Macon, Ga., 509 2d st.	P. L. Hay	P. C. Carnes
1908	*Bankers Union.....	Chicago, Ill., Sav'gs Bk. Bldg.....	E. C. Spinney	J. B. Flynn
1903	*Bay State Casualty Co.....	Boston, 161 Devonshire street.....	G. L. McNeill	H. G. Hinkley
1894	Benefit League.....	M'n'apolis, Minn., Syndicate Arcade.....	Wm. C. Scott	M. B. Scott
1898	*Brotherhood Accident Co.....	Boston, 294 Washington st.....	John D. Whipple	Jay B. Crawford
1904	*Central Mutual Benefit Ass'n.....	Evansville, Ind., 425 Vine st.....	E. P. Buss	A. E. Hammond
1907	Colonial Mutual Disability Ins. Co.	Waltham, Mass.....	James E. Hodgson	Nathan A. Tufts
1908	Colorado Mutual Benefit Ass'n.....	Denver, Empire Bldg..	M. L. Jordan	H. O. Wilhelm
1907	Columbia Casualty Co.....	Pontiac, Mich., New Turk Block.....	H. L. Gardner	Geo. F. Brondige
....	†Columbia Mutual Benefit Ass'n	Columbia, S. C.....	W. H. Thomas	J. R. Nowell
1906	Conservative Health and Annuity Ass'n.....	McKeesport, Pa.....	Herbert B. Smith	Wm. A. Loeber
1904	*Continental Aid Ass'n.....	Atlanta, Ga., Grant Bldg	B. M. Cross	Le Roy Smith
1906	Cosmopolitan Mutual Casualty Co.	St. Paul, Minn.....	J. S. Strong	G. R. Morgan
1905	Cotton States Ins. Co.....	Thomasville, Ga.....	W. C. Snodgrass	F. D. Dinamuke
1907	Decatur Life Ass'n.....	Decatur, Ill.....	J. A. Bishop	Alva M. Johnson
....	Empire Industrial Ins. Ass'n.....	Atlanta, Ga., 158 Auburn ave.....	H. N. Newsome	J. S. Flipper
1906	Endowment Health and Acc. Ins. Co	Lincoln, Neb.....	E. C. Folsom	J. S. Dickman
1899	*Fidelity Acc. & Protective Soc'y.	Saginaw, Mich., Merch Bldg.....	J. W. Fordney	H. W. Howland
1908	Finnish Accident & Sick Ben. Ass'n	Ely, Minn.....	M. Kangasniemi	Mat. P. Lampi
1908	Fox River Health and Accident Co.	Kaukauna, Wis.....	J. J. Faust	Chas. F. Faust
1908	*Fraternal Bankers of America.....	Decatur, Ill.....	W. T. S. Barnes	L. H. Miles
1904	*Fraternal Protective Assn, Inc.....	Boston, Mass., 18 Tremont st.....	Wm. F. Jarvis	Henry M. Billings
....	†Fraternal Sick & Accident Society.	Portland, Ore.....		
1906	*Fraternal Health and Acc. Ass'n	Richmond, Me.....	H. W. Oakes	H. C. Reed
1908	*Friendly Service Society.....	St. Paul, Minn.....	T. Connelly	G. H. Kranz
1907	German Amer. Health & Acc. Ins. Co	Cincinnati, Ohio.....		
1906	*German American Indemnity Co..	Denver, Col., Kittridge Bldg.....	C. C. Harrington	F. C. Pinkney
1906	†Ghirard Health and Acc. Ass'n.....	Phila., Pa., Ghirard Bldg	H. B. Meininger	T. P. Phillips
1894	*Globe Fraternal Acc. Ass'n.....	Minneapolis, Minn., N. Y. Life Bldg.....	H. W. Bovee	H. D. Soden
1907	Great Southern Home Indus'l. Ass'n	Little Rock, Ark.....	W. L. Lauderdale	E. D. Coleman

* Over 1000 certificates in force. † Does not report to Department. * Formerly Workmens Casualty Co.
 * Formerly Illinois Health and Accident Ass'n. * Formerly Acme Fraternal Union.
 * Writes industrial. * Formerly Wisconsin Accident and Sick Benefit Ass'n.
 * Also writes life. * Formerly of Buffalo.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1898	*Home Accident and Health Ins. Co.	South Bend, Ind., Dean Bldg.	F. H. Goodman.	James H. Jenks
1899	*Home Beneficial Ass'n., (Capital stock \$4,600)	Richmond, Va., 14 N. 9th st.	R. D. Watkins.	W. S. Morton
1899	*Ideal Sick Benev. Acct. Ass'n.	Chicago, Ill., 606 Lincoln ave.	W. H. Schwartz.	P. C. Vaughan
1906	Illinois Indemnity Ass'n.	Ottawa, Ill.	W. J. Dwyer.	W. W. Curtis
1908	Imperial Assurance Co.	Pittsburgh, Pa.	S. C. McFarland.	Jesse C. Davis
1897	*Imperial Casualty Co. (capital stock \$35,000)	Detroit, Majestic Bldg.	David E. Thomas.	W. O. Turrell
1906	*Imperial Mutual Life and Health Ins. Co.	Asheville, N. C.	Gay Green.	A. W. Ek
1899	*Indiana Benefit Association.	New Albany, Masonic Building, Ind.	F. H. Kraft.	G. O. Erni
1892	*Industrial Life and Health Ass'n.	Atlanta, Ga., Austell Bldg.	J. N. McEachern.	I. M. Sheffield
1907	Industrial Sick and Accident Co. of Indiana.	Terre Haute, Ind.	W. C. Schaeffer.	W. A. Dean
1902	*Kentucky Central Life & Acc. Co.	Louisville, Ky., Paul Jones Bldg.	F. J. Walker.	T. O. West
1890	*Knights of the Maccabees of State of N. Y. (Sick and Acc. Dept. only)	Buffalo, N. Y., 1271 Main st.	J. B. McDonnell.	J. E. Dewey
1908	*Life and Casualty Ins. Co.	Nashville, Tenn., 164 Fourth ave. N.	A. M. Burton.	J. C. Franklin
1895	*Loyal Protective Association.	Boston, Mass., 100 Boylston st.	S. Augustus Allen	Francis R. Parks
1905	Maccabee Protective Ass'n.	Port Huron, Mich.	F. T. Wolcott.	Albert A. Graves
1895	*Masonic Casualty Co.	Boston, Mass., 120 Tremont st.	H. S. Eldredge.	W. H. Knapp
1895	*Masonic Protective Association.	Worcester, Mass., 518 Main st.	F. A. Harrington.	Albert L. Pratt
1906	Massachusetts Indemnity Co.	Boston, Mass., 18 Tremont st.	Wm. F. Jarvis.	Henry M. Billings
1901	*Michigan Benev. Ass'n.	Midland, Mich.	David B. Menery.	F. L. Post
1894	*Michigan Home & Hospital Ass'n.	Grand Rapids, Mich., Kortlander Bldg.	E. J. Adams.	L. D. Bryant
1905	Minnesota Commercial Mens Health Association.	New Ulm, Minn.		
1907	Missouri Life and Accident Ins. Co.	St. Louis, Mo., Metropolitan Bldg.	G. W. Barnes.	A. J. Alwin
1905	†Mutual Beneficial Ass'n.	West Chester, Pa.	W. A. Johnson.	J. A. Walker and Treas.
1904	†Mutual Benefit Ass'n of Chester.	Chester, S. C.		P. E. Jeffries
1907	Mutual Health and Accident Co. of America.	Jacksonville, Ill.	W. G. Nichols.	R. W. Boney
1894	*Mutual Ins. Co. of Richmond (Capital stock \$9,150)	Richmond, Va., 601 E. Broad st.	John Mann, Jr.	J. S. Taylor
1906	Mutual Union of Kansas City.	Kansas City, Mo., Hall Bldg.		
1894	*National Benevolent Society.	Kansas City, Mo., 24 W. 9th st.	George R. Collins.	Frank E. Lott
1907	National Fraternal Soc. of the Deaf.	Chicago, Ill., 79 South Clark st.	Jacob J. Kleinhaus.	Richard L. H. Long
1904	National Health and Accident Soc'y	St. Louis, Mo., Holland Bldg.	J. W. Cooper.	
1890	*National Masonic Provident Ass'n.	Manassas, Ohio, 9½ N. Main st.	C. E. McBride.	E. G. Robinson
1905	†National Permanent Relief Ass'n.	Easton, Pa., Pomp Bldg.	R. N. Fulton.	H. S. Semmel
1905	†New Jersey Casualty & Relief Ass'n.	Newark, N. J., 120 Market st.	Geo. E. Keeler.	B. H. Keeler
1901	†New Jersey Mutual Benefit Ass'n.	Phillipsburg, N. J.	Eph'm D. Purcel.	E. E. Carhart
1900	*Northwestern Acc. and Ben. Ass'n.	Oshkosh, Wis., Washington st.	Leander Choate.	Arthur Kellogg
1908	Northwestern Kranken Unter-Verin	Chicago, 637 N. Lincoln	S. Levisch.	Morris Berger
1905	Old Reliance Relief Ass'n.	Baltimore, Md., 700 Madison ave.	C. B. Burns.	J. Oliver Dane
1870	*Pelican Mutual Life Ins. Co.	Philadelphia, Pa., Bul-itt Bldg.	Charles H. Wolf.	A. S. Dotter
1905	Peoples Health & Accident Ins. Co.	Grand Rapids, Mich.	A. B. Knowlson.	C. M. Kelly
.....	Peoples Mutual Aid Ass'n.	Birmingham, Ala.		
1905	Pittsburg Permanent Pro'tion Soc'y	Pittsburg, Pa.	S. W. Jameson.	H. B. Baker
1903	Preferred Hospital & Acc. Ass'n.	Flint, Mich.	R. N. Murray.	J. H. Charters

* Over 1000 certificates in force. † Does not report to Department. ‡ Formerly Northern Accident. § Formerly Wisconsin Accident and Sick Benefit Association.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1908	*†Progressive Benefit Ass'n.	Charleston, S. C., 449 King st.	Wm. D. Crune....	J. A. Gaillard
1904	Progressive Ind'ustrial Be'ficial Ass'n	Six Mile Run, Pa.	Harry Mort.....	John Smith
1898	†Provident Relief Ass'n (Capital stock \$5,000).....	Washington, D. C.	John Brosnan....	Wm. O. Mealey
1905	Red Cross Protective Society.....	Johnstown, Pa.	J. Lyman Snyder.	H. I. Woodhead
1887	*Red Men's Fraternal Accident Ass'n of America.....	Westfield, Mass., 90 Elm st.	Andrew H. Paton	Robert Gowdy
1894	*Richmond Beneficial Insurance Co. (Capital stock \$10,000).....	Richmond, Va., 738 N. 3d st.	E. F. Johnson....	Jno. T. Taylor
1897	*Royal Fraternal Union	St. Louis, Mo., Mo. Trust Bldg.	F. H. Pickrell	B. F. Hellmuth
1897	Royal Union Ass'n	Trenton, N. J.	J. N. Bates.....	A. P. Schwab
1897	Scandinavian Good Templars Sick Ben. Association.....	Minneapolis, Minn., 1818 Queen ave., N	A. B. Stevens....	A. A. Bloomdahl
1908	Sagamore Health and Acc. Ass'n....	Sanford, Me.	Nat. T. Abbott....	Chas. F. Hooper
1900	*Sick and Accident Ass'n	Toledo, O., Calvin Bldg	F. E. Michener...	Sam'l C. Stump
1898	*Southern Aid Society of Virginia (capital stock \$18,189).....	Richmond, Va., 527 N. Second st.	A. D. Price.....	T. M. Crump
1890	*Southern Mutual Aid Ass'n.....	Birmingham, Ala., 1894- 95 Third av.	C. P. Orr.....	Le Roy Smith
1908	†Star Beneficial Ins. Co.	Norfolk, Va.	J. T. Tanner.....	E. C. Hammie
1892	*St. Lawrence Life Ass'n	New York, 100 William st	J. J. Barnsdall ..	B. E. Meares
1898	St. Louis Telegraphers Aid Ass'n....	St. Louis, Mo., West. U. Tel. Office....	M. Tully.....	W. A. Rall
1907	Sun Mutual Life Insurance Co.	Fayetteville, N. C.	E. E. Smith.....	B. H. Henderson
1900	*Swede-Finnish Benev. Aid Ass'n..	Calumet, Mich., 111 1st st	John Soderbach..	John Beck
1892	*†Time Indemnity Co.	Milwaukee, Wis., Ger- mania Building	Emil Giljohan....	J. O. Paddock
1904	*Travelers Health Ass'n.....	Omaha, Neb.	H. S. Weller.....	C. J. Lyon
1902	Union Mutual Aid Association.....	Mobile, Ala.	C. W. Peters.....	C. F. Johnson Sec. and G. M.
1904	†Union Mutual Aid Ass'n	Portland, Ore. ....	.....	.....
1904	*United Aid Ins. Co. (capital stock \$30,000).....	Richmond, Va., 312 E. Broad st.	J. E. Byrd	W. J. Spratley
.....	United Benevolent Society.....	Atlanta, Ga. ....	.....	.....
1897	*United States Indemnity Society.	Boston, Mass., 161 Dev- onshire st.	W. H. Jones	Albert C. Smith
1908	Usona Indemnity Society	St. Louis, Mo., 406 Market st.	H. D. Brandt	C. C. Richards
1905	Virginia Beneficial and Ins. Co. Inc. (capital stock \$10,000).....	Norfolk, Va.	I. C. Norcom....	Geo. R. Moore
1872	†West Chester Mut. Beneficial Ass'n	West Chester, Pa., 16 E. Market st.	C. R. Baldwin....	I. G. Alexander
1900	*Western Life & Accident Co.	Denver, Col., Conti- nental Bldg.	T. J. Gregory....	R. V. Townner
1899	Western Mutual Life & Accident....	Lincoln, Neb., 1409 O st.	Morris N. Folsom.	Ernest C. Folsom
1899	*Western Relief Ass'n	Oshkosh, Wis., 144 Main	J. H. Jenkins	Geo. O. Sanders
1904	Western Union Benefit Ass'n.....	Pueblo, Col., Centr'l Bk	R. D. Curd.....	Jas. C. Durrett
1901	*Wisconsin Casualty Association...	Fond du Lac, Wis., Main and Division sts.	J. J. Helby.....	James McKone
1904	*§Woodmens Mod. Protective Ass'n.	Springf'd, Ill., Farmers National Bank Bldg.	W. A. Northcott..	W. A. Orr
1904	*Workers Mutual Life and Health ..	New Berne, N. C.	J. S. Miller.....	A. E. Pittman
1899	*Workingmens Sick & D. B. Fund of U. S. of A.	N. Y. City, 1 Third av...	Paul Flaschel....	Wm. Meyer
1906	Workmens Beneficial Sick and Ac- cident Ass'n.....	Fort Scott, Kan.	Webb McCall.....	S. M. Land

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS.
INSURING AGAINST SICKNESS AND DEATH.

1905	Alabama Mutual Live Stock Ass'n..	Montgomery, Ala. ....	.....	.....
1906	American Live Stock Ins. Co.	Beaumont, Tex.	A. D. Langham, V.-P.	F. M. Yost
1905	American Live Stock Ins. Co.	Macon, Ga. ....	.....	.....
1906	Athens Co-operative Live Stock Ins. Co.	Athens, Ga.	Cobb Lamkin....	S. R. McDuffie....
1905	Atlanta Mutual Live Stock Ins. Co.	Atlanta, Ga., Candler Bg	F. M. Stokes.....	D. B. Hollis
1907	Atlantic Horse Insurance Co.	Providence, R. I.	Wm. E. Tefft.....	G. W. Hubbard
1897	Badger Mutual Live Stock Ins. Co..	Milwaukee, Wis., 1022 Cherry st.	J. E. Roehr	W. H. Ellis

* Over 1000 certificates in force. † Does not report to Dept. § Reorganized 1907 with \$100,000 cash capital
¶ Formerly LaCrosse M. A. Association.

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Carolina Mutual Live Stock Ins. Co.	Louisburg, N. C.		
1908	†Coventry Mut. Live Stock Ins. Ass'n	Spring City, Pa.	S. H. Yocum	J. B. Ruff
1898	†Danboro Live Stock Mutual Ins. Co.	Danboro, Pa.	H. A. Pickering	Reed Nash
1893	†Douglass Mut. Live Stock Ass'n.	Douglassville, Pa.	J. H. Van Reed	C. H. Hine
1893	†Exeter Live Stock Insurance Co.	Reading, Pa.	Amos Reiff	Wm. Dunn
1907	Farmers & Citizens Live Stock Ins. Co.	Lima, O.	H. J. Kannal	Wm. White
	Farmers & Citi. Mut. Live St'k Ins. Co.	Michigan City, Ind.		
1890	Farm. Mutual Live Stock Ins. Ass'n	Burlington, Kan.	T. Uncapher	W. W. Brown
1900	Farmers Mutual Live Stock Co.	Spokane, Wash.	E. T. Juvenal	W. P. Kirk
1905	Georgia Live Stock Ins. Co.	Tifton, Ga.	P. D. Phillips	J. J. Roberts
1887	†Globe Mutual Live Stock Insurance Co.	Springtown, Pa., Times Bldg.	J. W. Hess	Henry S. Funk
1885	†Gooshenhoppen Mutual Live Stock Insurance Company.	Pennsburg, Pa.	J. F. Schane	E. W. Scholl
1893	†Hatboro Mutual Live Stock & Protective Insurance Company of Montgomery County.	Hatboro, Pa.	William Penrose	Willis W. Wilgus
1890	Hope Live Stock Mut. Ben. Ass'n.	Providence, R. I., 74 Weybosset st.	W. E. Tefft	G. W. Hubbard
1906	Horse Insurance Co. of America.	Brooklyn, N. Y., Court and Montague streets	H. A. Merrick	Louis S. Loewi
----	†Horse Ins. Fund of Retail Grocers Association of Philadelphia.	Philadelphia, Pa., 208 S. 9th st.	P. M. Gerrity	Wm. Smedley
1907	Houston Live Stock Insurance Co.	Houston, Tex.	G. A. Hall	A. S. Thwait
1884	Indiana and Ohio Live Stock Ins. Co. (cash capital \$100,000)	Crawfordsville, Ind.	John R. Bonnell	Harry C. Naylor
1905	Intermountain Mut. Live Stock Assn	Boise, Idaho		
	†Intermountain Mutual Live Stock Association.	Boise, Idaho	L. L. Folsom	O. J. Glikerson
1906	†Live Stock Ins. Ass'n.	South Bend, Ind.	Geo. W. Thayer	W. F. Mills
----	Live Stock Ins. Co.	Hunterton, Ind.		
----	†Lowden Mutual Cow Ins. Co.	Lowden, Ia.	Wm. Klipp	Wm. Kreinbring
1880	Lower Heidelberg Live Stock Ins. Co.	Reading, Pa.		
	†Lower Providence Mutual Live Stock Association.	Lower Providence, Pa.	Isaac Z. Reiner	D. M. Casselberry
1907	Maine Live Stock Ins. Co. (Cash capital, \$10,000)	Portland, Me., 41 Exchange st.	Frank P. Thomas	J. M. Gooding
----	Mutual Live Stock Association.	Idaho Falls, Idaho		
1906	†Mutual Live Stock Ins. Ass'n.	Boise, Idaho		
1905	Mutual Live Stock Ins. Co.	Athens, Ga.	G. E. Deadwyler, Jr.	M. M. Stephenson
1906	†Mutual Live Stock Ins. Co.	Easton, Pa.	John A. Seitz	Reuben Kolb
1907	†Mutual Live Stock Protective Association of Van Wert Co.	Van Wert, O.		Julius Friedley
1885	†Mutual Live Stock Co. of Hingham.	Dreshertown, Pa.	A. H. Cara	L. S. Whitcombe
1907	National Live Stock Ins. Ass'n.	Portland, Ore., Lafayette Bldg.	J. F. Shorey	J. M. Ober, Sec.
1908	National Live Stock Ins. Co.	Fitzgerald, Ga.	R. A. Smith	J. B. Seavor
----	†National Live Stock Ins. Co.	St. Paul, Minn.		
----	†National Live Stock Ins. Co.	Dallas, Tex.		
1886	New York Horse Insurance Co.	New York, 110 W. 94th st	William E. Tefft	G. W. Hubbard
1886	†Northampton County Horse Ass'n.	Nazareth, Pa.	Chas. R. Coleman	Geo. W. Koehler
1886	†Northampton Mutual Live Stock Insurance Company.	Easton, Pa.	L. D. Gradwohl	Geo. W. Koehler
1907	†North Wales Live Stock Ins. Co.	North Wales, Pa.	Geo. W. Castner	G. G. McNeil
1907	Northwestern Live Stock Ins. Co.	Des Moines, Ia., Youngerman Bldg.	H. C. Wallace	C. C. Loomis
1907	Northwestern Live Stock Ins. Co.	Seattle, Wash.	J. H. Maize	F. R. W. Stevens
1907	Northwest Live Stock Insurance Co.	Spokane, Wash.	A. J. Williamson	Geo. Farnsworth
1907	Oasian Mut. Live Stock Ins. Ass'n.	Ossian, Ind.	G. W. Rupright	Clarence D. Carr
1886	Pacific Live Stock Association.	Spokane, Wash.		
	†Pennsburg Mutual Horse Insurance and Detective Company.	Pennsburg, Pa.	N. B. Keely	H. J. Smith
1906	Pioneer Live Stock Indemnity Co.	Seattle, Wash.	J. D. Walters	G. J. Day
1907	†Rock City Mut. Live Stock Ins. Co.	Rock City, Ill.	Fred. Runta	D. G. LaShelle
1906	Security Live Stock Insurance Ass'n	South Bend, Ind.	Geo. W. Thayer	W. F. Mills
1906	Southern Live Stock Ins. Co.	High Point, N. C.	Geo. T. Penny	E. M. Armfield
1906	Southern Mut. Live Stock Ins. Co.	Elberton, Ga.	J. H. Blackwell	W. D. Seymour
1905	†Standard Mut. Live Stock Ins. Co.	Dallas, Tex.	J. D. Ward	W. A. Samson
1907	Stockmens Mutual Insurance Co.	Indianapolis, Ind.		
1886	Terre Hill Live Stock Insurance Co.	Lancaster, Pa.	S. S. Leshar	H. E. Becker
	†Trumbauersville Mutual Horse Insurance and Detective Company.	Trumbauersville, Pa.	A. S. Frantz	A. H. Trumbauer
1887	†Tytersport Mutual Live Stock Insurance Company.	Tytersport, Pa.	T. Raudenbush	C. H. Macknet
1906	Union Live Stock Insurance Co.	Dallas, Tex.	W. J. Hogue	J. O. Teagarden
1884	United Retail Grocers Ass'n, Mut. Benefit Horse Fund.	Brooklyn, N. Y., 811 Sumner ave.	Fred. Gasan	Fred'k Luppens
1908	†Upper Providence L. Stk. Ins. Ass'n	Trappe, Pa.	J. D. Laylor	John Warner
1907	Western Live Stock Ins. Co.	Spokane, Wash.	Samuel Glasgow	J. A. Borden
1906	Wisconsin Mut. Live Stock Ins. Co.	Milwaukee, Wis.		S. K. Houston

† Does not report to Department.

GAIN AND LOSS EXHIBIT

For 1907

SHOWING THE EXHIBITS OF 48 LIFE INSURANCE COMPANIES,
AS COMPILED FROM THEIR RETURNS TO THE
INSURANCE DEPARTMENTS.

GAIN AND LOSS

NAME OF COMPANY.....	ÆTHA LIFE.	AMERICAN CENTRAL.	BANKERS OF NEBRASKA.	BANKERS, NEW YORK.
Divisible Surplus at Beginning of Year.....	\$4,541,034	\$147,968	\$204,035	\$179,073
Loading Earned on Premiums and Annuities.....	1,912,398	277,326	164,546	81,023
Insurance Expenses Incurred.....	1,740,061	375,376	202,088	80,950
Percentage of Insurance Expenses to Loading.....	90.99	135.36	122.64	100.09
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a).....	3,491,399	75,388	92,007	72,668
Interest Required to Maintain Reserve (b).....	2,616,812	70,404	59,188	44,190
Percentage of (a) to (b).....	133.41	107.00	155.44	164.44
Expected Mortality Cost.....	2,731,773	212,766	192,338	193,091
Actual Net Mortality.....	1,980,524	71,466	67,980	181,414
Percentage of Actual to Expected Mortality.....	70.66	33.59	35.33	93.95
Reserves Released by Surrender and Lapse.....	1,428,801	137,937	74,857	242,239
Surrender and Lapse Values Allowed.....	1,187,192	134,445	30,103	234,074
Percentage of Reserves Returned on Surrenders and Lapses.....	83.08	97.47	40.21	96.63
Credits from Other Items.....	.....	.....	.....	.....
Debits to Other Items.....	.....	506	.....	89,609
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	172,337	—98,050	—37,492	73
Gain or Loss from Mortality.....	801,249	141,300	124,408	11,677
Gain or Loss from Surrendered and Lapsed Policies.....	241,609	3,492	44,755	8,165
Gain or Loss from Surplus Interest.....	874,487	4,934	32,819	28,478
Gain or Loss from Other Sources.....	.....	—506	.....	—89,609
Total Realized Gain.....	2,089,682	51,170	164,490	—41,216
Gains or Losses on Investments.....	—2,430,384	—7,921	.....	—25,061
Surplus Earned During the Year.....	—340,702	43,249	164,490	—66,377
Dividends Applied During the Year.....	1,008,196	2,368	6,293	11,558
Special Funds.....	251,463	.....	136,849	56,069
Dividends to Stockholders.....	335,219	8,220	6,000	.....
Increase or Decrease in Surplus.....	—1,935,580	+32,659	+15,348	—134,761
Divisible Surplus at End of Year.....	2,606,354	180,617	311,333	44,312

NAME OF COMPANY.....	HARTFORD LIFE.	HOMER LIFE, NEW YORK.	INTER- STATE.	MANHATTAN LIFE.
Divisible Surplus at Beginning of Year.....	\$495,432	\$1,083,649	\$120,930	\$1,548,668
Loading Earned on Premiums and Annuities.....	323,165	766,431	44,408	535,423
Insurance Expenses Incurred.....	346,676	682,619	65,613	515,457
Percentage of Insurance Expenses to Loading.....	107.27	89.06	147.75	96.27
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a).....	156,600	862,675	49,313	840,397
Interest Required to Maintain Reserve (b).....	51,457	716,176	39,778	703,313
Percentage of (a) to (b).....	304.33	120.46	123.97	119.51
Expected Mortality Cost.....	1,625,689	866,080	76,407	861,100
Actual Net Mortality.....	1,381,123	760,526	49,980	701,475
Percentage of Actual to Expected Mortality.....	84.97	87.83	65.42	81.46
Reserves Released by Surrender and Lapse.....	84,196	594,641	135,092	484,293
Surrender and Lapse Values Allowed.....	31,780	420,561	120,637	340,385
Percentage of Reserves Returned on Surrenders and Lapses.....	37.75	70.73	89.29	70.37
Credits from Other Items.....	.....	119	7,455	.....
Debits to Other Items.....	—627	24,417	.....	2,691
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	—23,511	83,812	—31,206	19,966
Gain or Loss from Mortality.....	244,566	105,534	26,437	150,635
Gain or Loss from Surrendered and Lapsed Policies.....	52,416	174,080	14,465	143,508
Gain or Loss from Surplus Interest.....	105,143	146,499	9,535	137,179
Gain or Loss from Other Sources.....	—627	—24,398	7,455	—2,691
Total Realized Gain.....	377,987	485,627	36,677	457,587
Gains or Losses on Investments.....	—110,921	—487,543	—106	—165,920
Surplus Earned During the Year.....	267,066	—1,915	36,571	291,667
Dividends Applied During the Year.....	65,537	297,299	.....	59,291
Special Funds.....	151,012	.....	.....	.....
Dividends to Stockholders.....	50,000	15,000	26,737	26,000
Increase or Decrease in Surplus.....	+517	—314,314	+9,835	+206,377
Divisible Surplus at End of Year.....	495,949	769,435	130,785	1,755,045

EXHIBIT FOR 1907.

BERKSHIRE LIFE.	COLUMBIAN NATIONAL.	CONNECTICUT GENERAL.	CONNECTICUT MUTUAL.	EQUITABLE, NEW YORK.	EQUITABLE OF IOWA.	FIDELITY MUTUAL.	GERMANIA.
\$1,046,145	\$447,734	\$343,739	\$4,504,877	\$62,590,531	\$400,336	\$1,207,408	\$2,332,342
527,478	306,463	192,710	1,055,719	11,767,990	267,546	1,017,218	1,125,282
391,902	516,966	235,868	954,171	8,545,711	268,349	1,014,493	1,088,128
74.30	168.70	122.39	90.38	72.62	100.30	100.27	96.70
702,271	223,924	303,187	2,609,217	17,942,097	293,806	628,967	1,653,242
584,835	78,633	241,408	2,108,306	13,408,722	207,191	451,049	1,256,404
120.08	284.76	125.59	123.75	133.81	141.80	139.44	131.98
736,793	382,655	333,985	2,414,782	14,981,728	291,841	1,585,966	1,058,530
514,884	175,730	143,192	1,869,504	12,474,118	140,171	1,195,792	837,723
69.88	45.92	42.87	77.42	83.27	48.03	75.40	79.14
652,792	293,088	124,581	752,293	16,087,059	116,879	333,721	775,497
619,911	81,960	101,637	670,535	13,222,609	88,870	306,692	537,157
94.96	27.96	81.58	89.13	82.45	76.04	91.90	69.27
2,007	21,264	2,498	12,954	191,235	—24,060	—43,200	10,917
135,576	—210,503	—43,158	101,548	3,222,279	—803	2,725	37,154
221,909	206,925	190,793	545,278	2,507,610	151,670	390,174	220,807
32,881	211,128	22,944	81,758	2,814,450	28,009	27,029	238,340
117,436	145,291	61,779	500,911	4,533,375	86,615	177,918	401,838
—2,007	—21,264	2,498	12,954	191,235	—24,060	—43,200	10,917
505,795	331,577	234,556	1,342,449	13,268,949	241,422	554,646	909,056
—387,073	—174,892	—143,213	—2,180,149	—20,106,690	9,372	—386,390	—482,492
138,722	156,685	91,643	—937,700	—6,837,741	250,794	168,356	426,564
335,326	52,647	55,981	1,240,520	7,569,001	168,622	377,867	746,755
1,785	70,000	12,000	.....	7,000	.....	213,114	5,556
—198,388	+34,037	+21,940	—2,178,220	—14,413,741	+75,174	—422,635	—349,746
847,767	481,771	366,679	2,326,657	48,176,790	475,610	784,783	1,982,596

MARYLAND LIFE.	MASSA- CHUSETTS MUTUAL.	MICHIGAN MUTUAL.	MUTUAL BENEFIT.	MUTUAL OF NEW YORK.	NATIONAL OF U. S. OF A.	NATIONAL OF VERMONT.	NEW ENGLAND.
\$314,669	\$3,453,066	\$475,792	\$7,725,799	\$94,628,630	\$152,980	\$887,399	\$3,998,534
71,273	1,929,462	355,266	3,242,077	11,549,310	460,640	1,119,641	1,578,623
66,289	1,237,447	398,639	2,794,826	7,372,598	607,931	1,088,365	1,188,955
93.01	64.13	112.21	86.21	63.85	131.97	97.21	75.32
117,968	1,949,267	467,049	4,943,682	21,878,476	241,807	1,759,763	1,859,416
88,486	1,617,310	382,535	3,723,484	15,467,330	241,436	1,316,768	1,549,773
133.32	120.53	122.10	132.77	141.46	141.68	133.64	119.98
92,981	2,209,291	515,389	4,922,069	18,629,906	448,743	1,769,069	1,966,620
47,790	1,473,995	486,661	3,346,301	15,986,376	372,381	1,365,527	1,321,601
51.39	66.94	94.43	67.85	85.81	60.69	77.63	67.20
51,680	882,009	251,695	2,102,099	12,448,067	145,476	1,003,070	932,169
33,950	753,208	219,922	1,868,292	10,506,868	114,100	843,847	830,373
65.68	85.40	87.38	88.88	84.41	78.44	84.13	89.08
91	.....	79	.....	.....	.....	.....	.....
184	.....	3,966	298,998	199,210	2,438	23,644	.....
4,984	692,015	—43,373	447,251	4,175,712	—147,291	31,296	389,668
45,191	730,296	28,728	1,585,768	2,642,530	176,362	393,562	645,019
17,730	128,801	31,773	233,807	1,941,199	31,376	159,223	101,797
29,482	331,957	84,514	1,220,198	6,411,156	100,623	442,995	309,643
—93	.....	—3,907	—298,998	—199,210	—2,438	—23,644	.....
97,294	1,883,069	97,735	3,138,016	14,972,387	159,390	1,003,423	1,446,127
—123,914	—1,609,608	—10,273	—1,518,263	—29,585,915	—90,505	—469,822	—1,489,663
—26,620	273,461	87,462	1,669,753	—14,613,528	67,575	523,610	—43,536
21,546	1,170,951	31,735	2,252,946	4,173,330	110,927	652,164	935,833
.....	556,692	.....	.....	.....	.....	.....	.....
6,000	.....	25,000	.....	.....	50,000	.....	.....
—54,167	+1,454,181	+30,726	—583,194	—18,786,859	—93,052	—118,553	—979,370
260,502	1,997,885	506,518	7,142,805	66,841,771	59,923	768,746	3,019,164

GAIN AND LOSS EXHIBIT

NAME OF COMPANY.....	NEW YORK LIFE	NORTH AMERICAN (CANADA).	NORTH- WESTERN MUTUAL.	PACIFIC MUTUAL.
Divisible Surplus at Beginning of Year.....		\$645,830	\$9,186,263	\$506,002
Loading Earned on Premiums and Annuities.....	\$16,831,978	310,156	7,173,083	1,281,637
Insurance Expenses Incurred.....	9,437,433	398,553	5,376,793	1,089,180
Percentage of Insurance Expenses to Loading.....	56.06	96.36	73.66	83.43
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a).....	30,061,039	380,088	9,963,176	617,461
Interest Required to Maintain Reserve. (b).....	14,530,000	284,737	7,303,034	448,396
Percentage of (a) to (b).....	183.15	133.49	135.33	137.69
Expected Mortality Cost.....	22,128,951	323,044	8,831,690	983,679
Actual Net Mortality.....	17,310,089	217,153	5,187,876	674,443
Percentage of Actual to Expected Mortality.....	78.19	67.23	58.41	68.57
Reserves Released by Surrender and Lapse.....	17,307,355	248,802	6,639,795	545,949
Surrender and Lapse Values Allowed.....	16,406,930	179,377	6,303,088	460,397
Percentage of Reserves Returned on Surrenders and Lapses.....	89.02	72.06	93.56	84.31
Credits from Other Items.....	60,131	.....	508	19,593
Debits to Other Items.....	88,594	6,153	1,500	47,308
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	7,394,545	11,404	1,895,390	312,457
Gain or Loss from Mortality.....	4,323,363	105,391	3,693,804	309,237
Gain or Loss from Surrendered and Lapsed Policies.....	1,909,425	69,535	426,707	85,553
Gain or Loss from Surplus Interest.....	5,541,039	95,351	2,760,143	189,066
Gain or Loss from Other Sources.....	—23,463	—6,153	—992	—27,716
Total Realized Gain.....	19,636,408	276,218	8,774,951	748,696
Gains or Losses on Investments.....	—22,880,380	—195,381	—3,353,872	—415,077
Surplus Earned During the Year.....	—3,243,972	80,237	6,421,079	333,619
Dividends Applied During the Year.....	6,111,147	95,004	6,757,913	254,066
Special Funds.....	—9,355,119	—35,533	.....	198,597
Dividends to Stockholders.....	.....	6,000	.....	70,000
Increase or Decrease in Surplus.....	.....	+12,067	—1,836,894	—189,043
Divisible Surplus at End of Year.....	.....	657,397	7,949,439	316,959

NAME OF COMPANY.....	STATE MUTUAL, MASS.	TRAVELERS.	UNION CENTRAL.	UNION MUTUAL.
Divisible Surplus at Beginning of Year.....	\$2,807,530	\$2,197,906	\$1,724,993	\$387,612
Loading Earned on Premiums and Annuities.....	1,047,989	601,920	1,638,483	499,215
Insurance Expenses Incurred.....	704,177	1,187,690	1,644,369	396,931
Percentage of Insurance Expenses to Loading.....	67.30	197.32	97.40	79.51
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a).....	1,313,474	1,063,119	3,346,308	510,851
Interest Required to Maintain Reserve. (b).....	1,047,508	1,458,431	1,789,096	472,006
Percentage of (a) to (b).....	125.39	134.59	187.04	108.2
Expected Mortality Cost.....	1,264,103	1,695,585	2,403,379	661,835
Actual Net Mortality.....	896,249	1,147,330	1,532,147	476,610
Percentage of Actual to Expected Mortality.....	71.47	67.66	63.34	72.01
Reserves Released by Surrender and Lapse.....	793,019	739,815	676,441	389,615
Surrender and Lapse Values Allowed.....	683,761	533,943	534,498	249,461
Percentage of Reserves Returned on Surrenders and Lapses.....	86.23	71.79	77.54	64.03
Credits from Other Items.....	632	6,576	.....	4,149
Debits to Other Items.....	.....	38,837	.....	4,603
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	343,763	—585,770	44,113	102,394
Gain or Loss from Mortality.....	357,553	548,815	881,132	185,235
Gain or Loss from Surrendered and Lapsed Policies.....	109,368	306,373	151,943	140,154
Gain or Loss from Surplus Interest.....	264,966	504,688	1,557,112	38,845
Gain or Loss from Other Sources.....	632	—32,251	.....	—453
Total Realized Gain.....	1,076,471	640,855	2,634,300	466,065
Gains or Losses on Investments.....	—1,530,645	—1,611,334	24,191	—125,506
Surplus Earned During the Year.....	—444,174	—970,479	2,668,491	340,550
Dividends Applied During the Year.....	786,663	58,403	1,079,764	104,791
Special Funds.....	23,565	.....	883,101	.....
Dividends to Stockholders.....	.....	.....	10,000	.....
Increase or Decrease in Surplus.....	—1,264,402	—1,028,881	+635,637	+235,759
Divisible Surplus at End of Year.....	1,553,118	1,168,925	2,410,630	632,371

FOR 1907.—Continued.

PENN MUTUAL.	PHOENIX MUTUAL.	PROVIDENT LIFE AND TRUST.	RELIANCE LIFE.	ROYAL UNION.	SECURITY LIFE OF AMERICA.	SECURITY MUTUAL, NEW YORK.	STATE LIFE.
\$5,582,279	\$1,011,393	\$7,479,866	\$556,039	\$178,713	\$24,737	\$843,643	\$679,626
3,338,416	762,047	1,451,424	125,962	191,355	233,864	355,940	711,835
2,633,576	821,173	1,606,776	291,173	235,049	360,794	476,592	940,301
78.89	107.76	110.70	231.17	122.83	154.28	133.90	132.10
3,752,101	1,069,262	2,947,036	104,554	109,608	59,826	191,273	278,239
2,921,860	823,351	2,102,695	25,757	74,166	19,430	129,141	173,505
128.41	129.86	140.16	405.92	147.78	307.98	148.10	160.37
4,931,631	1,089,916	1,934,644	120,061	182,152	117,566	676,152	778,514
3,683,494	681,930	1,310,810	70,061	100,398	55,250	513,152	532,148
74.68	62.56	67.76	58.36	55.11	47.03	76.63	68.36
1,774,465	549,078	863,892	72,775	52,889	39,338	123,616	216,010
1,433,764	398,188	742,812	15,243	53,585	36,142	97,755	207,044
80.80	72.52	85.98	20.94	101.95	92.88	79.03	95.85
30,037	3,567	.....	.....	.....	458,203	.....	2,138
543,541	.....	49,762	454	1,033	8,111	19,786	.....
704,840	-59,126	-155,352	-165,211	-43,694	-126,930	-120,652	-238,466
1,248,127	407,986	623,834	50,000	81,754	62,316	158,000	246,966
340,711	150,890	121,080	57,532	-696	3,196	25,861	8,966
830,341	245,911	844,341	78,797	35,442	40,396	62,132	104,734
-513,504	3,567	-49,762	-454	-1,033	450,092	-19,786	2,138
2,610,415	749,228	1,384,141	20,664	71,773	429,070	105,555	133,738
-2,082,593	-366,361	-3,373,234	-1,391	-1,146	-5,232	-54,993	-17,594
527,832	382,867	-1,989,093	19,273	70,627	424,302	50,562	116,144
2,050,803	443,026	1,673,647	2,341	45,448	12,148	48,841	88,366
1,095,659	.....	.....	.....	.....	.....	.....	.....
-2,621,640	-60,159	-3,662,740	+16,915	+18,178	+422,153	+4,722	+27,776
2,960,639	951,234	3,817,126	572,944	196,891	466,890	548,365	707,402

UNITED STATES.	WASHINGTON.	INDUSTRIAL COMPANIES.					WESTERN AND SOUTHERN.
		BALTIMORE LIFE.	COLONIAL LIFE.	JOHN HANCOCK.	METRO- POLITAN.	PRUDENTIAL.	
—\$10,835	\$197,191	\$275,915	\$16,910	\$4,367,606	\$14,229,480	\$18,534,058	\$20,867
253,733	471,333	305,197	355,324	6,617,977	23,848,960	20,565,113	753,501
261,446	402,022	295,117	508,879	5,706,336	19,463,542	16,306,171	730,718
108.04	85.20	96.70	143.21	86.23	83.36	79.30	96.98
416,718	765,163	47,971	34,473	1,948,003	8,211,513	5,831,875	114,907
343,169	691,250	31,373	22,967	1,455,530	6,865,151	3,899,785	106,802
121.43	110.69	152.91	150.16	133.83	119.61	149.64	105.80
459,940	639,753	111,960	180,095	5,125,192	14,551,108	11,710,410	342,499
415,999	475,238	116,255	205,860	4,428,926	14,836,073	12,388,878	395,207
90.45	74.28	103.84	114.31	86.42	101.96	105.79	115.39
407,239	538,042	37,800	53,955	1,177,588	5,237,912	3,284,868	61,989
352,489	389,378	5,249	18,065	700,608	2,726,130	1,655,932	9,908
86.56	72.46	13.89	33.49	59.50	51.55	48.90	15.98
176,000	8,559	83,753	130,000	12,890	42,586	.....	.....
5,804	120	93,619	.....	.....	1,965	.....	.....
—7,713	69,811	10,080	—153,555	911,641	3,885,418	4,258,942	22,733
43,941	104,520	-4,295	-25,765	696,366	-254,965	-678,468	-52,705
54,750	145,164	32,551	85,890	476,980	2,561,782	1,725,936	52,081
73,549	73,918	16,598	11,516	492,478	1,846,862	1,932,090	6,306
170,196	5,439	-9,866	130,000	12,590	40,621	.....	.....
334,723	464,847	45,068	-1,914	2,590,250	7,549,218	7,241,500	23,461
—201,650	-256,708	-54,647	-281	-1,284,564	-8,302,273	-5,214,463	5,417
133,043	205,139	-9,579	-2,195	1,305,696	-743,060	2,027,037	33,378
79,806	113,250	4,466	5,115	1,865,114	1,810,733	7,300,902	.....
.....	.....	.....	.....	-432,231	-426,263	.....	.....
30,800	94,185	.....	.....	.....	140,000	200,000	10,000
+22,437	+754	-14,046	-7,311	+872,555	-2,277,531	-5,473,864	+23,373
12,112	197,945	261,569	9,599	4,740,461	11,951,899	13,060,194	54,745

RECORD OF THE YEAR.

OFFICIAL CHANGES.

- Allen, Sir H. Montague, elected director Mutual Life Assurance Company of Canada, September, 1907.
- Anderson, E. B., appointed superintendent plate glass department, Casualty Company of America, September, 1907.
- Anderson, Ralph M., appointed actuary Florida Life, August, 1907.
- Appel, D. F., elected vice-president New England Mutual Life, April, 1908.
- Appleton, Samuel W., chief accountant and assistant treasurer, Philadelphia Casualty, resigned July, 1907.
- Armstrong, David W., Jr., elected secretary National Surety Company, February, 1908.
- Armstrong, Robert B., elected president and a director Philadelphia Casualty Company, August, 1907.
- Baker, David M., elected secretary Northern Assurance Company, May, 1908.
- Bales, Burton B., appointed general manager Inter-Southern Life, Louisville, January, 1908.
- Bancroft, John, elected trustee Penn Mutual Life, November, 1907.
- Barbey, Jacob A., elected secretary New England Mutual Life, April, 1908.
- Barker, Jesse J., actuary Penn Mutual Life, resigned November, 1907.
- Baylor, Courtenay P., superintendent of agencies Louisiana National Life, resigned.
- Belmont, Perry, vice-president United States Casualty Company, resigned February, 1908.
- Bennett, Edward B., elected director Travelers Insurance Company, December, 1907.
- Berry, E. Sidney, appointed counsel Hartford Steam Boiler Inspection and Insurance Company, May, 1908.
- Best, John, appointed manager burglary department, Metropolitan Surety Company, February, 1908.
- Bishop, J. A., elected vice-president Lamar Mutual Life, February, 1908.
- Blauvelt, M. P., elected director Economic Life, December, 1907.
- Boggs, John M., vice-president and agency manager Philadelphia Casualty, resigned November, 1907.
- Boone, Daniel, appointed superintendent of agents Capital Life, Denver, January, 1908.
- Bowen, Lem W., elected president Standard Accident, December, 1907.
- Brackett, C. H., vice-president Federal Casualty Company, resigned November, 1907.
- Breithaupt, L. J., elected director Mutual Life Assurance Co. of Canada, September, 1907.
- Brooks, John H., elected director Girard Mutual Life, Philadelphia, June, 1908.
- Brown, A. A., appointed general manager of agencies Inter-State Life, April, 1908.
- Brown, Clarence M., elected vice-president Philadelphia Casualty Company, November, 1907.
- Brown, H. C., secretary Security Life, resigned October, 1907.
- Brown, Henry H., M. D., medical director Security Life of America, resigned September, 1907.
- Bruce, F. C., elected second vice-president Mutual Life Assurance Co. of Canada, September, 1907.
- Bulkeley, W. E. A., elected director Aetna Indemnity, January, 1908.
- Burt, Geo. H., elected director Aetna Indemnity, January, 1908.
- Bushnell, A. R., elected director Wisconsin Life, January, 1908.
- Carter, D. W., elected assistant secretary State Mutual Life, Worcester, January, 1908.
- Case, J. B., elected president Great Western Life, May, 1908.
- Catlow, J. H., appointed assistant superintendent of agencies Security Life of Chicago, October, 1907.
- Cavanagh, James F., appointed attorney for the Massachusetts Bonding and Insurance Company.
- Chadeayne, Jacob, appointed manager of the intermediate branch, Metropolitan Life, May, 1908.
- Cheney, Louis R., elected a director Phoenix Mutual Life, December, 1907.
- Childs, Arthur E., elected president Columbian National Life, October, 1907.
- Church, J. W., managing vice-president Lamar Mutual Life, resigned January, 1908.
- Clark, Emory W., elected trustee Mutual Life of New York, July, 1907.
- Clement, E. P., K. C., elected first vice-president Mutual Life Assurance Company of Canada, September, 1907.
- Coffin, Chas. F., elected agency manager State Life, August, 1907.
- Cole, W. Q., elected president Lamar Mutual Life, February, 1908.
- Condon, Frank A., third vice-president and treasurer Metropolitan Surety, resigned November, 1907.
- Congdon, Gilbert, appointed assistant secretary Empire State Surety, February, 1908.
- Cook, Chas. W., appointed director of agents Pittsburgh Life and Trust, June, 1908.
- Cope, F. G., appointed assistant secretary Sun Life of Canada, May, 1908.
- Copeland, John, appointed assistant actuary State Mutual Life, Georgia, January, 1908.
- Court, R. B., elected actuary Southwestern Life, February, 1908.
- Crocker, Henry J., elected second vice-president West Coast Life, March, 1908.
- Crocker, Henry J., elected president West Coast Life, June, 1908.
- Crockett, D. D., elected vice-president Southwestern Life, Dallas, February, 1908.
- Croan, William M., elected vice-president and superintendent of agents for the Peoples Life of Frankfort, Ind.
- Cronyn, Hume, elected director Mutual Life Assurance Co. of Canada, September, 1907.
- Culkins, William C., elected general manager Columbia Life, Cincinnati, Ohio, May, 1908.
- Culver, Fred. D., appointed manager of agency department Western Union Life, Spokane, Wash., February, 1908.
- Current, W. D., agency director Inter-Southern Life, resigned November, 1907.
- Daniels, Arthur B., elected director Berkshire Life, February, 1908.
- Davis, N. G., elected director Citizens Life, January, 1908.
- Dean, Wm. B., elected trustee Mutual Life of New York, July, 1907.
- de la Regaudiere, G., appointed superintendent of agents Abraham Lincoln Mutual Life, November, 1907.
- Deming, J. K., appointed superintendent of agencies United States Casualty, January, 1908.
- De Stazor, S. D., appointed agency manager Eastern Life Assurance Co. of Va., April, 1908.
- Dickinson, Chas. C., elected director Aetna Indemnity, November, 1907.
- Dodson, E. E., elected instructor of agents Midwest Life, February, 1908.
- Dommerick, L. F., elected trustee New York Life, July, 1907.
- Dorn, E. L., appointed manager of agencies, industrial department, West Coast Life, February, 1908.
- Dorn, E. L., second vice-president West Coast Life, resigned February, 1908.
- Dorsey, Chas. W., fourth vice-president and general manager Inter-Southern Life, resigned November, 1907.
- Drew, A. A., appointed superintendent of agencies Mutual Benefit Life, October, 1907.
- Earle, A. P., elected actuary and assistant secretary Columbian National Life, January, 1908.
- Elliott, Geo. J., president Provident Savings Life, resigned January, 1908.
- Farr, John, elected vice-president United States Casualty Company, February, 1908.
- Faxon, Walter C., elected director Aetna Accident and Liability Company, Hartford, Conn., May, 1908.
- Ferguson, C. C., appointed chief actuary Great West Life, August, 1907.
- Ferris, T. A., elected vice-president Southwestern Life, Dallas, February, 1908.

- Ferry, D. M., Jr., elected vice-president Standard Accident, December, 1907.
- FitzGerald, C. Reginald, B. A., A. I. A., A. A. S., appointed assistant actuary State Mutual Life, August, 1907.
- Fleming, T. J., elected director North American Life, January, 1908.
- Forbes, C. S., appointed superintendent liability department, Casualty Company of America, September, 1907.
- Forgan, D. R., elected United States trustee London Guarantee and Accident, January, 1908.
- Foster, Alfred D., elected president New England Mutual Life, April, 1908.
- Fuller, C. B., appointed secretary National Relief Assurance Company, September, 1907.
- Furman, R. T., appointed general manager Reliance Life, December, 1907.
- Gage, Thomas H., elected consulting medical director State Mutual Life, Worcester, January, 1908.
- Gamwell, Chas. W., appointed assistant actuary Pacific Mutual Life, October 1, 1907.
- Gamwell, Chas. W., appointed actuary Jefferson Standard Life, Raleigh, N. C., May, 1908.
- Ganse, T. De Witt, appointed superintendent of agents, Central Life, Ottawa, Ill., December, 1907.
- Gibb, J. Burnett, elected actuary Penn Mutual Life, November, 1907.
- Goldsey, H. S., elected director Economic Life, December, 1907.
- Gott, Edwin, vice-president and general manager Title Guaranty and Surety Company, resigned August, 1907.
- Gould, W. H., actuary and secretary Annuity Company of Canada, resigned January, 1908.
- Gould, W. H., appointed actuary State Mutual Life, Rome, Ga., January, 1908.
- Grady, John C., elected president Provident Savings Life, January, 1908.
- Graham, George, Jr., appointed actuary Capitol Life, Denver, October, 1907.
- Gurk, Edward H., elected secretary Cosmopolitan Relief Association of Phila., September, 1907.
- Hall, Edwin, elected director Old Colony Life, April, 1908.
- Hanna, L. B., elected president Pioneer Life of North Dakota, January, 1908.
- Harbach, Wilmot C., elected secretary Des Moines Life, December, 1907.
- Hart, Gerald E., manager burglary department, Metropolitan Surety, resigned February, 1908.
- Hawkins, W. F., elected vice-president Berkshire Life, February, 1908.
- Hawks, W. I., elected assistant secretary National Surety, February, 1908.
- Hay, S. J., elected vice-president Southwestern Life, Dallas, February, 1908.
- Hazeldine, R. G., elected secretary Philadelphia Casualty Company, January, 1908.
- Harrity, Wm. F., elected trustee Mutual Life of New York, July, 1907.
- Harvey, Richard, director Aetna Indemnity, resigned November, 1907.
- Hazard, Rowland G., elected director New York Life, April, 1908.
- Hearn, Edward L., elected director and second vice-president Casualty Company of America, August, 1907.
- Heinze, Arthur P., president Aetna Indemnity Company, resigned October, 1907.
- Hepburn, A. B., elected trustee New York Life, July, 1907.
- Hinkle, C. R., secretary Federal Union Surety, resigned September, 1907.
- Hobson, T. M., elected assistant secretary American National Life, October, 1907.
- Hollister, Granger A., elected trustee New York Life, July, 1907.
- Holley, C. C., appointed assistant superintendent of agencies St. Louis National Life, May, 1908.
- Hooker, Edward W., elected director Aetna Indemnity, January, 1908.
- Howard, Stuart A., appointed acting superintendent of agents American National Life, Lynchburg, Va., October, 1907.
- Hoyt, J. S., elected director Manhattan Life, May, 1908.
- Huber, Jacques, elected director Manhattan Life, May, 1908.
- Hunt, W. H., elected director Cleveland Life, February, 1908.
- Iler, Chas. P., secretary Northern Assurance Company, resigned May, 1908.
- Innis, Wm. R., elected director New York Life, April, 1908.
- Jackson, C. C., appointed agency secretary Economic Life, Philadelphia, January, 1908.
- Jarvis, Charles M., elected director Hartford Steam Boiler Inspection and Insurance Company, January, 1908.
- Jenkins, Frederic W., elected president Security Mutual Life, March, 1908.
- Jones, A. C., elected vice-president Lamar Mutual Life, February, 1908.
- Keelor, R. S., secretary Philadelphia Casualty Company, resigned October, 1907.
- Keelor, R. S., elected fourth vice-president Empire State Surety, November, 1907.
- Kelly, Joseph E., elected assistant secretary Provident Savings Life, May, 1908.
- Keener, W. A., elected director Aetna Indemnity, November, 1907.
- Kendrick, W. C., elected director Citizens Life, January, 1908.
- Kerlin, W. D., appointed superintendent of agencies Reliable Life, August, 1907.
- Key, L. W., elected fourth vice-president Citizens Life of Louisville, October, 1907.
- Kilburn, Frederick D., elected president Aetna Indemnity, October, 1907.
- Klasing, August F., elected a trustee German Mutual Life, April 30, 1908.
- Koons, Herman W., appointed general manager Liberty Casualty Company, July, 1907.
- Kumpfret, John F., elected secretary-treasurer Keystone Life, March, 1908.
- Lang, Herman F., elected treasurer Great Western Life, May, 1908.
- Lawrence, Thomas F., elected secretary Hartford Life, September, 1907.
- Laylin, Louis C., elected president Ohio State Life, October, 1907.
- Lemle, Gustave, president Louisiana National Life, resigned January, 1908.
- Leroy, Herman, appointed general manager Liberty Life, September, 1907.
- Lewis, Liston L., elected director Aetna Indemnity, November, 1907.
- Lindsley, Henry D., elected president Southwestern Life, Dallas, February, 1908.
- Lindsay, Martin, elected director Citizens Life, Louisville, October, 1907.
- Lott, Edson S., elected president United States Casualty Company, February, 1908.
- Lovell, H. H., manager surety department, Title Guarantee & Surety, resigned January, 1908.
- Luckett, D. G., elected secretary United States Casualty, February, 1908.
- Macaulay, Robertson, managing director Sun Life of Canada, resigned May, 1908.
- Macaulay, T. B., F. I. A., elected secretary and managing director, Sun Life of Canada, May, 1908.
- MacFadden, W. C., president of Pioneer Life of North Dakota, resigned January, 1908.
- Maxwell, Samuel R., appointed superintendent of agencies, St. Louis National Life, June, 1908.
- McCausly, J. W., elected president Michigan State Life, June, 1908.
- M'Closkey, M. J., elected president Metropolitan Surety, November, 1907.
- McClung, Lee, elected director Phoenix Mutual Life, January, 1908.
- McClure, David, president Metropolitan Surety, resigned November, 1907.
- McCurdy, Robert H., general manager, foreign department, Mutual Life, New York, resigned March, 1908.
- McFail, W. J., resigned as superintendent of agencies, United States Health and Accident, December, 1907.
- McSorley, Frank J., elected director Provident Savings Life, January, 1908.
- Mackay, Clarence H., director N. Y. Life, resigned April, 1908.
- Mandeville, W. S., superintendent of agents, Am. Nat'l Life, resigned October, 1907.
- Marden, Ralph, superintendent of agencies, Great Eastern Casualty, resigned August, 1907.
- Marshall, Hobart E., assistant superintendent of agencies, Provident Savings, resigned September, 1907.
- Mead, Franklin B., appointed actuary and office supervisor Kansas City Life.

- Mead, Franklin B., elected secretary Michigan State Life, June, 1908.
- Mead, Franklin B., appointed actuary Michigan State Life, April, 1908.
- Meador, James J., Jr., elected assistant secretary United States Casualty, March, 1908.
- Meador, T. D., elected vice-president Southern States Life, October, 1907.
- Moon, S. N., vice-president and general manager Union Accident & Casualty Company, Philadelphia, Pa., resigned March, 1908.
- Moore, C. I. D., elected secretary Pacific Mutual Life, February, 1908.
- Moore, Geo. A., president West Coast Life, resigned June, 1908.
- Morgan, Edward M., elected director Aetna Indemnity Company, October, 1907.
- Morse, Godfrey, elected trustee American Surety, January, 1908.
- Napier, John, secretary Bankers Life of New York, resigned October, 1907.
- Newland, F. D., appointed director Pittsburgh Life and Trust, August, 1907.
- Nollen, G. S., appointed actuary Equitable Life of Iowa, February, 1908.
- Noxel, F., elected assistant treasurer Philadelphia Casualty Company, July, 1907.
- Noxel, Fred., assistant secretary Philadelphia Casualty, resigned January, 1908.
- O'Brien, Morgan J., elected director Metropolitan Life, November, 1907.
- Orr, Alex. E., director New York Life, resigned April, 1908.
- Palmer, L. M., elected director Manhattan Life, May, 1908.
- Palmer, Robert B., appointed agency supervisor Midland Mutual Life, December, 1907.
- Papps, P. C. H., appointed actuary Mutual Benefit Life, August, 1907.
- Parker, Percy, president Columbian National Life, resigned October, 1907.
- Peake, J. W., elected secretary Citizens Life, Louisville, October, 1907.
- Perrin, Oliver W., elected assistant actuary Penn Mutual Life, November, 1907.
- Pettit, Henry S., secretary Peoples Surety Company, resigned April, 1908.
- Philbin, Eugene A., elected director Lawyers Title Insurance Company, February, 1908.
- Pleasant, Dan G., elected assistant secretary Florida Life, July, 1907.
- Potter, J. Caldwell, appointed general manager Rome Industrial Life, January, 1908.
- Pratt, Le Gage, vice-president Mutual Benefit Life, resigned January, 1908.
- Prime, Carl T., elected acting secretary Security Life, October, 1907.
- Quin, H. M., elected secretary Lamar Mutual Life, February, 1908.
- Ravold, Armand, elected medical director Missouri State Life, July, 1907.
- Reuss, J. H., elected medical director Southwestern Life, Dallas, February, 1908.
- Rhodes, Edward E., elected vice-president Mutual Benefit Life, January, 1908.
- Rice, Louis P., elected managing vice-president Louisiana National Life, January, 1908.
- Robin, J. G., elected director Aetna Indemnity, November, 1907.
- Robison, Bascom H., elected president American Life Convention, September, 1907.
- Runnells, John S., elected U. S. trustee London Guarantee and Accident, January, 1908.
- Russell, J. N., Jr., elected director Pacific Mutual Life, February, 1908.
- Russell, John N., Jr., secretary Pacific Mutual Life, resigned February, 1908.
- Sage, I. Y., vice-president Southern States Life, resigned October, 1907.
- Sartain, Geo. S., elected assistant agency manager, Economic Mutual Life, November, 1907.
- Schmidlapp, J. G., elected member of executive committee Equitable Life of New York, February, 1908.
- Schwarzkopf, H. G. R., appointed agency superintendent Old Colony Life, April, 1908.
- Scott, W. A., elected secretary Pioneer Life of North Dakota, January, 1908.
- Scovel, Charles W., appointed superintendent of agencies, Pittsburgh Life and Trust, June, 1908.
- Sedgwick, W. N., appointed assistant medical director Mutual Savings Life Insurance Society, June, 1908.
- Sells, J. B., president Pioneer Life of Indiana, November, 1907.
- Shilleto, Stewart, elected trustee Mutual Life of New York, May, 1908.
- Shipman, Arthur L., elected director Travelers Insurance Company, December, 1907.
- Shriver, Samuel H., elected vice-president and comptroller National Surety, February, 1908.
- Sloan, John, director Aetna Indemnity, resigned November 1907.
- Snyder, Chas. A., appointed assistant secretary Equitable Life of Iowa, February, 1908.
- Spalding, Lyman A., elected president Casualty Company of America, July, 1907.
- Sproule, Chas. J., elected treasurer Philadelphia Casualty Company, July, 1907.
- Stake, E. P., appointed field superintendent Central Life of Des Moines, February, 1908.
- Sweeney, D. J., appointed general home office manager Pennsylvania Mutual Life, January, 1908.
- Talbot, W. Le Mar, elected chairman executive committee Philadelphia Casualty, July, 1907.
- Tappin, J. C., elected director Manhattan Life, May, 1908.
- Terrell, John L., appointed attorney Southwestern Life, Dallas, February, 1908.
- Tillinghast, H. W., appointed manager accident department, Philadelphia Casualty Company, September, 1907.
- Townsend, C. J., appointed manager surety department Title Guarantee and Surety, January, 1908.
- Townshend, M. M., appointed superintendent of agencies Title Guaranty and Surety, February, 1908.
- Tracy, Benj. F., president United States Casualty Company, resigned February, 1908.
- Turner, Chas. M., elected general manager Federal Life of Chicago, April, 1908.
- Turner, Charles M., president Security Mutual Life, resigned March, 1908.
- Twiss, Geo. N., appointed assistant actuary Economic Life, September, 1907.
- Upton, Jay H., secretary Conservative Mutual Life, Oregon, resigned.
- Valentine, Wm. H., elected secretary and treasurer Southeastern Life, March, 1908.
- Van Lanningham, O. L., president Great Western Life, resigned May, 1908.
- Vardell, T. W., elected vice-president Southwestern Life, Dallas, February, 1908.
- Vermilye, H. R., appointed comptroller Washington Life, April, 1908.
- Vroom, G. D. W., elected director Economic Life, December, 1907.
- Watkins, R. A., elected director Wisconsin Life, January, 1908.
- Webster, J. H., elected director Cleveland Life, February, 1908.
- Wegenast, Geo., elected managing director Mutual Life Assurance Company of Canada, September, 1907.
- Wellington, John F., appointed superintendent of agencies, La Fayette Life, February, 1908.
- Weston, H. S., elected vice-president Lamar Mutual Life, February, 1908.
- White, Geo. R., appointed assistant actuary Penn Mutual Life, November, 1907.
- Wildman, James G., elected assistant secretary New England Mutual Life, May, 1908.
- Wilkinson, R. W., elected director Old Colony Life, April, 1908.
- Williams, C. P., elected first vice-president and general manager Ohio State Life, October, 1907.
- Williamson, T. P., elected assistant secretary National Surety, February, 1908.
- Wilson, G. L., secretary-treasurer Southeastern Life, resigned February, 1908.
- Wilson, James H., elected trustee Mutual Life of New York, July, 1907.
- Witter, Henry M., secretary State Mutual Life, Worcester, retired January, 1908.
- Witter, H. M., elected vice-president State Mutual Life, Worcester, January, 1908.
- Wood, Albert, elected medical director State Mutual Life, Worcester, January, 1908.

Wood, A. B., appointed actuary Sun Life of Canada, May, 1908.
 Woodward, Robert B., elected trustee Mutual Life of New York, July, 1907.
 Worth, Stephen S., appointed medical director Security Life of America, September, 1907.
 Wright, Burton H., elected secretary State Mutual Life, Worcester, January, 1908.
 York, Leslie C., manager personal accident and health department United States Casualty; resigned May, 1908.

NEW ORGANIZATIONS. (Old-Line Life Companies.)

Cleveland Life Insurance Company, Cleveland, Ohio; began business September 18, 1907.
 Columbus Mutual Life, Columbus, Ohio; began business April, 1908.
 Continental Life Insurance Company, Wilmington, Del.; began business October 1, 1907.
 Eastern Life Insurance Company, New York; began business August 22, 1907.
 First National Life Assurance Society of America, Walla Walla, Wash.; began business December 2, 1907.
 Great Southern Life Insurance Company, Birmingham, Ala.; began business April 22, 1908.
 Independent Life Insurance Company, Nashville, Tenn.; began business March, 1908.
 Iowa Life Insurance Company, Waterloo, Ia.; began business February 18, 1908.
 Jefferson Standard Life Insurance Company, Raleigh, N. C.; began business August, 1907.
 Liberty Life Insurance Company, New York; began business December 1, 1907.
 Majestic Life Assurance Company, Indianapolis, Ind.; began business October 1, 1907.
 Michigan State Life Insurance Company, Detroit, Mich.; began business August 28, 1908.
 Northern Assurance Company of Michigan, Detroit, Mich.; began business October 19, 1907.
 Northwestern Life Insurance Company, Aberdeen, S. D.; began business January 6, 1908.
 Peoria Life Insurance Company, Peoria, Ill.; began business February, 1908.
 Pioneer Life Insurance Company of North Dakota, Fargo, N. D.; began business October 25, 1907.
 Protective Life Insurance Company, Birmingham, Alabama; began business September 18, 1907.
 Puritan Life Insurance Company, Providence, R. I.; began business November 12, 1907.
 Republic Life Insurance Company, Chicago, Ill.; began business August 14, 1907.
 Rockford Life Insurance Company, Rockford, Ill.; incorporated 1908.
 Rome Industrial Life Insurance Company, Rome, Ga.; began business July 22, 1907.
 Standard Life Insurance Company of New Jersey, Camden, N. J.; incorporated April 20, 1908.
 St. Louis National Life Insurance Company; began business August 14, 1907.
 Union Life and Trust Company, Muskogee, Okla.; completed organization June, 1908.
 Western Mutual Life Insurance Company, Council Bluffs, Ia.; began business August 29, 1907.
 Western Reserve Life Insurance Company, Muncie, Ind.; began business July 8, 1907.

IN PROCESS OF ORGANIZATION. (Old Line Companies.)

Cincinnati Life, Cincinnati, Ohio.
 Cumberland Life, Nashville, Tenn.
 Great Eastern Life, Philadelphia, Pa.
 Great American Life, St. Louis, Mo.
 Georgia Life, Athens, Ga.
 United States Postal Insurance Corporation, Denver, Colo.
 Midland Life, St. Paul, Minn.
 Modern Life, South Bend, Ind.
 North Dakota Mutual Life, Fargo, N. D.
 Pioneer Life, Indianapolis, Ind.
 Policyholders Life, Philadelphia, Pa.
 Progressive Life, Chicago, Ill.
 Prudential Life of Canada, Montreal.
 Quaker City Life, Philadelphia, Pa.
 Southern National Life, Louisville, Ky.
 Southwestern Life, St. Louis, Mo.
 Travelers Life Assurance Company of Canada, Montreal.

Union Life, Kansas City, Mo.
 Union Life, Chicago, Ill.
 Union National Life, Pittsburg, Pa.
 Wisconsin National Life, Oakshosh, Wis.

STOCK AND MUTUAL CASUALTY AND MUTUAL LIFE ASSOCIATIONS ORGANIZED.

American Health and Accident Association, Springfield, Ill.; began business September 30, 1907.
 American Casualty Co., Tacoma, Wash.; began business August 1, 1907.
 American Life and Accident Insurance Company, Salisbury, Mo.; began September 1, 1907.
 American Live Stock Insurance Company, Beaumont, Tex.; began business June 4, 1908.
 American Mutual Industrial Insurance Company, Birmingham, Ala.; began business August 28, 1907.
 American Mutual Life Assurance Company, Philadelphia, Pa.; began business April, 1908.
 American Mutual Industrial Insurance Company, Birmingham, Ala.; began business November, 1907.
 American Mutual Surety Co., Lincoln, Neb.; began business October 1, 1907.
 Atlantic Casualty Co., Philadelphia, Pa.; began business January, 1908.
 Atlantic Horse Insurance Company, Providence, R. I.; began business September, 1907.
 Bankers Accident Association of Illinois, East St. Louis, Ill.; began business July 15, 1907.
 Bankers Club, The, Pierre, S. D.; began business January, 1908.
 Bank Depositors Insurance Company of America, Washington, D. C.; began business January, 1908.
 Bankers Reserve Life Association, Freeport, Ill.; chartered September 14, 1907.
 Birds of Freedom, Cincinnati, Ohio; began business April 10, 1908.
 Bond and Guaranty Company of Texas, Dallas, Tex.; incorporated December 18, 1907.
 Chicago Guaranty Company, Camden, N. J.; incorporated October 12, 1907.
 Columbia Casualty Company, Pontiac, Mich.; began business June, 1907.
 Columbus Casualty Company, Columbus, Ohio; organized 1908.
 Consolidated Casualty Company, Minneapolis, Minn.; September 18, 1907.
 Eastern Casualty Company, Waltham, Mass.; began business July, 1907.
 Farmers and Citizens Mutual Live Stock Insurance Company, Michigan City, Ind.; began business 1907.
 Farmers Brotherhood of America, Yazoo City, Miss.; began business May 10, 1908.
 Farview Casualty Company, Burlington, Vt.; began business July 8, 1907.
 Fox River Health and Accident Company, Kaukauna, Wis.; began business May 23, 1908.
 Fidelity Accident Insurance Company, Lincoln, Neb.; began business September 7, 1907.
 Federal Health and Accident Company, Philadelphia, Pa.; began business Sept. 12, 1907.
 Fort Pitt Life Insurance Society, Pittsburg, Pa.; incorporated January 8, 1908.
 German Commercial Accident Company, Philadelphia, Pa.; began business May, 1908.
 Great Southern Home Industrial Association, Little Rock, Ark.; began business 1907.
 Guaranty Mutual Life Insurance Company, Philadelphia, Pa.
 Guild of the East, Coudersport, Pa.; began May 1, 1908.
 Guaranty Trust and Banking Co., El Paso, Tex.; began business 1907.
 Hamilton Life Insurance Company, South Bend, Ind.; incorporated September 24, 1907.
 Home Relief Association, Oklahoma City, Okla.; began business March, 1, 1908.
 Hoosier Casualty Company, Indianapolis, Ind.; began June 1, 1907.
 Houston Live Stock Insurance Company, Houston, Tex.; began business October 1, 1907.
 Inter-Ocean Life and Endowment Company, Kansas City, Mo.; began business 1907.
 Inter-State Accident Insurance Company, Birmingham, Ala.; began business July 1, 1907.

Inter-State Business Mens Accident Association, Des Moines, Ia.; began business April, 1908.
 Inter-State Live Stock Insurance Company, Marietta, Ohio; organized December, 1907.
 Lincoln Mutual Benefit Association, Chicago; incorporated May 8, 1908.
 Lion Bonding and Surety Company, Omaha, Neb.; began business November 2, 1907.
 Live Stock Insurance Company, Hunterdon, Ind.
 Loyal Accident Insurance Company, Chicago; began business April, 1908.
 Maine Insurance Company, Portland, Maine; began business January 1, 1908.
 Massachusetts Bonding and Assurance Company, Boston, Mass.; began business November 27, 1907.
 Merchants Reserve Life Insurance Company, Chicago, Ill.; began business November 23, 1907.
 Michigan Bonding and Surety Company, Detroit, Mich.; began business April, 1908.
 Midland Life Association, East St. Louis, Ill.; incorporated April 17, 1908.
 Missouri Life and Accident Insurance Company, St. Louis, Mo.; began business December 16, 1907.
 Mutual Casualty Company, Grand Rapids, Mich.; began business September 10, 1907.
 National American League, St. Louis, Mo.; began business October 16, 1907.
 National Accident Insurance Company, Lincoln, Neb.; commenced business July 10, 1907.
 National Fidelity and Casualty Company, Omaha, Neb.; began business September 5, 1907.
 National Fraternal Society of the Deaf, Chicago; began business December 2, 1907.
 New Century Life Insurance Company, Topeka, Kan.; began business 1908.
 Northwestern Live Stock Insurance Company, Des Moines, Ia.; began July 1, 1907.
 Northwestern Surety Company, Mitchell, S. D.; began business January, 1908.
 Occident Accident Insurance Company, Los Angeles, Cal.; began 1907.
 Original Order of Home Protectors, Chicago, Ill.; incorporated March 13, 1908.
 Peoples Life Insurance Association, Galveston, Tex.; began business May 15, 1908.
 Pioneer Mutual Association, Oklahoma City, Okla.; began business March 12, 1908.
 Pittsburg Casualty Company, Pittsburg, Pa.; began business June, 1908.
 Preferred Mutual Life, Oakland, Cal.; began business April, 1908.
 Provident Annuity Life Association, Chicago, Ill.; organized 1907.
 Richfield Mutual Hail and Cyclone Insurance Company, Richfield, Wis.; began business October 24, 1907.
 Sagamore Health and Accident Association, Sanford, Me.; began business March 5, 1908.
 Scranton Mutual Life Insurance Company, Scranton, Pa.; began business August 19, 1907.
 Seattle Surety Company, Seattle, Wash.; began business 1907.
 Security Life and Accident Insurance Company, Birmingham, Ala.; began business January 1, 1908.
 Southern Life and Accident Insurance Company, Marianna, Fla.; began business 1908.
 Southern Surety Company, Denison, Tex.; began business 1907.
 States Accident Insurance Company, Chicago, Ill.; began business May 14, 1908.
 Sun Mutual Life Insurance Company, Fayetteville, N. C.; began business December 7, 1907.
 Union Live Stock Insurance Company, Dallas, Tex.; began business April 16, 1908.
 Union Casualty Insurance Company, Philadelphia, Pa.; began business January 2, 1908.
 Union Guarantee Association, Portland, Ore.; began business 1907.
 Wabash Life Insurance Company, Danville, Ill.; began business December 28, 1907.
 Washington Life and Annuity Society, Pittsburg, Pa.; incorporated May 1, 1908.
 Washington Surety and Trust Company, Oklahoma City, Okla.; began business April, 1908.
 Western Accident and Health Insurance Company, North Yakima, Wash.; began business 1908.
 Western Insurance Company of Georgia, Carrollton, Ga.; began business April 1, 1908.

Wisconsin Mutual Live Stock Insurance Company, Milwaukee; began business March 9, 1908.

IN PROCESS OF ORGANIZATION.

(Stock and mutual casualty and mutual life associations.)

Bankers Preferred Life Association, Cleveland, O.
 Bankers and Merchants Accident Association, Macomb, Ill.
 Italian Foresters of America, Boston, Mass.
 Midland Life Association, St. Paul, Minn.
 New York Surety Company, New York.
 Oklahoma Disability Insurance Company, Muskogee, Okla.
 Pelican Mutual Life and Beneficial Association, Camden, N. J.
 Policyholders Mutual Life Insurance Company, Philadelphia, Pa.
 Prudential Casualty Company, Indianapolis, Ind.
 Prairie State Life, Mattoon, Ill.
 Republic Guaranty and Surety Co., Dallas, Tex.
 Reserve Casualty Company, Indianapolis, Ind.
 Royal Casualty Company, St. Louis, Mo.
 Southern Insurance Company, Nashville, Tenn.
 Union National Accident Co., Philadelphia, Pa.
 United States Mutual Life, Camden, N. J.
 United States Postal Ins. Corp., Denver, Col.

RETIREMENTS, CHANGES, ETC.

Alliance Life, Chicago; placed in charge of C. H. Hamill, attorney for the Chicago department, September, 1907.
 American Health and Accident, Detroit; merged with the United States Accident, Detroit, April, 1908.
 American Mutual Life, Oklahoma City; reinsured in Kansas City Life, 1907.
 American Mutual Live Stock Insurance Company, Rocky Point, N. C.; license canceled.
 American Union, Philadelphia; retired January, 1908.
 American Mutual Protective Association, Shreveport, La.; retired July, 1907.
 A. O. U. W. Grand Lodge of Montana; applied for receiver February, 1908.
 Bohemian Slavonian Knights and Ladies, Chicago; changed title to Bohemian Slavonian Fraternal Beneficiary Union, Chicago.
 Bronx Title and Mortgage Guarantee Company, New York; dissolved.
 Brotherhood Endowment Association, Colorado; retired.
 Buffalo Life Insurance Company, Buffalo, N. Y.; reinsured in Metropolitan Life, June, 1908.
 Capitol Life, Indianapolis; surrendered charter and reinsured in the United States Annuity and Life, November, 1907.
 Carolina Life Insurance Company, High Point, N. C.; reinsured in the Jefferson Standard Life, Raleigh, N. C., January, 1908.
 Central Accident Insurance Company, Pittsburg, Pa.; purchased by Maryland Casualty Company, Baltimore, January, 1908.
 Commonwealth Fraternal Syndicate, Baltimore; reinsured in the Economic Life, Philadelphia.
 Commonwealth Life, Fort Scott, Ark.; reinsured in St. Louis National Life, April, 1908.
 Minnesota Mutual Casualty, St. Paul, Minn.; absorbed by Consolidated Casualty Company, Minneapolis.
 Corn Belt Life, Danville, Ill.; reinsured in the Western Life Indemnity, Chicago, March, 1908.
 Corn Belt Mutual Hail Insurance Association, Shenandoah, Ia.; reinsured in the Mutual Horticultural Insurance Association of Iowa.
 Creditors Fund Association, Philadelphia; reinsured its credit business in Philadelphia Casualty Company, Philadelphia, Pa.
 Eagle Benefit Protective Association, Waterloo, Ia.; charter revoked.
 Empire Accident and Surety Company, London, Ont.; reinsured in the Imperial Guarantee and Accident Ins. Co. of Canada, June, 1908.
 Endowment Accident Insurance Company, Sioux City, Ia.; reinsured in Great Western Accident, Des Moines, June, 1908.
 Farmers and Citizens Live Stock Insurance Company, Tipton, Ind.; retired December, 1907.
 Federal Indemnity and Identity Company of Columbus, Ohio; retired December, 1907.

- Fellowship of Solidarity, New York; changed name to Mutual Savings Life Insurance Society, 1908.
- Fidelity Mutual Aid, San Francisco, Cal.; reinsured in the National Casualty Company, Detroit, November, 1907.
- First German Mutual Life Insurance Company, Evansville, Ind.; retired October, 1907.
- Order of Frontiersmen, Evansville, Ind.; retired.
- Fraternal Life Association of Hastings, Neb.; absorbed by the Western Indemnity Company, Chicago, February, 1908.
- General Accident Insurance Company, Philadelphia, Pa.; consolidated with General Accident, Fire and Life Assurance Corp., July, 1908.
- Great Northern Life and Accident Association, Denver, Col.; retired January, 1908.
- Home Benevolent Association, Oklahoma City; went into voluntary liquidation July, 1907.
- Home Relief Association, Mangum, Okla.; transferred its business to the Pioneer Association of Oklahoma, February, 1908.
- Horsemen's Mutual Insurance Company, Elkhart, Ind.; E. A. Skinner appointed receiver December, 1907.
- Independence Mutual Life, Philadelphia; merged with the Pennsylvania Mutual Life, Philadelphia, August 8, 1907.
- Indiana Mutual Life Insurance Company, Indianapolis, Ind.; Robert A. Brown appointed receiver May 22, 1907.
- Hoosier State Life, Marion, Ind.; reinsured in the Indiana National Life December, 1907.
- Inter-State Accident and Relief Association of New Uim, Minn.; consolidated with two other companies, forming the Consolidated Casualty Co., Minneapolis, Minn., September, 1907.
- Inter-State Live Stock Insurance Company, Seattle, Wash.; receiver appointed January, 1908.
- Iowa Farmers Mutual Protective Hail Insurance Association, Des Moines, Ia.; receiver applied for by Attorney-General of Iowa, May, 1908.
- Iowa Plate Glass Mutual Insurance Association, Fort Dodge, Ia.; reinsured in the Iowa Assessment Mutual Ins. Association of De Witt.
- Jefferson Life, Indianapolis, Ind.; reinsured in Ohio State Life, 1907; J. A. Dalley and Major A. Downing appointed joint receivers January, 1908.
- Liberty Mutual Life and Health, New Berne, N. C.; license canceled.
- Loyal Fraternal Home, Cameron, Mo.; retired.
- Loyal Knights, Chillicothe, Mo.; retired.
- Marquette Mutual Life, Chicago, Ill.; C. H. Blatchford appointed permanent receiver June, 1908.
- Medical and Surgical Relief Association, Kansas City, Mo.; retired.
- Metropolitan Mutual Benefit Association, Baltimore, Md.; retired.
- Missouri-Lincoln Trust Company; retired.
- Mutual Accident Insurance Company, Indianapolis, Ind.; reinsured by the Security Casualty Company, Indianapolis, January, 1908.
- Married Mens League, Hannibal, Mo.; consolidated with American Patriots, Springfield, Ill., October, 1907.
- Mutual Benefit Society, Topeka, Kan.; changed name to Cosmopolitan Benefit Society.
- Mutual Reserve Live Stock Insurance Company, Appleton, Wis.; receiver appointed May, 1907.
- National League, Clayton, Mo.; retired.
- Mecklenburg Mutual Life, Charlotte, N. C.; license canceled January, 1908.
- Metropolitan Mutual Bond and Surety Company, Omaha, Neb.; absorbed by Lion Bonding and Surety Company, Omaha, November, 1907.
- Middle States Indemnity Company, Indiana; reinsured in Continental Casualty, Chicago.
- Miners Accident Insurance Company, Glean Jean, W. Va.; surrendered charter.
- Mutual Benefit Fraternal Union, St. Joseph, Mo.; retired.
- Mutual Reserve Life, New York; William Hepburn Russell and Charles E. Rushmore appointed Federal receivers February, 1908.
- National Health and Accident Society, Salisbury, Mo.; retired.
- Nebraska Casualty Company; reinsured in the Great Western Accident Association, Des Moines, Ia.
- Metropolitan Casualty, St. Paul; reinsured by North American Casualty, Minneapolis, September, 1907.
- Norwich and London Accident Association, Norwich, Eng.; control purchased by Norwich Union Fire Insurance Society, June, 1908.
- Peoples Mutual Life, Little Rock, Ark.; retired.
- Peoples Mutual Live Stock Insurance Association, Greenfield, Ind.
- Phoenix Indemnity Company, Denver; retired November, 1907.
- Pioneer Life Association of America, Davenport, Ia.; J. B. Phillips appointed receiver.
- Pilgrims Benevolent Aid Association, Augusta, Ga.; retired.
- Pittsburg Sick and Accident Union, Pittsburg, Pa.; reinsured in United Accident Association, Detroit, Mich., October 1, 1907.
- St. Paul Title and Trust Company, St. Paul; retired.
- Southwestern Life, Dallas, Tex.; sold its industrial business to the American National Life of Galveston, April, 1908.
- Southwestern Live Stock Insurance Company, Dallas, Tex.; P. Bennett appointed receiver April, 1908.
- Standard Life and Accident Insurance Company, Detroit; changed name to Standard Accident Company, April, 1908.
- Texas Mutual Live Stock Insurance Association, Dallas; receiver appointed June, 1908.
- Tradesmens Life of New York, which stopped writing in March, 1908, dissolved by Supreme Court, September, 1907; Woolsey A. Shepard named as permanent receiver of the assets.
- Twentieth Century Mutual Aid and Protective Association, Birmingham, Ala.; reinsured in Union Mutual Aid Association, Mobile, January 30, 1908.
- Union Life Guards, Alpena, Mich.; reinsured in Loyal Americans of the Republic, Springfield, Ill., July, 1907.
- Union Mutual Insurance Company, Duluth, Minn.; merged with two other companies, forming the Consolidated Casualty Company, Minneapolis, Minn., September, 1907.
- United Benevolent Association, Oklahoma; Insurance Commissioner of Oklahoma began proceedings for the appointment of a receiver, December, 1907.
- United Sons of America, St. Louis, Mo.; retired.
- United Fraternal League, Lowry City; retired.
- United States Accident Association, Detroit, Mich.; reinsured in the National Casualty Company, Detroit, July 1, 1908.
- United States Mutual Insurance Company, Raleigh, N. C.; retired.
- United States Protection Society, Salisbury, Mo.; retired April 1, 1908.
- Winona Mutual Benefit Association, Winona, Minn.; went into voluntary liquidation February, 1908.
- Wisconsin Health and Accident Insurance Company, Fond du Lac, Wis.; retired August, 1907.
- Woodmens Mutual Casualty Company of Minneapolis; consolidated, forming the Consolidated Casualty Company of Minneapolis, September, 1907.
- United American Life, Philadelphia; reinsured by General Accident Fire and Life Assurance Corporation April, 1908.
- Wildely Protective League, Guthrie, Okla.; reinsured in Sun Accident Co., Oklahoma City.

NECROLOGY.

- Banta, John M., August, 1907.
- Bunce, John Lee, assistant secretary and superintendent of agencies, Connecticut Mutual Life, October, 1907.
- Butler, Ralph, secretary and general manager Central Accident, November 9, 1907.
- Cleveland, Grover, June 24, 1908.
- Davenport, Cyrus B., director Metropolitan Casualty, February, 1908.
- Gurk, C. Henry, secretary Cosmopolitan Relief Association, August 24, 1907.
- Halsey, Jacob L., director Manhattan Life, September, 1907.
- Hamilton, Andrew, March, 1908.
- Holden, James C., trustee Mutual Life of New York, January, 1908.
- Hull, Herbert L., superintendent mail department, New York Life, February, 1908.

Kempson, St. George, editor New York Insurance Journal, August 12, 1907.

Lawler, Thomas C., trustee Northwestern Mutual Life, April, 1908.

Merwin, Orange, president Bridgeport Land and Title Company, December, 1907.

Mitchell, Geo. W., trustee Northwestern Mutual Life, February 23, 1908.

Shipley, Samuel R., April, 1908.

Standen, W. J., actuary Capitol Life of Denver, August, 1907.

Statler, W. E., president Bankers Accident Insurance Company, February, 1908.

Surles, W. H., general agent Northwestern Mutual Life, August 20, 1907.

Urner, H. C., trustee Northwestern Mutual Life, April, 1908.

ADDENDA.

STATISTICS OF ASSESSMENT LIFE ASSOCIATIONS.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending 1907	INCOME.			EXPENDITURES.					FINANCIAL COND'N.			INSURANCE ACCOUNT.		
		Pre- miums or Asses- sments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exami- ners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
Alabama Life Ass'n..... Birmingham, Ala.	1907	\$	\$	\$ 590	\$	\$	\$	\$	\$ 69	\$ 1,285	\$ .....	.....	\$ .....	\$ .....	
Alabama Mutual Benefit Life Ass'n. Birmingham, Ala.	1907	.....	.....	13,668	.....	.....	.....	.....	13,490	4,832	2,417	.....	44,500	176,900	
American Life and Benefit Ins.Co Durham, N. C.	1907	6,123	733	6,857	2,604	.....	.....	3,458	6,153	703	.....	3,190	29,590	24,770	
American Mutual Benefit Life Ass'n. Andalusia, Ala.	1907	.....	.....	8,914	.....	.....	.....	.....	6,708	3,706	2,700	.....	81,200	130,000	
American Mutual Industrial..... Birmingham, Ala.	1907	.....	.....	670	.....	.....	.....	.....	1,061	3,181	174	.....	668	687	
Carolina Mutual Life..... Durham, N. C.....	1907	11,072	.....	13,242	6,335	.....	.....	11,809	18,145	2,016	1,789	6,652	62,316	66,339	
Cleveland Com'l Travelers Ass'n Cleveland, O.	1907	98,818	.....	115,160	80,988	.....	.....	.....	96,696	288,612	6,614	3,343	696,000	6,648,000	
Columbian Protective Ass'n..... Birmingham, N. Y.....	1907	11,161	.....	12,187	1,061	1,409	3,013	1,712	7,196	7,365	20	1,743	243,076	214,989	
Colored Peoples Mutual Life Ins. Co. Dadeville, Ala.	1907	.....	.....	2,547	.....	.....	.....	.....	1,162	1,646	.....	.....	1,614	2,547	
Dixie Mutual Ins. Co..... Asheville, N. C.	1907	5,803	.....	5,824	1,912	.....	.....	3,896	5,749	214	1,776	2,127	76,064	49,752	
Eastern Carolina Ins. Co..... Wilmington, N. C.	1907	1,521	.....	1,521	769	.....	.....	620	1,390	317	.....	655	1,612	1,521	

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	Supplied in 1907 For 1908	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manag- ement.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Car- dificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Eastern Life Ins. Ass'n..... Washington, D. C.	1907	\$ 4,980	.....	.....	\$ 1,505	.....	.....	.....	\$ ..... .....	\$ ..... .....	\$ ..... .....	2,186	\$ 76,548	\$ 39,308
Eastern Relief Ass'n..... Edenton, N. C.	1907	1,435	.....	1,435	557	.....	.....	898	1,395	540	.....	1,500	34,960	56,640
Federal Mutual Endowment Life Ins. Co. Chicago, Ill.	1907	12,934	.....	15,383	2,446	3	7,721	3,803	13,973	4,235	9,910	7,077	1,874,651	934,935
Fidelity Life Ass'n..... Chicago, Ill.	1907	4,505	.....	4,505	898	.....	3,409	1,083	5,695	.....	.....	.....	205,358	.....
Guaranty Aid and Relief Society. Savannah, Ga.	1907	13,548	702	14,470	4,730	16	4,868	5,032	14,587	14,147	5,550	4,131	111,755	77,074
Hoteliers Mut. Ben. Ass'n of the U. S. and Canada. Chicago, Ill.	1907	40,393	.....	41,803	39,600	.....	.....	3,009	42,609	41,067	4,800	1,403	273,600	1,683,600
Liberty Mutual Life and Health Ass'n, New Bern, N. C.	1907	628	.....	628	129	.....	.....	456	586	42	.....	165	7,470	3,700
Masonic Mutual Benefit Ass'n... Toledo, O.	1907	12,334	36	12,413	14,500	.....	.....	.....	15,995	1,195	3,800	469	4,000	453,000
Mutual Aid Society of Lutherans. Toledo, O.	1907	19,239	.....	19,630	18,000	.....	.....	.....	18,949	6,088	5,000	1,221	74,000	1,183,500
Mutual Benefit Life Ins. Co..... Naldosta, Ga.	1907	25,196	7,134	42,666	27,153	.....	3,346	1,791	32,990	14,832	3,900	1,690	.....	.....
National Life Annuity Co..... Jacksonville, Ill.	1907	37,192	.....	37,795	1,445	245	19,136	14,252	35,078	7,253	22,092	2,283	9,094,000	11,144,000
National Protective Life Ass'n of America. Springfield, Ill.	1907	575	.....	1,575	.....	43	13	601	657	1,869	.....	15	.....	14,500

1907	North American Life Ass'n..... Minneapolis, Minn.	3,385	.....	3,616	.....	.....	1,664	467	2,131	2,511	741	227	60,000	321,000
1907	North Carolina Mutual and Provident, Durham, N. C.	137,777	.....	139,818	.....	54,740	.....	79,651	134,392	44,964	4,800	56,176	123,500	966,602
1907	Northwestern Ohio Mas. Relief Ass'n, Toledo, O.	61,040	.....	62,815	.....	55,500	.....	.....	61,010	11,258	19,000	867	27,000	1,099,500
1907	Peoples Life Assur. Society..... Chicago, Ill.	14,193	.....	14,193	.....	3,000	4,948	5,220	13,168	5,256	1,100	491	60,800	786,000
1907	Peoria Life Association..... Peoria, Ill.	57,725	.....	59,325	11,933	1,056	33,813	15,147	61,949	6,482	5,850	8,692	2,773,295	2,659,800
1907	Pioneer Life Ins. Co..... Pekin, Ill.	4,823	.....	9,617	.....	4,500	1,444	2,101	8,045	3,608	1,311	285	176,483	265,571
1907	Preferred Life Assurance Co.... Chicago, Ill.	5,777	842	6,940	.....	214	3,698	2,654	6,566	436	6,772	204	395,000	1,080,000
1907	Southern Mutual Life Ass'n..... Florence, Ala.	.....	.....	4,127	.....	.....	.....	.....	3,920	1,804	706	.....	943,000	804,000
1907	Southern Mutual Life Ins. Ass'n. Atlanta, Ga.	62,532	41,756	107,772	63,166	234	15,454	28,838	107,656	74,122	4,292	7,128	565,893	1,597,857
1907	Swanlight Ins. Co..... Atlanta, Ga.	6,292	.....	6,292	407	.....	5,113	1,044	6,565	8,593	.....	966	274,900	129,300
1907	Swedish Baptist Mutual Aid..... Resper Block, Chicago, Ill.	19,181	.....	19,916	12,500	.....	873	2,473	15,847	27,623	5,500	1,802	113,000	1,846,000
1907	Swedish Mission Friends Aid Ass'n, Chicago, Ill.	17,128	.....	17,963	6,100	15	2,530	1,495	10,141	31,209	28,809	1,577	952,000	1,160,000
1907	Toledo Traveling Mens Ass'n... Toledo.	30,867	.....	37,361	23,202	.....	.....	.....	30,911	91,402	.....	1,302	391,000	1,953,000
1907	Western Pa. Odd Fellows Relief, Titusville, Pa.	41,741	.....	45,061	22,500	1,000	33	4,370	27,993	67,868	.....	2,093	104,000	2,418,500
1907	Widows and Orphans Fund..... Chicago, Ill.	47,429	.....	56,866	34,119	114	533	12,443	47,208	44,988	1,500	1,076	62,100	732,120
1907	Young Mens Mut. Life Ass'n... Cincinnati, O.	56,544	.....	62,428	39,000	.....	.....	.....	46,728	143,593	14,000	1,358	156,110	2,659,000

STATISTICS OF FRATERNAL ORDERS.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year End- ing Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Asses- ments and Annual Dues.	Admis- sion Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
DELAWARE.													
Order of Knight Hospitalers..... Wilmington.	1907	\$ 6,496	\$ 910	\$ 5,800 7,406	\$ 2,431	\$	\$ 1,933	\$ 3,293 4,364	\$ 4,592 20,414	\$ 800	167 273	\$ 13,000	\$ 176,000 342,500
DISTRICT OF COLUMBIA.													
Famobrosis Society..... Washington.	1907	4,060	149	4,209	920	27	2,710	3,658	908	662	443	.....	290,275
GEORGIA.													
American Assurance Ass'n..... Atlanta.	1907	20,976	855	21,831	6,540	9,673	5,512	21,728	19,617	11,716	6,506	145,405	158,835
Citizens Mutual Benefit Society..... Atlanta.	1907	235	120	355	96	84	173	355	49	.....	42	.....	.....
Farmers Mutual Life..... Atlanta.	1907	18,824	6,281	25,105	11,137	5,037	5,098	22,104	5,804	.....	943	651,250	1,178,750
Masons Annuity, Supreme Lodge..... Atlanta.	1907	95,593	7,770	103,363	26,827	18,505	12,223	57,558	168,649	167,649	1,069	188,200	284,800
Peoples Mutual Benefit Association..... Summerville.	1907	1,517	768	2,285	855	833	700	2,390	957	540	484	.....	.....
United Benevolent Society..... Atlanta.	1907	1,881	873	2,817	355	1,250	3,900	5,505	161	.....	150	.....	87
MAINE.													
American Royal Circle..... Augusta.	1907	2,740	417	3,157	868	339	2,069	3,276	1,365	437	442	25,550	122,406
Maine State Relief Association..... Portland.	1907	15,593	3,500	19,093	12,749	.....	1,663	14,413	49,612	3,582	817	.....	1,074,446

	1907	1,313	308	1,616	615	204	438	1,257	3,395	.....	125	3,050	8,700
MINNESOTA.													
Ancient Order of Arctes.....	1907	1,313	308	1,616	615	204	438	1,257	3,395	.....	125	3,050	8,700
Owatonna.													
Bohemian Slavonian Workmens Benevolent Order. St. Paul.	1907	10,939	1,096	12,034	6,750	142	643	7,535	20,088	1,000	1,487	167,750	1,120,200
Daughters of Norway.....	1907	1,340	544	1,884	200	67	815	1,083	1,765	300	1,426	42,700	140,600
Minneapolis.													
Faithful Catholic Shepherds.....	1907	1,198	499	1,697	1,200	.....	259	2,418	8,397	2,105	143	.....	71,000
St. Paul.													
Order of the West.....	1907	1,384	177	1,561	.....	865	612	1,475	1,105	.....	106	100	101,000
Sillwater.													
Sons of Norway.....	1907	16,259	1,420	17,679	6,400	1,452	2,891	10,743	16,944	1,167	4,053	869	1,306,400
Minneapolis.													
Washington League of Knights and Ladies	1907	463	1,238	1,701	430	.....	1,282	1,713	3,438	1,534	125	131	20,200
NEBRASKA.													
Danish Brotherhood of America.....	1907	107,216	21,461	128,677	79,587	384	13,207	93,178	91,891	10,000	16,837	1,855,000	12,027,750
Omaha.													
NEW HAMPSHIRE.													
L'Union Canadienne.....	1907	938	173	1,111	308	.....	444	752	1,132	.....	90	13,750	37,750
Manchester.													
Societe St. Jean Baptiste.....	1907	3,025	1,994	5,019	3,715	.....	974	4,689	2,158	.....	.....	.....	.....
Manchester.													
NEW JERSEY.													
Consolidated Mutual Benefit Assn. (W. Va.) Newark.	1907	2,028	163	2,191	233	636	300	1,169	1,095	.....	348	7,630	5,880
Royal Union Assn.....	1907	4,974	99	5,073	2,671	1,214	1,089	4,974	1,747	40	270	25,144	28,779
Trenton.													
NEW YORK.													
Polish National Alliance.....	1907	8,384	730	9,115	7,400	165	2,245	9,810	4,946	3,726	1,473	146,808	638,100
Brooklyn.													
NORTH CAROLINA.													
Cape Fear Aid and Relief Ass'n.....	1907	1,943	64	2,007	753	.....	1,340	2,093	76	.....	499	7,700	11,560
Wilmington, N. C.													
Farmers Fraternal Life Ass'n.....	1907	3,941	450	4,434	3,694	.....	344	4,038	987	.....	.....	.....	.....
Fort Barnwell.													

* Figures do not include annual dues. § Figures are admitted assets.

Fraternity of Home Protectors..... Wilkesbarre.	1907	6,293	.....	6,385	375	50	2,272	2,697	5,271	106	199	138,000	210,000
Funeral Benefit Ass'n of U. S..... Philadelphia.	1907	202,002	4,469	206,471	201,133	.....	8,827	209,960	66,343	.....	.....	.....	.....
Independent Mutual Aid Ass'n..... Allegheny.	1907	10,502	1,305	12,230	10,975	242	883	12,100	1,825	4,950	699	43,000	509,500
J. O. U. A. M., National Council..... Pittsburg.	1907	302,470	9,478	311,948	273,995	.....	11,790	285,797	107,222	11,805	131,604	11,753,750	44,595,000
Keystone Benefit Ass'n..... Warren.	1907	8,089	1,640	9,799	5,191	878	1,313	7,383	3,509	2,000	625	67,000	479,000
Order of Independent Americans (Pennsyl- vania State Council).	1907	10,555	156	10,711	3,146	70	7,261	10,477	1,037	.....	.....	.....	.....
Progressive Americans..... Reading.	1907	1,762	147	1,907	745	.....	486	1,231	2,211	.....	.....	.....	.....
Provident Home..... Scranton.	1907	2,946	211	3,157	.....	.....	2,635	2,635	620	110	110	29,850	42,250
Scandinavian Brotherhood of America..... Bradford.	1907	1,501	1,175	2,676	.....	310	2,507	2,217	45	.....	.....	.....	.....
United American Mechanics (Funeral Aid of Pennsylvania), Philadelphia.	1907	1,023	155	1,178	900	.....	335	1,255	718	150	690	.....	.....
WISCONSIN Knights of the White Cross, Grand Lodge.. Milwaukee.	1907	5,852	815	6,668	7,500	30	448	7,978	3,898	2,500	940	42,500	470,000
Polish Association of America..... Milwaukee.	1907	56,972	1,980	58,950	57,200	146	1,420	58,766	32,105	14,375	5,107	585,700	3,095,100

* Figures do not include annual dues. § Figures are admitted assets.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS.

NAME AND LOCATION OF ASSO- CIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Pre- miums or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents for Medical Examin- ers.	Expenses of Man- age- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	Amount in Force at End of Year.
American Friendly Society..... Urbana, Ill.	1907	\$ 3,444	.....	\$ 3,444	\$ 1,008	.....	\$ 10	\$ 3,322	\$ 4,340	\$ 1,175	\$ 1,012	447	318	\$ 134,600
Bankers Mutual Casualty Ins. Co.. Minneapolis, Minn.	1907	13,507	.....	13,507	1,828	.....	.....	11,330	13,158	.....	516	1,549	1,011	859,720
Bay State Casualty Co..... Boston, Mass.	1907	28,595	53	30,086	9,385	.....	.....	19,364	28,779	1,306	175	2,227	2,016	913,050
Commercial Travelers Boston Ben- efit Association. Boston, Mass.	1907	21,620	8,197	29,936	23,719	.....	404	29,987	30,391	3,321	46	454	2,976	279,600
Cosmopolitan Mutual Casualty Co., St. Paul.	1907	1,477	.....	1,477	198	.....	315	476	989	615	235	102	166	16,600
Eastern Life Insurance Association, Washington, D. C.	1907	4,981	.....	5,298	1,495	11	913	2,885	5,304	1,003	.....	2,470	2,231	22,556
Masonic Mutual Accident Co..... Springfield, Mass.	1907	28,697	.....	28,922	8,405	.....	.....	.....	26,396	10,639	10,303	2,146	2,088	779,875
Minnesota Accident Insurance Co., St. Paul, Minn.	1907	2,854	.....	2,854	126	.....	.....	1,933	2,059	2,544	2,775	56	227	674,000
Mutual Benefit Ass'n of America... Phila., Pa.	1907	194,104	48,714	242,818	2,632	.....	23,531	34,160	60,324	31,225	2,870	7,699	7,919	1,850,000
National Benefit Ass'n..... Washington, D. C.	1907	47,015	.....	48,204	9,707	169	18,133	9,711	37,719	39,566	77	7,660	17,491	748,011
Royal Life and Accident Ass'n..... Birmingham, Ala.	1907	.....	.....	7,353	.....	.....	.....	.....	7,249	1,222	1,000	.....	.....	.....
Union Casualty Co..... Montgomery, Ala.	1907	2,321	.....	2,321	.....	.....	.....	.....	4,098	1,052	107	.....	.....	4,432

LEGISLATION—

Louisiana.—On July 3 the Governor signed Senate Bill 71, by Mr. Wimberly, requiring fire, life, accident and other insurance companies, other than surety and fidelity and fraternal societies, to give a bond payable to the State Treasurer conditioned for the prompt payment of claims arising in this State.

Massachusetts.—The Governor has signed the bill which empowers any domestic accident insurance company, and any such foreign company properly admitted to the commonwealth, and having a capital of not less than \$300,000, to insure against the breakage of plate glass, whether local or in transit.

Other enactments touching upon life or casualty insurance, are as follows:

Appropriation not exceeding \$10,000 for salaries and expenses in connection with the establishment of life insurance departments by savings banks; an act relative to mutual insurance companies transacting an employers' liability business; an act establishing a maximum penalty of a \$300 fine in case a paid officer of a domestic mutual insurance company is shown to have procured proxies in violation of law; an act providing that agents' licenses or renewals thereof expire on the 30th day of June following their issue, with provision for renewal on or before the first of July following their issue; an act fixing the surrender charge of a savings bank life insurance policy at not over 1 per cent of the face of the policy; an act amending Section 32 of Chapter 576 of the laws of 1907 by adding thereto the privilege of insuring against property damage caused by automobiles; an act permitting the voluntary exchange of policies issued by domestic life insurance companies prior to January 1, 1908, for a different kind complying with the provisions of law applicable to the original policies, and with dates and amounts the same; an act authorizing certain fraternal beneficiary associations to make contracts of reinsurance and transfer; an act regarding the qualification of officers of insurance companies, adding to those that must annually qualify, assistant secretaries and assistant treasurers; requiring also that either the president or the vice-president preside at directors' meetings, or in their absence a temporary president must be chosen; an act authorizing assistant secretaries of domestic insurance companies to sign policies; an act extending the prohibition of rebate giving to companies other than life, marine excepted.

New Mexico.—The Department of Insurance of New Mexico, after having investigated the matter of advisory board contracts, special income contracts and stock agency schemes, decided to require from all insurance companies which make application for license for the year 1908, a certificate signed by the president and secretary of the company to the effect that the company pledges itself to refrain from writing any advisory board contracts, special income contracts or to engage in any stock schemes of any character, or to offer any special inducements in the sale of life insurance in this territory and no company which does not furnish such certificate will have its license renewed for the year 1908. After such license has been granted, if it shall be discovered that the company has engaged in that kind of business, such fact, when established, will be sufficient ground for the cancelling of the company's license to do business in this Territory.

New York.—The Governor signed the bill of Senator Tully, amending section 60 of the insurance law, in relation to estimates and misrepresentations. Its provisions follow:

Section 60—Estimates and misrepresentations prohibited.—No life insurance corporation doing business in this State, and no officer, director or agent thereof shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or share of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof. Nor shall any such corporation or agent thereof make any misrepresentation to any person insured in another company for the purpose of inducing or tending to induce such person to lapse, forfeit, or surrender his said insurance. Any violation of this section shall constitute a misdemeanor, and it shall be

the duty of the Superintendent of Insurance to revoke the license of the corporation or agent so offending.

Virginia.—On July 15, the law passed by the last Legislature, requiring every life insurance solicitor in that State to register and pay a fee of \$1, went into effect. Each company furnishes the Insurance Department with a full list of its agents and the agents are to register and pay their fee or be subject to a fine of not less than \$10 nor more than \$100.

LIFE UNDERWRITERS ASSOCIATION—

Life Underwriters Association of Oregon, Portland, Oregon.—Organized October 20, 1900; membership, 14; annual dues, \$3; annual meeting, third Wednesday in February; president, Alma D. Katz; vice-president, C. Samuel; secretary and treasurer, D. C. Herrin.

ORGANIZED AND RETIRED—

Common Brotherhood of America, organized at Clarion, Ia.

Dixie Life, Little Rock, Ark., absorbed by Great American Life, St. Louis.

Great Western Life, Kansas City.—Judge John C. Pollock, in the Federal Court at Chicago, has ordered that the property of the company be disposed of and that the policies be reinsured. When a receiver was appointed for the company last May it was thought that its affairs could be adjusted. The court reports, however, that nothing can be done toward this end, hence the order for reinsurance.

Life Association of America, New York, changes name to Union Life Insurance Company of New York in August.

Merchants Life and Casualty Company, Minneapolis, Minn., filed articles of incorporation.

TERRITORY ENTERED.

Columbian National Life, North Carolina.

Economic Life, Philadelphia, Pa., Connecticut.

Old Colony Life, Chicago, Michigan and Alabama.

TERRITORY RELINQUISHED—

Ætna Indemnity Company, Massachusetts; Columbian National Life, Minnesota.

OFFICIAL CHANGES—

Lacy, B. W., Jr., elected vice-president and actuary, Southern Life Insurance Company, Fayetteville, N. C.

Gould, W. H., actuary, State Mutual Life, Rome, Ga., resigned.

Harper, C. R., appointed superintendent of agencies, Louisiana National Life.

NECROLOGY—

Jordan, Thomas D., former comptroller, Equitable Life of New York, July 14, 1908.

ERRATUM—

West Coast Life Insurance Company, San Francisco. Name of L. B. Behrens, director, should read L. P. Behrens.

COMPENDIUM

OF

OFFICIAL LIFE INSURANCE REPORTS

Being a Series of Comparative Exhibits for Life Policyholders, showing the Business and Financial Standing of all the Life Insurance Companies of the United States. For two years ending Jan. 1, 1908.

COMPILED FROM OFFICIAL REPORTS

EXPLANATORY NOTES.

EXHIBIT I. In addition to the companies named in this Exhibit, the following companies carry small amounts of outstanding insurance on their books, but write no new business: Girard Life Annuity and Trust, Philadelphia; New York Life and Trust, New York; Pennsylvania Company for Insurance on Lives, Philadelphia.

Since July 1, 1907, the following level-premium companies have commenced operations: American National, Tacoma, Wash.; Cleveland Life, Cleveland, O.; Columbus Mutual, Columbus, O.; Continental, Wilmington, Del.; Eastern, New York; First National, Tacoma, Wash.; Great Southern, Birmingham, Ala.; Independent, Nashville, Tenn.; Iowa Life, Waterloo, Ia.; Jefferson Standard, Raleigh, N. C.; Michigan State, Detroit; Northern Assurance, Detroit; Northwestern Life, Aberdeen, S. D.; Pioneer, Fargo, N. D.; Protective, Birmingham, Ala.; Puritan, Providence, R. I.; Rome Life, Rome, Ga.; St. Louis National, St. Louis; Western Mutual, Council Bluffs, Ia.; The Empire Life of Atlanta; Peoples Life of Frankfort, Ind.; and Western Reserve of Muncie, Ind., have reorganized under level premium laws. The Great Western Life of Kansas City was placed in the hands of receivers in July, 1908.

The following foreign life companies are operating in the United States: Canada Life, Toronto, Ont.; Manufacturers Life, Toronto, Ont.; North American, Toronto, Ont.; Sun, Montreal; Life, Quebec; Prussian Life of Berlin (transacting reinsurance business only). The Nederland Life of Holland has ceased transacting new business, but is carrying its existing policies to maturity.

EXHIBIT III. The Item of Assets Not Admitted consists of assets whose value cannot be readily ascertained by the insurance commissioners, and are therefore disqualified, although they may be perfectly good investments. Agents' balances, bills receivable, furniture, fixtures and safes, advances to agents and commuted commissions are included in this item. The departments also deduct the expense loading of the deferred and unpaid premiums. These amounts are also included in this column.

EXHIBIT IX. Many companies take notes in part payment of premiums, upon which interest is paid and others loan a part of the policy reserve to their policyholders. The amounts of such notes and loans are, of course, deducted in the final settlement of the policies. The following shows the total of such notes and loans for the year 1906:

New York Life.....	\$57,753,820	Travelers.....	\$3,775,921
Mutual of New York.....	35,813,092	New England.....	3,246,280
Equitable of New York.....	35,354,295	Provident Savings.....	2,968,184
Northwestern Mutual.....	22,169,454	Germania.....	2,547,074
Mutual Benefit.....	15,126,137	Mutual Reserve.....	2,248,729
Penn Mutual.....	9,378,585	State Mutual, Mass.....	2,112,010
Union Central.....	7,091,589	Home of New York.....	1,950,996
Massachusetts Mutual.....	5,260,906	Manhattan.....	1,933,253
National of Vermont.....	5,165,463	Washington.....	1,849,955
Provident L. and T.....	5,125,008	Connecticut Mutual.....	1,812,922
Aetna Life.....	4,865,946	Phoenix Mutual.....	1,736,628
Fidelity Mutual.....	3,805,755	Pacific Mutual.....	1,606,523

Security Mutual, N. Y.	\$1,590,775	Reliance Life	\$28,134
Franklin Life	1,250,759	Security Mutual, Neb.	20,328
State Life	1,154,433	South Atlantic	17,597
Reserve Loan	1,121,495	Life Ass'n of America	15,054
Illinois Life	1,107,095	German Mutual	14,702
Michigan Mutual	1,085,100	American Life, Iowa	12,807
Berkshire	1,066,337	Beneficial Life	10,822
United States	1,046,567	Florida Life	10,652
Inter-State	785,264	Commonwealth	9,007
American Central	695,930	Southeastern Life	8,139
Northwestern National	682,378	Colorado National	7,938
Minnesota Mutual	652,296	Southern Life	7,738
Des Moines Life	640,901	Southern L. and T.	6,205
Meridian L. and T.	602,887	Commercial Life	4,470
Connecticut General	577,684	Columbia L. and T.	3,772
Union Mutual	536,861	Philadelphia Life	3,407
Royal Union	495,923	Continental L. I. and I.	3,249
Pittsburgh L. and T.	422,825	Volunteer State	3,006
Presbyterian Ministers	419,913	North State	2,618
Federal Life	379,039	American National, Tex.	1,797
National of U. S. A.	369,799	Fort Worth	882
Missouri State	323,589	Central Union	632
Equitable of Iowa	288,744	Western Mutual	535
Security Life	242,602	American National, Va.	511
Kansas City Life	236,587	Carolina Life	405
State Mutual, Ga.	191,828	Midwest Life	364
Maryland	187,266	Guarantee Life	236
Intermediate Life	179,635	Indianapolis Life	125
Hartford Life	179,209		
Bankers of New York	169,994	<i>Industrial Companies.</i>	
Bankers Reserve	107,397	Prudential	4,915,311
Columbian National	93,142	Metropolitan	4,543,009
Central of U. S. A.	88,840	John Hancock	1,981,646
Columbia Life	70,643	Boston Mutual	124,003
Bankers of Nebraska	50,343	Life Insurance Co. of Va.	53,825
Security L. and A. N. C.	47,481	Colonial Life	14,537
Citizens Life	38,573	Western and Southern	9,359
Liberal Life	34,911	Baltimore Life	8,517
Register L. and A.	32,420	Mutual of Baltimore	5,248
Southwestern	31,774	Keystone Life	260
Wisconsin Life	31,347	Immediate Benefit	60
Greensboro Life	28,379		

This makes a total of \$265,902,863, consisting of \$21,527,258 in premium notes, and \$244,535,605 in Loans to Policyholders.

EXHIBIT XII. The Item of All Other Assets is made up chiefly of interest and rents due and accrued.

EXHIBIT XVI. Many companies for a number of years transacted a large part of their business on plans involving the deferment of dividends for periods of ten, fifteen or twenty years. This is generally known as the tontine principle, and some departments require companies transacting this class of business to report the surplus specially reserved for it. This table also shows the surplus apportioned by the companies for future distribution and reported as liabilities.

EXHIBIT XVIII. The net assets are obtained by deducting from the admitted assets all indebtedness outside the amount set apart as the reinsurance reserve. Capital stock is also deducted.

EXHIBIT XIX. The capital stock has been deducted from the assets in order to eliminate the heavy ratios in favor of new companies.

EXHIBIT XX. This table indicates the relative standing of the various companies in regard to the age of their policyholders, for as the policies increase in age the amount of reserve held necessarily increases. It should not be used as a standard of strength.

EXHIBIT XXII. The Not Admitted items of assets added to the Admitted Assets and Surplus give the Gross Assets and Surplus of this table.

EXHIBIT XXIII. The following amounts paid for reinsurance have been deducted from the renewal premiums of the companies named, unless otherwise stated: Aetna, new \$1,090, renewal \$4,140; American Central, new \$201, renewal \$562; American of Iowa, new \$721, renewal \$1,528; American National, Texas, new \$1,161, renewal \$422; American National, Virginia, new \$143; Baltimore Life, new \$221, renewal \$45; Bankers, Nebraska, new \$847, renewal \$3,945; Bankers, New York, \$1,053; Bankers Reserve, new \$2,659, renewal \$6,700; Berkshire, renewal \$52,616; Capitol, new \$1,081, renewal \$354; Cedar Rapids, new \$453, renewal \$195; Central of U. S. new \$194, renewal \$604; Central of Ill., new \$2,951; Colonial, new \$943, renewal \$6,376; Colorado National, new \$7394, renewal \$1,256; Columbia, new \$4,324, renewal \$5,673; Columbian National, \$9,462; Commercial, Ill., new \$8,149; Commercial Ind., new \$215; Commonwealth, new \$547, renewal \$3,042; Connecticut General, new \$9,427, renewal \$23,665; Continental, Del., new \$473; Des Moines Life, new \$74, renewal \$180; Economic, new \$722; Equitable, New York, new \$62,612; renewal \$136,712; Federal, new \$1,747, renewal \$6,264; Fidelity, new \$1,020, renewal \$4,418;

Fort Worth, new \$706, renewal \$532; Franklin, new \$411, renewal \$2,487; Germania, new \$3,253, renewal \$6,325; German Mutual, new \$415, renewal \$1,323; Greensboro, new \$4,581, renewal \$4,715; Guarantee, new \$2,819, renewal \$387; Guaranty Mutual, new \$77, renewal \$132; Hartford, new \$1,060, renewal \$1,434; Home, New York, new \$2,295, renewal \$20,814; Illinois, new \$11,169, renewal \$7,934; Intermediate, new \$63, renewal \$377; Inter-Southern, new \$3,600; Inter-State, \$476; Jefferson Standard, new \$26; John Hancock, new \$2,878, renewal \$35,759; Kansas City, new \$1,600, renewal \$4,639; La Fayette, new \$1,709, renewal \$979; Lamar, new \$631; Life Association, new \$306, renewal \$373; Life Insurance Company of Virginia, new \$422,386, renewal \$1,106; Lincoln National, new \$6,243, renewal \$408; Manhattan, new \$2,078, renewal \$19,904; Maryland, new \$1,119, renewal \$13,430; Massachusetts, new \$2,954, renewal \$139,349; Meridian L. & T., new \$676, renewal \$544; Metropolitan, \$22,400; Michigan, new \$220, renewal \$14,801; Michigan State, new \$212; Midland, new \$328; Midwest, new \$821, renewal \$201; Minnesota, \$783; Missouri State, new \$6,627, renewal \$3,419; Mutual, New York, \$112,565; National U. S. A., new \$303, renewal \$5,865; North American, N. J., new \$1,381; Northern, Mich., new \$264; Northern, Ill., new \$238; Northern, Wash., new \$278; North State, \$46; Occidental, N. M., new \$1,578; Ohio State, new \$106, renewal \$91; Old Colony, new \$23; Oregon, new \$669; Pacific Mutual, new \$6,067, renewal \$24,409; Penn Mutual, new \$3,790, renewal \$67,931; Pennsylvania Mutual, new \$221; Philadelphia Life, new \$2,594, renewal \$2,921; Phoenix Mutual, new \$6,938, renewal \$3,462; Pioneer, new \$159; Pittsburgh Life and Trust, new \$271, renewal \$3,306; Postal Life, new \$360, renewal \$344; Protective, new \$139; Prudential, new \$6,270, renewal \$145,061; Puritan, new \$924; Reliable, new \$142, renewal \$321; Reliance, new \$2,359, renewal \$7,065; Royal Union, new \$735, renewal \$3,585; Security L. and A., new \$1,282, renewal \$833; Security Life, new \$2,030, renewal \$5,325; Security Mutual, Nebraska, new \$325, renewal \$1,478; South Atlantic, new \$2,914, renewal \$5,801; Southern Life, new \$3,269, renewal \$135; Southern States, Ala., new \$710; Southern States Mutual, new \$795; Southwestern, new \$2,385, renewal \$2,294; State Life, new \$3,494, renewal \$4,318; State Mutual, Massachusetts, new \$1,105, renewal \$66,618; State Mutual, Georgia, new \$1,061; Travelers, new \$13,470, renewal \$129,985; Union Central, new \$21,775, renewal \$162,533; Union Mutual, \$554; U. S. Annuity and Life, new \$1,117; United States, new \$1,799, renewal \$6,148; Volunteer State, new \$2,315, renewal \$2,801; Washington, new \$815, renewal \$473; Western Mutual, Ia., new \$9; Western Union, new \$269.

EXHIBIT XXXIII. The column of Other Receipts is made up of such items as Policy Fees and Sundries.

EXHIBIT XXXIX. The following are the amounts of reversionary additions in force in the respective companies: Aetna Life, \$6; American of Ia., \$44; Baltimore Life, \$57; Bankers of New York, \$8,589; Berkshire, \$2,642,124; Connecticut General, \$57,895; Equitable, New York, \$6,521,102; Equitable of Iowa, \$531,519; Fidelity, \$6,852; Germania, \$618,533; German Mutual, \$22,401; Greensboro, \$107; Hartford, \$1,035; Home, \$2,686,169; Illinois, \$719,972; John Hancock, \$901,123; Life Insurance Company of Va., \$36; Manhattan, \$45,610; Maryland, \$39,156; Massachusetts Mutual, \$1,417,273; Metropolitan, \$312,589; Michigan Mutual, \$244,909; Minnesota Mutual, \$2,184; Missouri State, \$74; Mutual Benefit, \$7,436,350; Mutual of New York, \$18,388,625; National of U. S. of A., \$407; National of Vermont, \$121,241; New England, \$1,132,154; New York Life, \$3,849,950; Northwestern Mutual, \$11,786,423; Ohio State, \$405; Pacific Mutual, \$1,851,172; Penn Mutual, \$1,568,461; Philadelphia, \$40; Phoenix Mutual, \$1,010,427; Provident Life and Trust, \$2,278,702; Prudential, \$489,432; Register, \$11,100; Reliance Life, \$7,313; Royal Union, \$7,347; Security Mutual, New York, \$1,548,418; Southern States Mutual, \$3,360; State Mutual, Massachusetts, \$1,953,988; State Mutual, Georgia, \$1,284; Travelers, \$77,303; Union Central, \$1,677,542; Union Mutual, \$433,524; United States, \$103,098; Washington, \$529,920; Wisconsin Life, \$1,023.

EXHIBITS XLII-XLVI. There is much uncertainty as to what is the really true basis for comparing expenses. Some companies claim that one ratio is the best, because it suits them, while others prefer an entirely different ratio. In these exhibits some of the chief methods are given.

EXHIBIT XLVII. The amount of interest earnings given here does not include the items of profit and loss, but only the actual interest and rental receipts of the year.

EXHIBIT LV. In the case of young companies having capital stock, the Ratio of Total Benefits to Premium Receipts naturally is rather high. The date of commencing business and the amount of capital stock should be considered in this connection. The industrial companies being of necessity conducted at a high rate of expense show a comparatively low ratio.

EXHIBIT I.—LIST

Giving the Names of all active United States Life Insurance Companies, together with the Location the Year when Business was Commenced; also showing the Age of the various Companies at January 1, 1908,

[Corrected to

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
1	Aetna Life Insurance Company.....	Hartford, Conn....	May 26, 1820....
2	American Central Life Insurance Company.....	Indianapolis, Ind....	February 23, 1899..
3	American Life Insurance Company.....	Des Moines, Ia....	February 7, 1899...
4	American Life Insurance Company..... ^a	Tampa, Fla.....	May, 1905.....
5	American National Insurance Company..... ^a	Galveston, Texas..	March 18, 1905...
6	American National Life Insurance Company.....	Lynchburg, Va....	July 14, 1905.....
7	American National Life Insurance Company of U.S.A....	Tacoma, Wash....	Dec. 1907.....
8	Anchor Life Insurance Company.....	Indianapolis, Ind....	October 31, 1906..
9	Baltimore Life Insurance Company..... ^a	Baltimore, Md....	March 27, 1882...
10	Bankers Life Insurance Company.....	Lincoln, Neb.....	April 6, 1887.....
11	Bankers Life Insurance Co. of the City of New York....	New York, N. Y....	March 24, 1869...
12	Bankers Reserve Life Company.....	Omaha, Neb.....	1897.....
13	Beneficial Life Insurance Company.....	Salt Lake City, Utah	March, 1905.....
14	Berkshire Life Insurance Company.....	Pittsfield, Mass....	May, 1851.....
15	Boston Mutual Life Insurance Company..... ^a	Boston, Mass.....	August 18, 1891...
16	Capitol Life Insurance Company.....	Denver, Colo.....	July 1, 1905.....
17	Cedar Rapids Life Insurance Company.....	Cedar Rapids, Ia....	May 1, 1906.....
18	Central Life Assurance Society of the United States....	Des Moines, Ia....	February 18, 1896
19	Central Life Insurance Company.....	Ottawa, Ill.....	April 12, 1907....
20	Central Life Insurance Company.....	Fort Scott, Kan....	November 26, 1906
21	Citizens Life Insurance Company.....	Louisville, Ky.....	October 4, 1904...
22	Cleveland Life Insurance Company.....	Cleveland, O.....	September 6, 1906
23	Colonial Life Insurance Company of America..... ^a	Jersey City, N. J..	November 22, 1897
24	Colorado National Life Assurance Company.....	Denver, Colo.....	November, 1904..
25	Columbia Life and Trust Company.....	Portland, Ore.....	January 13, 1906..
26	Columbia Life Insurance Company.....	Cincinnati, O.....	1902.....
27	Columbian National Life Insurance Company.....	Boston, Mass.....	June 5, 1902.....
28	Columbus Mutual Life Insurance Company.....	Columbus, O.....	Dec. 19, 1907.....
29	Commercial Life Insurance Company.....	Chicago, Ill.....	January 31, 1907..
30	Commercial Life Insurance Company.....	Indianapolis, Ind..	June 26, 1906.....
31	Commonwealth Life Insurance Company..... ^a	Louisville, Ky.....	May 5, 1905.....
32	Connecticut General Life Insurance Company.....	Hartford, Conn....	June 22, 1865....
33	Connecticut Mutual Life Insurance Company.....	Hartford, Conn....	June 12, 1846....
34	Conservative Life Insurance Company.....	Wheeling, W. Va....	.....
35	Continental Life Insurance and Investment Company...	Salt Lake City, Utah	February 19, 1904
36	Continental Life Insurance Company.....	Wilmington, Del...	June 6, 1907.....
37	Dakota Mutual Life Insurance Company.....	Watertown, S. D...	August 30, 1906...
38	Des Moines Life Insurance Company.....	Des Moines, Ia....	July 31, 1885....
39	Eastern Life Assurance Company of Virginia.....	Onancock, Va.....	November 21, 1906
40	Eastern Life Insurance Company.....	New York, N. Y....	.....
41	Economic Life Insurance Company.....	Philadelphia, Pa...	November 27, 1906
42	Empire Life Insurance Company.....	Atlanta, Ga.....	March 2, 1908....
43	Equitable Industrial Life Insurance Company..... ^a	Washington, D. C...	December, 1885...
44	Equitable Life Assurance Society of the United States...	New York, N. Y....	July 26, 1859....
45	Equitable Life Insurance Company of Iowa.....	Des Moines, Ia....	January, 1867....
46	Eureka Life Insurance Company.....	Richmond, Va.....	January 26, 1906..
47	Eureka Life Insurance Company..... ^a	Baltimore, Md....	February 4, 1882..
48	Federal Life Insurance Company.....	Chicago, Ill.....	February, 1900...
49	Fidelity Mutual Life Insurance Company.....	Philadelphia, Pa....	December 2, 1878
50	First National Life Assurance Society of America.....	Tacoma, Wash....	Sept. 11, 1907....
51	Florida Life Insurance Company.....	Jacksonville, Fla...	February, 15 1906.
52	Fort Worth Life Insurance Company.....	Fort Worth, Texas..	1906.....
53	Franklin Life Insurance Company.....	Springfield, Ill....	July 23, 1884....
54	Germania Life Insurance Company.....	New York, N. Y....	April 10, 1860....
55	German Mutual Life Insurance Company.....	St. Louis, Mo.....	November 23, 1857
56	Great Southern Life Insurance Company.....	Birmingham, Ala...	.....
57	Greensboro Life Insurance Company.....	Greensboro, N. C...	May 22, 1905....
58	Guarantee Life Insurance Company.....	Houston, Texas....	November 8, 1905.

^a Transacts industrial business.

^c Executive office, Philadelphia, Pa.

OF COMPANIES.

of the Head Office, the Names of the President and Secretary, the Capital Stock, the Year of Incorporation, as Legal-Reserve Organizations and Rank in the same.

July 1, 1908]

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
July, 1850.....	\$2,000,000	Morgan G. Bulkeley....	C. E. Gilbert.....	57	12
April 10, 1899.....	137,000	M. A. Woollen.....	W. W. Dark.....	9	49
December, 1901.... ^b	25,000	M. H. Brinton.....	J. C. Griffith.....	6	65
October 7, 1905.....	86,018	W. B. Henderson.....	H. C. Gorden.....	2	97
March 18, 1905.....	100,000	W. L. Moody, Jr.....	H. Sheffield, Jr.....	3	88
March 5, 1906.....	125,000	Wallace A. Taylor.....	Noble M. Jordan.....	2	108
February, 1908.....	100,000	W. V. Douglas.....	Jas. F. Allen.....		
June 17, 1907.....	100,000	Wm. L. Higgins.....	R. M. Malpas.....	1	151
1898.... ^b	Mutual	F. S. Strobbridge.....	W. O. MacGill.....	10	47
May 6, 1887.....	100,000	W. C. Wilson.....	J. H. Harley.....	21	40
October 26, 1899.... ^b	100,000	Wm. Hanhart.....		8	54
September 30, 1903 ^b	100,000	B. H. Robison.....	Ray C. Wagner.....	4	81
May 10, 1905.....	100,000	Joseph F. Smith.....	John Stringham.....	3	90
September 4, 1851....	Mutual	James W. Hull.....	Theodore L. Allen.....	56	16
July 1, 1899..... ^b	Mutual	John W. Wheeler.....	H. O. Edgerton.....	9	51
July 25, 1905.....	100,000	Thomas F. Daly.....	F. W. Bailey.....	2	94
May 28, 1906.....	25,000	Oscar Casey.....	W. H. Brown.....	2	121
February 20, 1896....	100,000	George B. Peak.....	H. G. Everett.....	12	43
April 12, 1907.....	62,500	H. W. Johnson.....	T. W. Appleby.....	1	145
April 1, 1907.....	100,000	Grant Hornaday.....	Howard L. Stout.....	1	144
November 23, 1904....	255,700	W. H. Gregory.....	J. Walter Peake.....	3	86
September 16, 1907..	125,000	P. W. Ward.....	W. S. Shelton.....		159
January 24, 1898....	250,000	E. J. Heppenheimer....	Dunbar Johnston.....	10	45
December 23, 1905....	100,000	J. B. Stearns.....	H. L. Sears.....	2	103
January 26, 1906....	100,000	W. M. Ladd.....	Geo. M. Strong.....	2	107
February, 1903.....	174,400	Felix G. Cross.....	Herman Brockman....	5	72
September 10, 1902..	1,000,000	Arthur E. Childs.....	Wm. H. Brown.....	5	68
April 9, 1908.....	100,000	C. W. Brandon.....	Geo. A. Peters.....		
February 1, 1907....	100,820	Louis M. Wise.....	Frank L. Wood.....	1	140
September 24, 1906..	Mutual	Albert J. Heliker.....	Wm. A. Pickens.....	1	131
June 1, 1905.....	200,000	J. D. Powers.....	Darwin W. Johnson....	3	91
October, 1865.....	150,000	R. W. Huntington, Jr..	Geo. E. Bulkeley.....	42	26
December 15, 1846....	Mutual	John M. Taylor.....	Wm. H. Deming.....	61	7
April 24, 1907.....	73,800	C. F. Caldwell.....	Clem. E. Peters.....	1	146
March 1, 1904.....	121,097	T. R. Cutler.....	W. V. Rice.....	4	84
October 1, 1907.....	100,100	Philip Burnet.....	John D. Kurtz.....		162
November 17, 1906..	Mutual	John B. Hanten.....	Fred. B. Smith.....	1	133
January 1, 1900.... ^b	100,000	C. E. Rawson.....	Wilmot A. Harbach....	8	57
January 18, 1907....	25,000	Arthur M. Nottingham..	Jas. C. Van Pelt.....	1	138
August, 1907.....	100,000	John S. Hanson.....	Chas. A. Anderson....		156
February 1, 1907....	100,000	Wm. W. Ruley.....	Lewis A. Smith.....	1	139
April 30, 1902.... ^b	100,000	Wm. W. Reid.....	Thos. M. Callaway....		
July 28, 1859.....	100,000	John S. Swormstedt....	Allen C. Clark.....	6	66
March, 1867.....	300,000	Paul Morton.....	William Alexander....	48	19
		Cyrus Kirk.....	J. C. Cummins.....	41	29
May 5, 1906.....	27,520	R. L. Biddle.....	J. W. Walker.....	2	118
December, 1903.... ^b	Mutual	W. S. Gillespie.....	R. W. Griffin.....	4	83
May, 1900.....	150,000	I. M. Hamilton.....	R. M. Wilbur.....	8	60
July 27, 1899..... ^b	Mutual	L. G. Fouse.....	W. S. Campbell.....	8	52
December 2, 1907....	155,000	Morton Gregory.....	Milton Dunlap.....		166
April 2, 1906.....	121,090	M. D. Johnson.....	Herbert B. Race.....	2	109
May 14, 1906.....	103,508	J. Y. Hogsett.....	Joe B. Hogsett.....	2	120
July 5, 1898..... ^b	Mutual	Edgar S. Scott.....	Henry Abels.....	9	46
July 16, 1860.....	200,000	C. Doremus.....	Carl Heye.....	47	22
April 12, 1858.....	Mutual	Nicholas Guerdan.....	Edwin J. Meyer.....	50	17
April 22, 1908.....	100,000	A. D. Smith.....	J. S. Gillespy.....		
July 22, 1905.....	146,400	J. W. Fry.....	E. Colwell, Jr.....	2	90
September 1, 1906..	100,000	Jonathan Lane.....	Chas. Boedeker.....	1	124

^b Reincorporated under level premium law.

EXHIBIT I.—LIST OF

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
59	Guaranty Mutual Life Insurance Company.....	Davenport, Ia.	January 3, 1903...
60	Guardian Life Insurance Company.....	Seattle, Wash.	November 9, 1905
61	Hartford Life Insurance Company.....	Hartford, Conn.	May, 1866.....
62	Home Life Insurance Company.....	New York, N. Y.	April 30, 1866....
63	Home Life Insurance Company of America.....	Wilmington, Del. ..	April 18, 1899....
64	Illinois Life Insurance Company.....	Chicago, Ill.	July 7, 1899.....
65	Immediate Benefit Life Insurance Company.....	Baltimore, Md.	January 12, 1897..
66	Independent Life Insurance Company.....	Nashville, Tenn.	November 23, 1907
67	Indiana National Life Insurance Company.....	Indianapolis, Ind. ..	June 28, 1906.....
68	Indianapolis Life Insurance Company.....	Indianapolis, Ind. ..	July 10, 1905....
69	Intermediate Life Assurance Company.....	Evansville, Ind.	October 12, 1904..
70	Inter-Southern Life Insurance Company.....	Louisville, Ky.	June 21, 1906....
71	Inter-State Life Assurance Company.....	Indianapolis, Ind. ..	June 19, 1897....
72	Iowa Life Insurance Company.....	Waterloo, Ia.	October 3, 1907..
73	Jefferson Standard Life Insurance Company.....	Raleigh, N. C. ....	.....
74	John Hancock Mutual Life Insurance Company.....	Boston, Mass.	April 21, 1862....
75	Kansas City Life Insurance Company.....	Kansas City, Mo.	June 1, 1895.....
76	Keystone Life Insurance Company.....	New Orleans, La.	April 25, 1906....
77	La Fayette Life Insurance Company.....	La Fayette, Ind.	December 26, 1905
78	Lamar Life Insurance Company.....	Jackson, Miss.	April 5, 1906....
79	Liberal Life Insurance Company.....	Anderson, Ind.	January 8, 1901...
80	Liberty Life Insurance Company.....	New York, N. Y.	May 1, 1907.....
81	Life Association of America.....	New York, N. Y.	August 7, 1903...
82	Life Insurance Company of Virginia, The.....	Richmond, Va.	March 21, 1871...
83	Lincoln National Life Insurance Company.....	Fort Wayne, Ind.	June 12, 1905....
84	Louisiana National Life Assurance Society.....	New Orleans, La.	December 28, 1905
85	Majestic Life Assurance Company.....	Indianapolis, Ind. ..	June 1, 1905.....
86	Manhattan Life Insurance Company.....	New York, N. Y.	July 16, 1850....
87	Maryland Life Insurance Company.....	Baltimore, Md.	March 10, 1864....
88	Massachusetts Mutual Life Insurance Company.....	Springfield, Mass.	May 1, 1851.....
89	Meridian Life and Trust Company.....	Indianapolis, Ind. ..	January 28, 1897..
90	Metropolitan Life Insurance Company.....	New York, N. Y.	June, 1866.....
91	Michigan Mutual Life Insurance Company.....	Detroit, Mich.	November 6, 1867
92	Midland Mutual Life Insurance Company.....	Columbus, O.	December 11, 1905
93	Michigan State Life Insurance Company.....	Detroit, Mich.	May 2, 1907.....
94	Midwest Life Insurance Company.....	Lincoln, Neb.	February 17, 1906.
95	Minnesota Mutual Life Insurance Company.....	St. Paul, Minn.	August 6, 1880....
96	Missouri State Life Insurance Company.....	St. Louis, Mo.	November 23, 1892
97	Mutual Benefit Life Insurance Company.....	Newark, N. J.	January 31, 1845..
98	Mutual Life Insurance Company of Baltimore.....	Baltimore, Md.	1870.....
99	Mutual Life Insurance Company of New York.....	New York, N. Y.	April 12, 1842....
100	National Life Ins. Co. of United States of America.....	Chicago, Ill.	July 25, 1868....
101	National Life Insurance Company of Vermont.....	Montpelier, Vt.	November 13, 1848
102	New England Mutual Life Insurance Company.....	Boston, Mass.	April 1, 1835....
103	New York Life Insurance Company.....	New York, N. Y.	May 21, 1841....
104	North American Life Insurance Company.....	Newark, N. J.	January 3, 1907...
105	Northern Assurance Company of Michigan.....	Detroit, Mich.	January 24, 1907..
106	Northern Life Insurance Company of Illinois.....	Chicago, Ill.	May 10, 1906....
107	Northern Life Insurance Company.....	Seattle, Wash.	July 14, 1906....
108	North State Mutual Life Insurance Company.....	Kinston, N. C.	February 28, 1906.
109	Northwestern Life Insurance Company.....	Aberdeen, S. D.	December 12, 1907
110	Northwestern Mutual Life Insurance Company.....	Milwaukee, Wis.	March 2, 1857....
111	Northwestern National Life Insurance Company.....	Minneapolis, Minn.	September 15, 1885
112	Occidental Life Insurance Company.....	Albuquerque, N.M.	June 2, 1906.....
113	Occidental Life Insurance Company.....	Los Angeles, Cal.	June 28, 1906....
114	Old Colony Life Insurance Company.....	Chicago, Ill.	May 12, 1905.....
115	Ohio State Life Insurance Company.....	Columbus, O.	February 26, 1906.
116	Oregon Life Insurance Company.....	Portland, Ore.	February 24, 1906.
117	Pacific Mutual Life Insurance Company.....	Los Angeles, Cal.	January 2, 1868...
118	Penn Mutual Life Insurance Company.....	Philadelphia, Pa.	February 24, 1847
119	Pennsylvania Mutual Life Insurance Company.....	Philadelphia, Pa.	1871.....
120	Peoples Life Insurance Company.....	Frankfort, Ind.	August 25, 1906..

c Executive office, Philadelphia, Pa.

* Transacts industrial business.

COMPANIES.—Continued.

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
February 3, 1903...	Mutual	A. E. Steffen.....	L. J. Dougherty.....	5	72
November 22, 1905...	51,000	John T. Stimmel.....	Jos. L. Mohundro.....	2	100
April 7, 1867.....	500,000	George E. Keeney.....	Thos. F. Lawrence.....	41	30
May 1, 1860.....	125,000	Geo. E. Ide.....	Ellis W. Gladwin.....	48	21
May 1, 1899.....	100,000	John Langham, Jr.....	Joseph L. Durkin.....	9	50
October 2, 1899.....	100,000	James W. Stevens.....	O. J. Arnold.....	8	53
March 1, 1897.....	15,000	M. Rothschild.....	Chas. F. Diehl.....	11	44
February 1, 1908...	100,000	Paul Roberts.....	H. L. Sperry.....		165
January 1, 1907.....	143,780	M. D. Butler.....	F. W. Killen.....	1	137
November 20, 1905...	Mutual	Albert Goalee.....	Joseph Raub.....	2	99
November 1, 1904...	125,000	F. W. Reitz.....	Fred Baker.....	3	85
April 1, 1907.....	100,000	John H. Leathers.....	H. K. Cole.....	1	143
November, 1899... ^b	Mutual	Wm. Fortune.....	F. B. Davenport.....	8	55
February 13, 1908...	100,000	F. F. McElhinney.....	F. A. Ferguson.....		
August, 1907.....	250,000	Joseph G. Brown.....	C. W. Gold.....		153
December 27, 1862..	Mutual	Stephen H. Rhodes....	Walton L. Crocker....	45	23
June 15, 1903..... ^b	100,000	J. B. Reynolds.....	F. W. Fleming.....	5	77
July 31, 1906.....	62,296	L. P. Delahoussaye....	John F. Kumpfert.....	1	129
December 26, 1905...	Mutual	Harry E. Glick.....	Warren W. Lane.....	2	104
April 14, 1906.....	56,650	W. Q. Cole.....	H. M. Quin.....	2	113
July 1, 1902..... ^b	Mutual	John H. Terhune.....	C. K. McCullough.....	6	67
March 2, 1907.....	100,000	W. H. Lynn.....	D. D. Allerton.....	1	142
August 7, 1903.....	208,875	H. P. Townsley.....	John W. Vincent.....	4	80
April, 1871.....	200,000	J. G. Walker.....	W. L. T. Rogerson.....	37	36
September 15, 1905...	150,000	S. M. Foster.....	A. F. Hall.....	2	96
April 19, 1906.....	240,000	Louis P. Rice.....	Henry Kahn.....	2	115
June 1, 1905.....	100,000	Richard D. Hughes....	M. M. Mahoney.....	3	102
August 1, 1850.....	100,000	Henry B. Stokes.....	Morris W. Torrey.....	57	13
July 12, 1865.....	100,000	William H. Blackford..	J. W. Hanson.....	42	24
August 1, 1851.....	Mutual	John A. Hall.....	W. H. Sargeant.....	56	15
March 10, 1900... ^b	Mutual	Arthur Jordan.....	T. J. Owens.....	8	58
January, 1867.....	2,000,000	John R. Hegeman.....	James S. Roberts.....	41	28
November 12, 1867...	250,000	O. R. Looker.....	A. F. Moore.....	40	32
July 2, 1906.....	145,900	W. O. Thompson.....	B. F. Reinmund.....	1	123
August 28, 1907.....	90,000	J. W. McCausey.....	Franklin B. Mead.....		157
May 1, 1906.....	117,700	N. Z. Snell.....	A. J. Sawyer.....	2	117
September, 1901... ^b	Mutual	T. R. Palmer.....	Douglas Putnam.....	6	63
December 29, 1901... ^b	100,000	Edmund P. Melson....	B. R. Nueke.....	6	64
April 1, 1845.....	Mutual	Fred Frelinghuysen....	J. Wm. Johnson.....	63	4
1870.....	Mutual	Matthew S. Brennan....	Henry Roth.....	38	35
February 1, 1843.....	Mutual	Charles A. Peabody....	W. J. Easton.....	65	2
August 1, 1868.....	1,000,000	A. M. Johnson.....	Robert D. Lay.....	39	34
February 1, 1850.....	Mutual	Jos. A. De Boer.....	Osman D. Clark.....	58	10
February 1, 1844.....	Mutual	Alfred D. Foster.....	Jacob A. Barbey.....	64	3
April 17, 1845.....	Mutual	Darwin P. Kingsley....	John C. McCall.....	63	5
February 2, 1907....	250,000	Lee B. Durstine.....	Francis E. Stevens....	1	141
October 19, 1907....	100,000	Perry F. Powers.....	Chas. P. Iler.....		164
October 31, 1906....	100,000	G. Franklin Flick.....	Lee F. Cole.....	1	132
August 11, 1906....	100,000	H. C. Henry.....	T. M. Morgan.....	1	128
August 1, 1906.....	100,000	J. W. Grainger.....	W. B. Brown.....	1	127
January 23, 1908...	Mutual	John T. Wade.....	L. T. Van Slyke.....		
November 25, 1858...	Mutual	Geo. C. Markham.....	A. S. Hathaway.....	49	18
June, 1906.....	Mutual	L. K. Thompson.....	R. E. Esterly.....	2	122
January 1, 1907.....	100,000	Joshua S. Reynolds....	J. H. O'Reilly.....	1	135
August 16, 1906....	250,000	Jos. Burkhard.....	W. H. Cramer.....	1	130
June 18, 1907.....	100,000	John H. Morse.....	H. G. Austin.....	1	150
July 25, 1906.....	114,300	L. C. Laylin.....	J. M. Sarver.....	1	125
April 12, 1906.....	100,000	A. L. Mills.....	G. S. Smith.....	2	112
April, 1868.....	1,000,000	Geo. I. Cochran.....	C. I. D. Moore.....	40	33
May 25, 1847.....	Mutual	Geo. K. Johnson.....	John Humphreys.....	61	8
July 30, 1906.....	38,250	John W. Phillips.....	John C. Bonner.....	1	126
May 7, 1907..... ^b	Mutual	A. A. Laird.....	E. O. Burget.....	1	148

^b Reincorporated under level premium law.

EXHIBIT I.—LIST OF

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
121	Philadelphia Life Insurance Company.....	Philadelphia, Pa....	October 14, 1905..
122	Phoenix Mutual Life Insurance Company.....	Hartford, Conn....	May, 1851.....
123	Pioneer Life Insurance Company of North Dakota.....	Fargo, N. D.....	September 20, 1907
124	Pittsburgh Life and Trust Company.....	Pittsburg, Pa.....	June 28, 1902.....
125	Postal Life Insurance Company.....	New York, N. Y....	November 12, 1904
126	Presbyterian Ministers Fund, The.....	Philadelphia, Pa....	January 11, 1759..
127	Protective Life Insurance Company.....	Birmingham, Ala....	July 24, 1907....
128	Provident Life and Trust Company.....	Philadelphia, Pa....	March 22, 1865....
129	Provident Savings Life Assurance Society.....	New York, N. Y....	February 25, 1875.
130	Prudential Insurance Company of America.....	Newark, N. J.....	April 3, 1873.....
131	Puritan Life Insurance Company.....	Providence, R. I....	April 18, 1907....
132	Register Life and Annuity Insurance Company.....	Davenport, Ia.....	April 17, 1889....
133	Reliable Life Assurance Company.....	Indianapolis, Ind....	May 14, 1904....
134	Reliance Life Insurance Company.....	Pittsburg, Pa.....	March 31, 1903....
135	Reserve Loan Life Insurance Company.....	Indianapolis, Ind....	March 2, 1897....
137	Rome Life Insurance Company.....	Rome, Ga.....	June 25, 1907....
136	Royal Union Mutual Life Insurance Company.....	Des Moines, Ia.....	March 15, 1886....
138	Scandia Life Insurance Company.....	Chicago, Ill.....	January, 1905....
139	Security Life and Annuity Company.....	Greensboro, N. C....	September 2, 1901.
140	Security Life Insurance Company of America.....	Chicago, Ill.....	March 12, 1902....
141	Security Mutual Life Insurance Company.....	Binghamton, N. Y....	November 6, 1887.
142	Security Mutual Life Insurance Company.....	Lincoln, Neb.....	October 3, 1895....
143	South Atlantic Life Insurance Company.....	Richmond, Va.....	February 20, 1900.
144	South Bend Life Insurance Company.....	South Bend, Ind....	
145	Southeastern Life Insurance Company.....	Spartanburg, S. C....	November 3, 1905.
146	Southern Life and Trust Company.....	Greensboro, N. C....	June 2, 1903.....
147	Southern Life Insurance Company.....	Fayetteville, N. C....	November 2, 1905.
148	Southern States Life Insurance Company.....	Montgomery, Ala. a	April 16, 1906....
149	Southern States Mutual Life Insurance Company.....	Charleston, W. Va....	January 26, 1906..
150	Southwestern Life Insurance Company.....	Dallas, Tex.....	March 10, 1903....
151	St. Louis National Life Insurance Company.....	St. Louis, Mo.....	March 13, 1907....
152	State Life Insurance Company.....	Indianapolis, Ind....	October 4, 1894....
153	State Mutual Life Assurance Company.....	Worcester, Mass....	March 16, 1844....
154	State Mutual Life Insurance Company.....	Rome, Ga.....	1898.....
155	Texas Life Insurance Company.....	Waco, Tex.....	January 9, 1901....
156	Travelers Insurance Company.....	Hartford, Conn....	June 17, 1863....
157	Union Central Life Insurance Company.....	Cincinnati, O.....	March 28, 1867....
158	Union Mutual Life Insurance Company.....	Portland, Me.....	July 17, 1848....
159	United States Annuity and Life Insurance Company.....	Chicago, Ill.....	December, 1905....
160	United States Life Insurance Company.....	New York, N. Y....	February 25, 1850.
161	Volunteer State Life Insurance Company.....	Chattanooga, Tenn..	October, 1903....
162	Washington Life Insurance Company.....	New York, N. Y....	January 31, 1860..
163	West Coast Life Insurance Company.....	San Francisco, Cal..	March 12, 1906....
164	Western and Southern Life Insurance Company.....	Cincinnati, O.....	February 23, 1888.
165	Western Mutual Life Insurance Company.....	Aberdeen, S. D.....	April, 1905.....
166	Western Mutual Life Insurance Company.....	Council Bluffs, Ia....	April 30, 1907....
167	Western Reserve Life Insurance Company.....	Muncie, Ind.....	July 27, 1906....
168	Western Union Life Insurance Company.....	Spokane, Wash.....	October 31, 1906..
169	Wisconsin Life Insurance Company.....	Madison, Wis.....	April 24, 1895....

a Executive office, Atlanta, Ga. b Reincorporated under level premium law. c Business restricted to evangelical ministers. d Transacts industrial business.

COMPANIES.—Continued.

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to age.
April 17, 1906..... ^b	\$559,590	Andrew J. Maloney....	Wm. H. Hubbard.....	2	114
May, 1851.....	Mutual	J. M. Holcombe.....	S. H. Cornwell.....	57	14
September 25, 1907.	25,571	L. B. Hanna.....	W. A. Scott.....		161
January 23, 1903....	659,050	W. C. Baldwin.....	James H. Mahan.....	5	71
June 2, 1905.....	100,000	Wm. R. Malone.....	Wealey Sisson.....	3	92
1759....	Mutual		Rev. Perry S. Allen.....	149	1
September 16, 1907.	101,370	Wm. D. Jelks.....	Clarence J. Palmer.....		160
July 31, 1865.....	1,000,000	Asa S. Wing.....	Joseph Ashbrook (Mgr.)	42	25
August 10, 1875....	100,000		J. W. Vrooman.....	32	37
January 1, 1876....	2,000,000	John F. Dryden.....	E. Gray.....	32	38
October 11, 1907....	100,000	Darius L. Goff.....	Clinton C. White.....		163
April 22, 1889.....	Mutual	P. W. McManus.....	W. M. Radcliffe.....	19	42
February 14, 1905....	125,000	C. A. Woods.....	A. L. Smith.....	3	87
May 13, 1903.....	1,000,000	J. H. Reed.....	H. G. Scott.....	5	74
June 30, 1901..... ^b	Mutual	Chalmers Brown.....	W. K. Bellis.....	7	62
July 22, 1907.....	100,000	Sproull Fouche.....	John M. Graham.....		151
March 18, 1886.....	Mutual	Frank D. Jackson.....	Sidney A. Foster.....	22	39
April 14, 1905.....	Mutual	N. A. Nelson.....	Chas. H. Boman.....	3	89
December 20, 1902. ^b	2100,000	J. Van Lindley.....	G. A. Grimsley.....	5	70
June 12, 1903..... ^b	492,560	W. O. Johnson.....	Carl T. Prime.....	5	75
December 29, 1899. ^b	Mutual	Frederic W. Jenkins....	Chas. A. LaDue.....	8	56
July 1, 1903..... ^b	Mutual	W. A. Lindly.....	M. Weil.....	5	77
May 9, 1900.....	200,000	Edmund Strudwick.....		8	59
May 4, 1907.....	Mutual	Geo. I. Richmire.....	A. M. Hootman.....	1	147
January 1, 1906.....	200,000	Elliot Estes, Sr.....	Wm. H. Valentine.....	2	105
July 1, 1903.....	200,000	E. P. Wharton.....	David White.....	5	79
November 2, 1905....	161,700	E. H. Williamson.....	J. A. Oates.....	2	101
May 1, 1906.....	100,000	W. L. Moore.....	Frank Orme.....	2	116
May 12, 1906.....	150,000	H. B. Smith.....	J. D. Baines.....	2	119
July 1, 1903.....	102,246	Henry D. Lindsley.....	Ralph B. Coit.....	5	78
August 14, 1907.....	150,000	P. M. Starnes.....			155
1899..... ^b	Mutual	H. W. Bennett.....	Wilbur S. Wynn.....	9	48
June 1, 1845.....	Mutual	A. G. Bullock.....	B. H. Wright.....	63	6
September, 1905.. ^b	Mutual	Charles R. Porter.....	A. C. Wadsworth.....	2	95
April 1, 1901.....	100,000	W. D. Mayfield.....	John D. Mayfield.....	7	61
July, 1866.....	1,000,000	S. C. Dunham.....	Louis F. Butler.....	41	27
April, 1867.....	100,000	J. R. Clarke.....	J. B. Sage.....	41	31
October 1, 1849.....	Mutual	Fred E. Richards.....	J. Frank Lang.....	58	9
January 20, 1906....	266,442	Henry Salzer.....	Wm. T. Smith.....	2	106
March 1, 1850.....	264,000	J. P. Munn.....	Alf. Wheelwright.....	58	11
November 3, 1903....	125,000	Z. C. Patten.....	Theo. S. King.....	4	82
February 2, 1860....	500,000	John Tatlock.....	Jno W. B. Van de Water	48	20
April 4, 1906.....	250,000	J. Walter Crocker.....	Julian Sonntag.....	2	110
April 30, 1888.....	100,000	Frank Caldwell.....	William J. Williams....	20	41
November 1, 1905....	Mutual	Charles N. Herreid.....	Walter G. Jacobs.....	2	98
August 29, 1907.....	Mutual	C. M. Atherton.....	A. W. Bannick.....		158
July 3, 1907.....	Mutual	D. P. Campbell.....	John W. Dragos.....		153
November 22, 1906..	111,600	R. L. Rutter.....	Philip Harding.....	1	134
October 20, 1902.. ^b	300,000	R. B. Anderson.....	C. M. Putnam.....	5	69

^b Reincorporated under level premium law. ^f Interest received on capital credited to trust department, and dividends on capital paid from same source. ^g Guaranty capital.

EXHIBIT II.—

Being a Synopsis of the Principal Items

NAME OF COMPANY.	Commenced Business.	INCOME.			DISBURSEMENTS.		
		Premium and Annuity.	Interest and Other.	Total.	To Policy-holders.	Expenses, Etc.	Total.
ALABAMA.							
Protective Life.....	1907	\$ 5,793	\$ 26,566	\$ 32,359	.....	\$ 15,634	\$ 15,634
Southern States.....	1906	233,689	14,288	247,977	47,081	77,739	124,800
CALIFORNIA.							
Occidental.....	1906	57,200	45,063	102,263	1,336	60,686	62,022
Pacific Mutual.....	1868	3,718,881	679,734	4,398,615	1,553,314	1,176,304	2,729,618
West Coast.....	1906	153,310	141,866	295,176	13,399	254,179	267,578
COLORADO.							
Capitol Life.....	1905	293,574	29,481	323,055	30,465	211,370	241,835
Colorado National.....	1905	245,642	22,553	268,195	27,847	169,160	197,007
CONNECTICUT.							
Aetna Life.....	1850	10,256,271	3,532,208	13,788,479	7,491,778	2,138,025	9,629,803
Connecticut General	1865	1,223,036	324,705	1,547,741	566,998	259,127	826,125
Con. Mutual.....	1846	5,588,922	3,133,958	8,722,880	6,580,741	1,439,637	8,020,378
Hartford Life.....	1869	2,126,453	162,541	2,288,994	1,499,435	406,965	1,906,400
Phoenix Mutual.....	1851	3,946,145	1,138,558	5,084,703	2,234,248	854,964	3,089,212
Travelers.....	1866	5,932,318	2,673,650	8,605,968	2,916,044	1,585,406	4,501,450
DELAWARE.							
Continental of Del.....	1907	6,458	25,437	31,895	.....	9,970	9,970
Economic Life.....	1907	17,914	48,294	66,208	.....	21,187	21,187
Home of Del.†.....	1899	41,212	4,736	45,948	14,612	19,870	34,422
DIST. OF COLUMBIA.							
Equitable Indt.....	1902*	132,267	5,444	137,711	51,037	82,727	133,764
FLORIDA.							
American†.....	1905	51,876	2,894	54,770	2,989	42,113	45,102
Florida Life.....	1906	69,531	26,421	95,952	4,000	74,327	78,327
GEORGIA.							
Rome Indus.†.....	1907	4,258	19,182	23,440	864	14,139	15,003
State Mutual.....	1905*	1,639,435	41,818	1,681,253	231,322	854,668	1,085,990
ILLINOIS.							
Central of Ill.....	1907	69,978	16,308	86,286	6,837	27,455	34,292
Commercial of Ill.....	1907	79,286	25,889	105,175	.....	75,442	75,442
Federal Life.....	1900	368,774	68,798	437,572	218,874	144,013	362,887
Franklin Life.....	1898*	1,145,449	166,812	1,312,261	410,989	306,449	717,438
Illinois Life.....	1899	1,426,510	335,369	1,761,879	796,770	607,473	1,404,243
National of U. S. A.....	1868	1,908,351	401,705	2,310,056	487,915	728,518	1,216,433
Northern.....	1906	39,092	46,154	85,246	1,125	84,457	85,582
Old Colony.....	1907	1,985	37,708	39,693	.....	33,813	33,813
Scandia Life.....	1905*	270,449	27,856	298,305	161,910	75,286	237,196
U. S. Ann. & Life.....	1906	111,128	12,775	123,903	6,164	97,862	104,026
INDIANA.							
American Central.....	1899	824,959	97,180	922,139	223,708	386,265	609,973
Anchor Life.....	1907	11,181	17,874	29,055	.....	17,719	17,719
Commercial of Ind.....	1906	36,868	899	37,767	5,657	26,523	32,180
Indiana National.....	1907	100,469	117,617	218,086	11,420	124,231	135,651
Indianapolis Life.....	1905	73,064	1,613	74,677	4,173	54,455	58,628
Intermediate Life.....	1904	123,096	195,244	318,340	50,194	89,816	140,010
Inter-State.....	1899*	307,064	48,649	355,714	225,753	96,379	321,952
La Fayette Life.....	1905	210,702	2,751	213,453	28,918	85,907	114,825
Liberal Life.....	1902*	64,074	6,345	70,419	26,571	25,610	52,181
Lincoln National.....	1905	71,056	44,844	115,900	6,050	45,180	51,230
Majestic Life.....	1905	20,787	40,012	60,799	939	59,685	60,624
Meridian L. & T.....	1897	397,440	40,830	438,270	169,709	109,723	279,432
Peoples Life.....	1907	47,312	25,000	72,312	2,517	46,634	49,151
Reliable Life.....	1905	57,324	373	57,697	7,553	33,329	40,882
Reserve Loan.....	1901*	512,309	80,023	592,332	258,184	234,576	492,760
South Bend.....	1907	11,158	43,532	54,690	.....	26,306	26,306
State Life.....	1894	2,624,316	317,486	2,941,802	873,256	982,112	1,855,368
Western Reserve.....	1907	28,243	20,828	49,071	3,743	20,035	23,778
IOWA.							
American of Ia.....	1901*	134,847	9,346	144,193	28,209	70,982	99,191
Cedar Rapids.....	1906	20,703	2,756	23,459	.....	22,195	22,195
Central of U. S. A.....	1896	380,870	40,821	421,691	69,555	173,381	242,956
Des Moines Life.....	1900*	812,483	91,002	903,485	341,809	320,189	661,998
Equitable of Iowa.....	1867	1,239,909	332,570	1,562,479	435,975	327,406	763,381
Guaranty Mut.....	1903	72,849	6,760	79,609	11,947	46,145	58,092
Register L. and A.....	1889	171,122	23,323	194,445	75,070	27,438	102,508
Royal Union.....	1886	608,177	103,057	711,234	245,099	246,510	491,609
Western Mut. of Ia.....	1907	10,303	5,422	15,725	.....	8,264	8,264

*Reorganized in this year. †Transacts industrial business. ‡Transacts ordinary and industrial

BUSINESS OF 1907.

of the Companies' Statements for 1907.

NEW BUSINESS IN 1907.		OUTSTANDING INSURANCE.		FINANCIAL CONDITION.		
Number of Policies.	Amount.	Number of Policies.	Amount.	Admitted Assets.	Liabilities.	Surplus.
84	\$192,000	80	\$183,500	\$118,254	\$1,524	\$116,730
1,735	4,511,071	2,140	6,339,071	355,980	188,246	167,734
399	1,257,040	481	1,658,040	313,868	32,671	281,197
10,697	19,372,386	57,661	97,889,061	\$14,151,770	\$12,834,811	\$1,318,959
22,583	5,807,904	11,940	4,259,844	310,651	50,359	260,292
1,964	4,923,250	2,896	7,960,579	395,360	171,648	223,712
1,277	3,197,659	1,973	5,679,952	410,995	166,895	244,100
12,298	27,315,732	154,039	271,027,574	\$86,405,473	\$77,583,177	\$8,822,296
2,337	5,014,613	122,385	36,472,869	7,220,895	6,594,157	626,738
4,622	11,817,518	173,196	174,716,005	65,003,271	62,676,614	2,326,057
3,529	4,254,944	32,827	56,347,190	4,092,186	2,900,568	1,191,618
6,192	13,535,645	57,624	103,080,718	23,636,020	22,643,660	992,360
9,443	24,105,484	74,202	180,335,420	44,690,708	43,518,307	1,172,401
71	215,000	71	215,000	122,037	1,735	120,302
399	1,297,326	399	1,297,326	142,625	8,416	134,209
2,614	200,206	9,944	950,579	147,566	46,023	101,543
13,516	1,699,563	29,375	3,559,538	161,796	49,711	112,085
4,727	1,416,532	2,633	1,566,587	105,051	64,218	40,833
1,125	2,035,000	1,474	2,666,000	159,406	33,309	126,097
5,107	481,595	2,593	255,899	110,938	6,656	104,282
7,905	23,893,510	13,390	42,223,540	1,273,127	1,218,544	54,583
1,698	4,014,250	1,109	2,370,250	148,582	43,897	104,775
1,202	3,990,750	1,180	3,945,750	124,556	19,123	105,433
1,165	2,739,984	6,484	12,159,276	922,132	803,364	118,768
2,807	5,064,305	21,308	33,574,330	3,962,798	3,323,236	639,562
4,804	9,777,328	26,539	43,216,843	6,474,002	6,137,326	336,676
6,519	12,112,590	36,504	47,060,298	8,144,180	6,703,414	1,380,766
860	1,525,500	947	1,685,612	134,052	44,100	89,952
34	63,500	34	63,500	106,217	3,656	102,561
1,022	1,100,700	9,394	9,638,933	615,654	183,749	431,905
1,507	2,628,489	2,103	3,492,960	316,851	47,031	269,820
2,596	6,170,435	8,258	20,741,774	1,856,364	1,538,747	317,617
221	306,410	221	306,410	111,867	1,399	110,468
444	858,500	602	1,259,000	35,217	28,671	6,546
2,385	4,944,000	1,979	4,061,500	246,833	120,524	126,309
878	1,239,809	1,470	2,158,316	56,603	46,042	10,561
916	2,260,750	1,806	3,869,500	311,924	226,726	85,198
326	801,119	2,901	7,180,772	1,267,897	1,133,327	134,570
751	1,917,000	2,474	6,667,750	159,674	130,555	29,119
274	593,600	910	2,161,764	146,995	102,245	44,750
546	643,550	1,171	2,149,550	231,213	57,534	173,679
1,992	2,008,478	1,880	1,916,751	106,653	17,382	89,271
1,488	2,939,855	4,064	9,324,862	982,499	950,530	31,969
523	1,331,850	710	1,504,850	28,498	12,448	16,050
210	441,979	923	2,060,979	64,636	51,870	12,766
803	1,734,669	5,685	13,079,634	1,784,722	1,670,927	113,795
266	394,500	266	394,500	27,116	17,585	9,531
5,558	14,288,793	25,910	72,518,173	6,355,154	5,647,752	707,402
395	441,800	487	1,058,550	29,085	16,257	12,828
839	1,188,794	2,784	3,693,919	238,512	201,230	37,282
362	568,669	412	659,669	41,911	5,730	36,181
2,478	3,508,344	7,560	10,783,555	849,572	714,653	134,919
3,426	5,962,233	15,076	24,568,752	2,231,424	1,871,990	359,434
3,983	5,833,170	24,887	34,854,322	6,666,004	5,607,197	1,059,407
11,340	2,357,607	11,970	2,896,051	60,800	52,074	8,726
271	407,980	3,653	5,030,268	544,664	513,450	31,214
2,252	3,622,338	10,961	17,700,087	1,996,396	1,813,047	183,349
277	300,000	277	300,000	7,544	1,640	5,904

business.

§Includes accident branch.

EXHIBIT II.—BUSINESS

NAME OF COMPANY.	Commenced Business.	INCOME.			DISBURSEMENTS.		
		Premium and Annuity.	Interest and Other.	Total.	To Policy holders.	Expenses, Etc.	Total.
KANSAS.							
Central of Kan.....	1907	\$ 48,548	\$ 4,385	\$ 52,933	\$	\$ 39,661	\$ 39,661
KENTUCKY.							
Citizens Life.....	1904	674,777	104,788	779,565	102,577	448,515	551,092
Com'w'th of Kyt....	1905	236,892	5,614	242,506	38,300	184,043	222,343
Inter-Southern.....	1907	24,815	88,571	113,386	.....	77,407	77,407
LOUISIANA.							
Louisiana National.	1906	39,508	11,206	50,714	1,000	45,656	46,656
MAINE.							
Union Mutual.....	1867	2,214,038	707,989	2,922,027	1,264,855	432,255	1,697,110
MARYLAND.							
Baltimore Life.....	1898*	662,190	53,192	715,382	268,112	290,859	558,971
Eureka of Md.†....	1903*	196,117	6,845	202,962	63,312	102,851	166,163
Immediate Benefit.	1897*	114,628	4,347	118,975	28,862	66,407	95,269
Maryland.....	1865	306,755	130,446	437,201	191,544	82,169	273,713
Mutual of Balto.†..	1870	310,182	23,395	333,575	138,120	129,227	267,347
MASSACHUSETTS.							
Berkshire.....	1851	2,503,836	771,291	3,275,127	1,807,663	441,218	2,248,881
Boston Mutual.....	1899†	528,933	37,501	566,434	213,303	212,088	425,391
Columbian National.	1902	1,333,305	251,088	1,584,453	301,296	700,951	1,002,247
John Hancock.....	1862	17,410,728	2,097,103	19,507,831	7,314,583	5,721,166	13,035,749
Mass. Mutual.....	1851	7,542,253	2,130,889	9,673,142	4,329,727	1,451,130	5,780,857
New England.....	1843	6,814,552	2,099,295	8,913,847	4,405,660	1,235,118	5,640,778
State Mutual, Mass.	1845	4,528,762	1,390,576	5,919,338	2,979,642	817,594	3,797,236
MICHIGAN.							
Michigan Mutual...	1867	1,581,026	498,836	2,079,862	1,145,568	459,419	1,604,987
Michigan State.....	1907	20,810	90,611	111,421	.....	29,483	29,483
Northern.....	1907	55,707	25,837	81,544	.....	44,380	44,380
MINNESOTA.							
Minnesota Mutual..	1901*	740,786	103,675	844,461	456,331	149,582	605,913
Northwestern Nat..	1906	1,281,870	251,055	1,532,925	787,345	253,127	1,040,472
MISSISSIPPI.							
Lamar Life.....	1906	39,772	11,724	51,496	7,000	51,477	58,477
MISSOURI.							
German Mutual.....	1858	66,648	31,492	98,140	29,888	23,329	53,217
Great Western.....	1907	630,915	227,721	859,636	3,000	588,805	591,805
Kansas City Life...	1903*	572,503	37,412	609,915	142,505	254,680	397,185
Missouri State.....	1900*	639,007	56,357	695,364	161,555	313,130	474,685
St. Louis Nat'l....	1907	6,781	95,639	102,420	.....	21,687	21,687
NEBRASKA.							
Bankers of Neb....	1887	701,807	92,778	794,585	115,414	214,206	329,620
Bankers Reserve...	1903*	691,444	41,229	732,673	135,121	275,786	410,907
Midwest Life.....	1906	45,358	7,182	52,540	2,864	41,007	43,871
Security Mut.....	1903*	182,930	28,855	211,785	40,294	71,381	111,675
NEW JERSEY.							
Colonial Life.....	1898	704,235	166,638	870,873	220,679	507,951	728,650
Mutual Benefit.....	1845	16,664,430	5,003,262	21,667,692	11,135,673	3,171,123	14,306,796
North American....	1907	96,852	142,697	239,549	.....	164,677	164,677
Prudential.....	1876	50,861,532	5,920,485	56,782,017	18,040,216	16,377,057	34,417,273
NEW MEXICO.							
Occidental.....	1907	41,154	12,587	53,741	4,000	47,047	51,047
NEW YORK.							
Bankers of N. Y....	1899*	417,788	83,386	501,174	471,606	104,117	575,723
Eastern of N. Y....	1907	2,195	50,909	53,104	200	16,880	17,080
Equitable of N. Y..	1859	54,431,248	20,326,909	74,758,157	45,161,364	9,953,523	55,114,887
Germania.....	1860	4,955,823	1,735,570	6,691,393	3,603,786	1,234,340	4,838,126
Home of N. Y.....	1860	3,352,579	981,090	4,334,269	2,109,558	753,298	2,862,856
Liberty Life.....	1907	3,039	79,480	82,519	.....	31,843	31,843
Life Assoc. of Am..	1903	108,659	34,476	143,135	47,750	82,411	130,161
Manhattan.....	1850	2,299,472	1,030,768	3,330,240	1,854,491	733,771	2,588,262
Metropolitan.....	1867	64,046,983	8,691,750	72,738,733	23,098,151	20,566,065	43,664,216
Mutual of N. Y....	1843	56,639,200	24,184,293	80,823,493	43,651,121	8,950,308	52,601,429
New York Life.....	1845	79,940,309	22,010,489	101,950,798	48,048,866	11,379,533	59,428,399
Postal Life.....	1905	30,034	3,995	34,029	2,115	13,822	15,937
Provident Savings...	1875	3,059,621	816,040	3,875,661	1,915,336	1,303,118	3,218,454
Security Mutual, N. Y	1898*	1,575,820	223,044	1,798,864	698,286	527,799	1,226,085
United States.....	1850	1,116,708	467,621	1,584,329	1,260,201	422,605	1,682,806
Washington.....	1860	2,228,459	938,976	3,167,426	2,234,405	570,458	2,804,863

*Reorganized in this year.

†Transacts industrial business.

‡Transacts ordinary and industrial

OF 1907—Continued.

NEW BUSINESS IN 1907.		OUTSTANDING INSURANCE.		FINANCIAL CONDITION.		
Number of Policies.	Amount.	Number of Policies.	Amount.	Admitted Assets.	Liabilities.	Surplus.
	\$		\$	\$	\$	\$
630	1,392,250	630	1,392,250	111,608	10,426	101,182
2,529	8,006,100	6,385	20,868,850	883,394	472,644	410,750
23,385	5,665,890	20,947	7,481,178	200,375	103,640	96,735
499	1,650,500	499	1,650,500	125,624	10,143	115,481
344	793,950	447	1,119,450	309,157	14,243	294,914
1,723	2,524,457	44,702	62,842,507	13,762,661	13,139,289	623,372
42,203	5,673,042	115,219	12,415,819	1,189,928	925,030	264,898
30,475	1,615,547	34,061	1,809,796	185,797	56,556	129,241
14,543	1,350,404	25,037	2,281,583	109,012	85,491	23,521
304	760,865	4,706	8,999,253	2,706,475	2,420,888	285,587
25,563	3,257,159	56,534	6,656,921	503,487	424,114	79,373
1,338	3,454,524	25,947	64,910,790	16,237,240	15,387,609	849,631
61,598	13,393,848	48,528	14,083,223	658,703	621,723	36,980
36,399	5,227,315	13,997	36,120,394	4,083,314	2,601,543	1,481,771
330,154	81,332,569	1,803,732	456,941,254	48,085,758	42,800,012	5,285,746
9,561	21,355,821	95,238	213,475,260	45,776,309	42,816,515	2,959,794
6,868	15,801,792	75,797	178,872,320	44,162,093	40,915,471	3,246,622
4,020	10,610,341	47,712	121,725,794	29,808,164	28,009,900	1,798,264
3,282	5,380,608	34,193	47,039,568	10,350,388	9,938,346	412,042
383	500,500	383	500,500	171,182	5,916	165,266
504	2,111,000	504	2,111,000	139,281	17,884	121,397
1,339	2,324,886	8,309	21,054,916	2,465,782	2,416,700	49,082
2,651	3,779,915	22,833	22,635,623	5,231,829	4,749,866	481,963
786	1,200,000	1,063	1,638,500	105,561	22,024	83,537
138	276,627	887	1,916,474	611,852	467,904	143,948
5,516	16,842,980	5,514	16,839,980	385,175	156,463	228,712
3,070	6,534,034	8,852	15,017,306	909,507	762,631	146,876
4,024	6,443,931	10,838	16,825,016	1,140,043	946,927	193,116
54	169,675	54	169,675	229,417	2,765	226,652
3,403	4,977,795	14,390	21,796,330	2,221,354	1,809,411	411,943
2,474	5,889,250	7,453	18,762,303	1,101,949	885,356	216,593
607	851,750	848	1,152,250	134,642	15,139	119,503
1,298	1,510,854	4,722	5,639,186	374,746	309,092	65,654
97,957	12,064,494	136,108	19,934,670	988,457	728,858	259,599
21,718	51,025,218	189,602	440,742,990	111,772,571	104,629,966	7,142,605
1,150	3,754,500	1,134	3,663,710	282,027	34,416	247,611
1,508,361	271,988,086	7,290,822	1,337,367,045	145,224,667	122,931,406	22,293,261
495	1,095,500	493	1,091,500	113,548	4,932	108,616
319	660,341	5,523	10,860,006	1,371,952	1,227,640	144,312
585	173,712	524	159,312	138,215	1,973	136,242
21,383	72,831,885	511,914	1,340,126,354	427,271,408	377,533,626	49,737,782
5,403	11,405,246	68,990	114,915,389	38,983,965	33,921,668	5,062,297
3,667	8,168,729	47,071	86,193,297	20,004,854	19,235,419	769,435
58	138,500	56	132,500	152,344	1,431	150,913
311	741,000	1,162	3,034,116	461,192	204,602	256,590
1,763	3,954,772	33,857	69,066,914	20,165,796	18,310,751	1,855,045
1,942,946	376,775,608	9,620,009	1,804,946,581	198,320,463	183,133,578	15,186,885
20,351	50,221,029	641,213	1,452,752,408	494,177,021	428,335,250	65,841,771
65,017	141,154,197	982,448	2,005,341,184	494,408,808	441,240,355	53,162,453
122	199,750	644	1,005,750	155,150	32,599	122,551
3,221	7,000,890	36,780	84,396,704	9,450,413	9,111,310	339,103
4,161	7,164,376	28,050	48,473,969	4,654,380	4,100,019	554,361
959	1,903,790	18,357	35,018,078	8,715,807	8,439,695	276,112
1,459	3,931,825	32,009	57,859,321	18,608,785	17,910,840	697,945

business. † Includes accident department.

EXHIBIT II.—BUSINESS

NAME OF COMPANY.	Commenced Business.	INCOME.			DISBURSEMENTS.		
		Premium and Annuity.	Interest and Other.	Total.	To Policy-holders.	Expenses, Etc.	Total.
NORTH CAROLINA.							
Greensboro Life.....	1905	\$ 266,060	\$ 16,944	\$ 283,004	\$ 37,215	\$ 164,923	\$ 202,138
Jefferson Standard.....	1907	18,795	259,219	278,014	.....	30,198	30,198
North State.....	1906	54,303	51,765	106,068	9,152	55,712	64,864
Security L. & A., N.C.	1903*	354, 30	22,192	376,722	73,549	150,410	223,959
Southern L. & T....	1903	131,100	27,923	159,023	3,943	85,611	89,554
Southern Life.....	1905	187,332	42,334	229,666	39,189	137,824	177,013
NORTH DAKOTA.							
Pioneer Life.....	1907	6,007	12,864	18,871	.....	14,723	14,723
OHIO.							
Cleveland Life.....	1907	5,772	63,805	69,577	.....	38,685	38,685
Columbia Life.....	1903	139,489	20,693	160,182	32,002	94,880	126,882
Midland Mutual....	1906	43,037	16,942	59,979	.....	69,660	69,660
Ohio State.....	1906	35,983	11,109	47,092	5,435	30,197	35,623
Union Central.....	1867	9,466,664	3,456,812	12,923,476	4,553,213	2,004,960	6,558,700
Western & South.†	1888	1,683,767	103,503	1,787,269	473,356	740,718	1,224,174
OREGON.							
Columbia L. & T....	1906	32,766	7,636	40,402	11,740	19,678	31,418
Oregon Life.....	1906	58,408	7,177	65,585	.....	45,760	45,760
PENNSYLVANIA.							
Fidelity Mutual.....	1899*	4,351,515	869,262	5,220,777	1,692,311	1,136,311	2,828,622
Penn Mutual.....	1847	15,700,452	4,578,372	20,278,824	8,921,992	3,286,917	12,208,909
Pennsylvania Mut..	1906	48,613	13,899	62,512	7,083	61,613	68,696
Philadelphia Life....	1905	679,922	54,928	734,850	62,340	332,585	394,925
Pittsburgh L. & T.	1903	1,055,247	359,627	1,414,874	552,501	434,651	987,152
Presby. Ministers....	1759	422,953	131,963	554,916	168,733	51,600	220,423
Provident L. and T.	1865	7,669,604	3,066,897	10,736,501	6,432,324	1,508,616	7,940,940
Reliance Life.....	1903	537,692	95,022	632,714	104,911	294,817	399,728
RHODE ISLAND.							
Puritan.....	1907	11,964	19,240	31,204	.....	16,354	16,354
SOUTH CAROLINA.							
Southeastern Life...	1906	62,736	7,463	70,199	10,722	41,347	52,069
SOUTH DAKOTA.							
Dakota Mut.....	1906	71,909	7,689	79,598	194	71,927	72,121
West. Mut. of S. D.	1905	4,961	206	5,167	1,413	583	1,996
TENNESSEE.							
Volunteer State....	1903	331,294	34,782	366,076	64,870	173,785	238,655
TEXAS.							
American National†	1905	502,590	15,068	517,658	106,301	301,240	407,541
Fort Worth.....	1906	38,399	7,724	46,033	3,959	35,696	39,655
Guarantee Life.....	1906	139,703	12,807	152,510	5,000	139,443	144,443
Southwestern.....	1903	305,174	15,648	320,822	48,699	195,844	195,543
Texas Life.....	1901	150,193	15,630	165,823	11,880	100,083	111,963
UTAH.							
Beneficial Life.....	1905	85,935	7,023	92,958	8,201	41,784	49,985
Cont'l L. I. & I....	1904	175,773	27,262	203,035	31,344	54,144	85,458
VERMONT.							
National of Vt.....	1850	5,922,753	1,752,712	7,675,465	3,356,954	1,188,186	4,545,140
VIRGINIA.							
American National..	1906	63,211	42,596	105,807	500	72,469	72,969
Eastern of Va.....	1907	7,865	12,458	20,323	1,500	17,651	19,151
Life Ins. Co. of Va.†	1871	2,320,494	159,384	2,479,878	770,086	1,071,923	1,842,009
Security Life of Am.	1903*	542,265	505,491	1,047,756	87,713	346,378	434,091
South Atlantic.....	1900	148,628	26,839	175,467	24,376	88,485	112,861
WASHINGTON.							
Guardian Life.....	1905	30,033	11,311	41,344	1,000	34,551	35,551
Northern.....	1906	50,062	5,397	55,459	8,195	50,786	58,981
Western Union.....	1906	110,868	13,540	124,408	7,003	63,302	70,305
WEST VIRGINIA.							
Conserv. of W. Va..	1907	9,907	37,068	46,975	.....	28,127	28,127
Southern States....	1906	72,180	17,767	89,947	3,123	64,707	67,830
WISCONSIN.							
Northwestern Mut..	1858	33,441,810	10,153,612	43,595,422	23,448,481	6,292,232	29,740,713
Wisconsin Life.....	1902*	64,483	10,627	75,110	17,306	19,887	37,193
Agg. (146 Ord. Cos.)	.....	394,059,921	128,285,644	522,345,565	259,001,684	83,187,366	342,189,050
Agg. (14 Ind. Cos.)	.....	139,017,526	17,293,504	156,311,030	50,695,893	45,903,068	96,598,361
Com. Aggregates....	.....	533,077,447	145,579,148	678,656,595	309,696,977	129,090,434	438,787,411

* Reorganized this year. † Transacts industrial business. ‡ Transacts ordinary and industrial business.

OF 1907.—Continued.

NEW BUSINESS IN 1907.		OUTSTANDING INSURANCE.		FINANCIAL CONDITION.		
Number of Policies.	Amount.	Number of Policies.	Amount.	Admitted Assets.	Liabilities.	Surplus.
	\$		\$	\$	\$	\$
2,555	3,806,187	4,835	7,629,505	311,832	169,731	142,101
587	848,200	584	837,200	502,873	14,285	488,588
1,906	1,945,900	1,835	1,897,100	148,668	46,685	101,983
1,967	3,159,121	5,814	10,057,900	535,529	414,459	121,070
1,147	1,874,000	2,423	4,062,250	613,206	210,953	402,253
2,069	3,004,618	3,626	5,217,400	278,140	120,492	157,648
94	196,500	94	196,500	29,956	1,810	28,146
94	206,500	94	206,500	157,102	2,231	154,871
449	1,800,725	1,755	4,313,776	478,829	283,213	195,616
1,201	1,608,700	1,296	1,838,550	187,372	13,879	173,493
558	983,155	730	1,377,155	145,392	26,605	118,787
14,013	31,273,938	137,123	256,504,566	62,242,454	51,341,471	10,900,983
116,969	14,904,043	308,702	39,503,485	2,916,339	2,761,595	154,744
241	506,400	722	1,491,550	134,492	26,396	108,096
462	970,500	696	1,514,000	123,150	19,713	103,437
7,283	16,451,829	58,939	119,452,264	14,541,673	13,525,243	1,016,430
23,484	67,441,432	172,945	425,956,270	89,609,566	80,395,924	9,213,642
820	2,461,900	759	2,255,400	35,553	32,647	2,906
2,596	8,266,291	5,582	18,075,197	1,248,163	371,703	876,460
2,704	2,898,817	10,710	27,123,187	4,484,406	3,703,506	780,900
830	1,317,727	8,065	12,222,660	2,991,497	2,521,757	469,740
8,202	22,221,634	71,040	191,986,786	60,964,095	55,536,969	5,427,126
3,131	5,844,100	6,925	14,105,048	2,443,471	870,527	1,572,944
47	310,500	47	310,500	112,315	4,665	107,650
725	1,171,150	1,159	2,044,475	134,680	38,162	96,518
734	2,007,200	801	2,049,150	10,534	818	9,716
15	15,000	81	97,000	10,106	4,879	5,227
2,325	4,180,629	5,786	10,474,129	453,171	232,907	220,264
25,748	7,247,312	29,811	11,433,311	302,958	139,533	163,425
473	1,015,350	647	1,523,310	131,092	18,159	112,933
995	3,830,350	1,150	4,524,350	140,331	24,196	116,135
1,636	2,978,665	7,394	9,174,400	431,123	313,877	117,246
826	2,530,000	1,372	4,079,200	256,564	106,226	150,338
1,064	1,222,800	2,018	2,482,300	169,796	51,071	118,725
756	1,384,856	1,884	4,666,006	489,534	203,249	286,285
8,821	18,094,955	78,339	151,779,281	40,352,043	35,814,553	4,537,490
1,653	2,194,200	1,697	2,304,700	164,078	19,105	144,973
199	219,000	197	217,500	26,713	1,174	25,539
149,916	18,582,734	481,100	60,492,101	3,555,772	3,027,258	528,514
1,922	7,540,728	4,376	15,304,515	1,567,946	618,496	949,450
1,108	2,403,269	3,151	5,809,947	517,793	297,844	219,949
661	1,012,100	862	1,321,100	59,558	8,168	51,390
862	1,502,500	935	1,804,500	116,678	41,105	75,573
1,035	3,323,500	1,133	3,716,000	199,202	45,690	153,512
153	297,500	153	297,500	81,868	4,438	77,430
609	1,539,518	878	2,439,508	331,359	44,826	286,533
38,657	106,237,187	361,084	881,563,592	232,819,246	202,463,575	30,355,671
162	204,759	1,530	1,895,262	228,207	216,100	12,107
561,984	1,118,011,374	5,134,597	10,301,174,261	2,650,573,670	2,352,088,361	298,485,310
4,341,982	803,379,498	19,961,674	3,761,234,494	402,158,683	357,598,011	44,560,672
4,903,966	1,921,390,872	25,096,271	14,062,408,755	3,052,732,353	2,709,686,372	343,045,982

business. † Includes accident department.

EXHIBIT III.—

Being a Summary, Analysis and Classification of the various items comprising the Admitted Assets of Assets at January 1, 1907, together with

Rank.	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	Bonds Owned.	Stocks Owned.	Collateral Loans.
		\$	\$	\$	\$	\$
1	New York Life.....	12,721,861	50,217,704	334,979,520	.....	900,000
2	Mutual of N. Y.....	29,409,159	125,741,836	206,938,752	53,087,742	11,805,000
3	Equitable of N. Y.....	29,238,956	95,008,970	186,280,116	38,891,558	7,612,000
4	Northwestern Mutual....	2,293,124	121,740,637	70,246,258	.....	.....
5	Mutual Benefit.....	3,661,922	53,859,708	29,704,395	.....	1,183,550
6	Penn Mutual.....	2,153,449	36,727,213	32,678,344	414,408	1,841,489
7	Aetna Life.....	616,795	41,239,753	24,312,472	5,061,354	1,363,500
8	Connecticut Mutual.....	9,065,879	24,541,934	25,875,887	748,276	25,000
9	Union Central.....	448,767	50,220,072	10,488	.....	.....
10	Provident L. and T.....	2,264,661	13,619,675	32,317,285	1,666,305	3,062,941
11	Mass. Mutual.....	621,656	17,658,882	18,313,614	367,750	.....
12	Travelers.....	1,750,180	13,676,042	20,480,875	1,939,723	.....
13	New England.....	2,487,663	11,718,808	19,984,100	2,909,723	974,900
14	National of Vt.....	551,700	16,506,716	15,174,511	.....	.....
15	Germania.....	2,429,111	23,416,668	8,502,059	.....	.....
16	State Mutual, Mass.....	1,690,036	4,772,563	15,641,452	2,951,438	412,452
17	Phoenix Mutual.....	523,746	14,008,133	5,270,141	412,062	.....
18	Manhattan.....	5,311,100	8,233,860	2,864,797	163,882	550,000
19	Home of New York.....	1,643,610	5,981,250	7,555,457	1,571,591	.....
20	Washington.....	6,379,172	4,201,500	5,038,377	343,220	.....
21	Berkshire.....	1,204,476	4,518,323	6,768,054	742,207	386,225
22	Fidelity Mutual.....	1,351,800	1,916,367	5,247,417	348,518	337,914
23	Pacific Mutual.....	1,387,456	4,006,693	4,595,610	294,040	330,756
24	Union Mutual.....	1,066,324	1,120,854	6,210,540	2,400,483	1,557,239
25	Michigan Mutual.....	259,111	8,242,379	26,750	.....	20,000
26	Provident Savings.....	3,402,819	622,504	1,235,507	124,338	26,278
27	United States.....	333,000	3,986,890	2,641,729	98,500	100,000
28	National of U. S. A.....	379,251	1,893,053	1,515,050	3,030,800	22,900
29	Connecticut General.....	360,142	3,403,809	2,049,899	265,586	.....
30	Equitable of Iowa.....	230,454	5,719,883	64,519	.....	.....
31	Illinois Life.....	1,074,209	1,281,300	590,870	1,401,248	469,405
32	State Life.....	1,200,000	3,264,892	92,125	.....	.....
33	Northwestern National...	455,401	3,490,905	185,554	9,088	.....
34	Security Mut., N. Y.....	725,547	480,850	1,149,560	39,600	.....
35	Pittsburgh L. & T.....	2,957,667	249,500	461,093	8,250	47,500
36	Hartford Life.....	223,800	1,099,824	586,556	160,902	60,000
37	Columbian National.....	.....	1,172,750	1,798,120	31,307	24,225
38	Franklin Life.....	104,000	1,620,082	475,974	.....	63,000
39	Presbyterian Ministers...	71,850	242,535	1,744,350	65,735	1,604
40	Maryland.....	258,072	150,480	1,810,613	119,650	33,710
41	Minnesota Mutual.....	2,841	580,520	974,841	14,875	.....
42	Reliance Life.....	.....	349,000	1,706,554	.....	.....
43	Des Moines Life.....	186,638	1,173,193	.....	.....	.....
44	Bankers of Neb.....	.....	2,089,050	.....	.....	.....
45	Royal Union.....	.....	1,325,529	.....	.....	.....
46	American Central.....	450,100	551,629	5,225	.....	1,500
47	Reserve Loan.....	.....	551,620	.....	.....	.....
48	Security Life of Am.....	.....	294,594	432,513	.....	435,997
49	Bankers of N. Y.....	.....	413,000	637,091	42,022	.....
50	State Mutual, Ga.....	25,649	281,342	122,042	.....	.....
51	Inter-State.....	35,500	393,430	20,000	.....	.....
52	Philadelphia Life.....	.....	110,700	893,954	.....	10,000
53	Missouri State.....	.....	594,876	10,100	.....	.....
54	Bankers Reserve.....	.....	320,200	505,812	.....	.....
55	Meridian L. and T.....	600	251,339	.....	.....	.....
56	Federal Life.....	.....	136,200	173,950	9,250	75,179
57	Kansas City Life.....	.....	516,117	46,485	.....	.....
58	Citizens Life.....	76,000	215,807	102,562	.....	41,900
59	Central of U. S. A.....	.....	667,625	10,440	.....	.....

ADMITTED ASSETS.

the active life insurance companies of the United States on January 1, 1908, also the Total Admitted the position of the companies in the same.

Premium Notes and Loans.	Cash in Office and Bank.	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not Admitted.*	JANUARY 1, 1907.	
						Admitted Assets.	Rank.
\$	\$	\$	\$	\$	\$	\$	
73,236,951	9,271,727	7,487,692	5,593,353	494,408,808	2,406,117	474,567,673	2
52,022,021	6,487,546	4,685,478	3,999,487	494,177,021	1,860,045	495,664,650	1
49,615,393	11,083,529	5,933,052	3,607,835	427,271,408	6,581,893	428,048,3	3
30,577,708	1,676,065	2,551,537	3,733,918	232,819,246	741,133	221,107,714	4
18,786,255	1,241,301	1,336,714	1,998,726	111,772,571	378,316	105,447,627	5
12,305,893	505,066	1,839,570	1,144,134	89,609,566	946,587	83,356,880	7
6,335,408	5,255,410	879,404	1,341,377	86,405,473	334,569	84,029,752	6
2,864,241	438,644	434,320	1,009,090	65,003,271	113,940	66,437,958	8
8,842,007	147,832	365,748	2,207,480	62,242,454	80,286	55,619,517	10
6,116,292	101,294	1,001,336	814,246	60,964,095	227,297	61,484,524	9
6,612,369	684,280	880,037	637,721	45,776,309	309,000	43,372,112	11
5,048,019	468,155	789,161	538,553	44,690,708	110,344	42,153,472	13
4,886,936	575,243	294,538	330,182	44,102,093	86,396	42,826,919	12
6,394,560	311,703	656,091	756,702	40,352,043	166,221	37,510,213	14
3,059,797	255,750	768,323	552,257	38,983,965	249,229	37,479,042	15
3,127,160	263,013	587,156	363,894	29,808,164	180,368	29,076,011	16
2,240,698	516,502	345,979	318,759	23,636,020	95,629	21,927,864	17
2,399,832	208,966	182,417	250,942	20,165,796	90,960	19,565,450	18
2,422,484	394,084	291,789	144,589	20,004,854	132,425	19,009,551	19
2,080,193	202,688	217,590	146,105	18,608,785	99,815	18,524,512	20
1,633,379	555,913	253,964	174,699	16,237,240	166,253	15,580,860	21
4,497,331	274,433	378,063	189,830	14,541,073	726,764	12,578,857	24
1,902,880	576,977	599,037	368,321	14,151,770	391,109	12,721,564	22
744,364	241,987	292,313	127,557	13,762,661	94,041	12,683,078	23
1,307,194	204,978	128,186	161,990	10,350,388	45,598	9,902,755	25
2,068,184	582,030	377,645	111,108	9,450,413	351,782	9,450,413	26
1,211,821	150,768	90,110	102,989	8,715,807	53,541	8,970,441	27
569,066	471,666	223,334	39,052	8,144,180	154,545	7,106,512	28
729,722	103,586	185,852	122,299	7,220,895	39,975	6,601,284	29
377,635	29,517	93,436	151,160	6,666,604	47,168	5,611,843	31
1,217,919	130,360	271,691	37,000	6,474,002	413,286	6,000,218	30
1,440,901	125,328	152,899	59,009	6,355,154	211,372	5,353,744	32
677,917	114,701	218,264	79,999	5,231,829	48,528	4,737,617	34
1,707,153	305,788	188,455	57,427	4,654,380	217,817	4,090,591	36
510,420	75,320	131,632	43,024	4,484,406	31,971	4,123,507	35
228,490	410,485	88,130	1,233,999	4,092,186	53,207	3,807,716	37
247,801	619,661	161,392	28,058	4,083,314	106,189	3,589,920	38
1,390,712	107,569	122,559	78,902	3,962,798	62,547	3,345,336	39
529,771	57,856	259,656	18,140	2,991,497	28,851	2,672,469	40
230,381	53,336	30,836	19,397	2,706,475	28,658	2,666,024	41
676,856	62,429	94,905	58,515	2,465,782	47,054	2,220,396	42
127,451	164,402	62,883	35,257	2,443,471	92,870	2,148,167	43
678,416	34,095	117,379	41,703	2,231,424	61,058	1,889,801	44
77,777	9,937	.....	44,590	2,221,354	.....	1,749,064	46
572,159	6,089	30,844	61,775	1,996,396	33,264	1,757,980	45
757,892	58,005	22,658	9,355	1,856,364	31,516	1,579,777	48
1,082,940	81,702	44,452	24,008	1,784,722	57,413	1,682,566	47
208,168	58,707	31,681	16,286	1,567,946	69,171	666,732	57
186,218	37,040	50,353	6,228	1,371,952	109,030	1,467,381	49
493,881	106,504	163,073	80,636	1,273,127	90,104	577,445	59
741,892	30,297	25,537	21,241	1,267,897	47,729	1,268,781	50
26,334	168,796	25,040	13,339	1,242,163	32,788	888,029	52
358,283	77,375	62,779	36,630	1,140,043	106,236	929,388	51
161,890	90,813	9,663	13,571	1,101,949	4,401	773,400	55
654,641	14,930	39,373	21,616	982,499	152,919	810,076	54
388,042	96,700	37,481	5,330	922,132	93,315	825,630	53
247,296	39,186	42,573	17,850	909,507	102,341	680,842	56
105,608	175,994	159,211	6,222	883,394	68,623	536,515	62
104,174	21,963	27,634	17,736	840,572	45,261	661,430	58

*Including loading on deferred and unpaid premiums.

EXHIBIT III.—ADMITTED

Rank	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	Bonds Owned.	Stocks Owned.	Collateral Loans.
		\$	\$	\$	\$	\$
60	Scandia Life.....		512,075	51,000		
61	Southern L. and T.....	75,717	58,260	16,400	349,292	8,250
62	German Mutual.....	8,237	544,300	12,000		
63	Register L. and A.....		470,650			
64	Security L. and A., N. C.	52,524	131,050	9,960	32,650	81,921
65	South Atlantic.....		151,290	147,814	99,563	48,300
66	Jefferson Standard.....		5,650	387,005		52,500
67	Continental L. I. & I....		258,550	20,000	82,598	56,657
68	Columbia Life.....		127,365	203,741		
69	Life Assoc. of America...		190,000	133,312	53,496	17,581
70	Volunteer State.....		169,617	122,514	13,750	35,320
71	Southwestern.....		298,726	10,650		
72	Colorado National.....		157,653	215,371		100
73	Capitol Life.....		291,050	57,305		
74	Great Western.....		113,400	124,122		
75	Security Mut., Neb.....	87,280	224,775	6,500		
76	Southern States, Ala.....		102,125	125,678		
77	Southern States, W. Va....	15,000	192,696	34,000		42,400
78	U. S. Ann. & Life.....		128,727	114,000	50,000	
79	Occidental, Cal.....		205,466			20,500
80	Intermediate Life.....		42,100			
81	Greensboro Life.....	24,300	134,000	52,475	1,000	600
82	West Coast.....		157,750	80,575		4,750
83	Louisiana National.....		15,000	285,110		
84	American National, Tex..			87,122	81,816	40,736
85	North American.....			228,228		
86	Southern Life.....	9,604	142,440	6,500		36,000
87	Texas Life.....	1,500	148,576	64,931		
88	Indiana National.....		4,050	96,000		
89	American of Ia.....		149,680			
90	Lincoln National.....		168,199			3,533
91	St. Louis National.....		55,000	112,053		
92	Wisconsin Life.....		162,355	7,500		
93	Commonwealth of Ky....		9,250	78,425	26,603	2,566
94	Western Union.....		147,378			23,102
95	Midland Mutual.....			176,375		
96	Michigan State.....		77,073	39,500		
97	Beneficial Life.....		37,881	45,000	14,175	34,600
98	American Nat'l, Va.....		93,850	28,438	5,000	
99	La Fayette Life.....		124,100			
100	Florida Life.....	600	61,725	27,540	24,016	7,400
101	Cleveland Life.....			127,432		
102	Postal Life.....			100,000		
103	Liberty Life.....					101,360
104	North State.....		63,140	28,000	25,570	12,004
105	Central of Ill.....		100,350			213
106	Liberal Life.....	45,000	31,400	1,000		3,215
107	Ohio State.....			135,210		
108	Economic Life.....			120,847		
109	Guarantee Life.....		112,000			
110	Northern, Mich.....		106,974			
111	Eastern of N. Y.....			100,555		
112	Southeastern Life.....		86,790			
113	Midwest Life.....		127,100			1,900
114	Columbia L. & T.....		88,217	31,452		
115	Northern, Ill.....		110,350			
116	Fort Worth.....		91,742			22,185
117	Inter-Southern.....			97,625		7,000
118	Commercial of Ill.....		100,500			
119	Oregon Life.....		18,000	43,444		50,000
120	Continental of Del.....			99,843		
121	Protective Life.....		79,740	25,675		

ASSETS.—Continued.

Premium Notes and Loans.	Cash in Office and Bank.	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not *Admitted.	JANUARY 1, 1907.	
						Admitted Assets.	Rank
\$ 78	\$ 29,173	\$ 16,776	\$ 6,551	\$ 615,654	\$ 7,620	\$ 552,585	61
8,378	35,434	4,703	56,712	613,206	1,991	408,418	67
24,579	11,265	3,960	7,511	611,852	2,423	566,498	60
41,158	6,823	13,186	12,847	544,664	2,879	448,390	65
65,638	42,430	14,658	104,698	535,529	12,645	373,420	69
33,587	19,961	11,324	5,954	517,793	32,431	455,945	64
3,829	47,128	6,671	90	502,873	3,371	(a)	.....
18,286	27,100	15,700	10,643	489,534	43,660	401,724	68
66,902	49,766	22,932	8,123	478,829	31,444	444,178	66
36,808	17,924	7,027	5,044	461,192	12,132	459,578	63
30,701	51,227	26,666	3,376	453,171	9,632	358,248	70
47,574	30,317	35,522	2,334	431,123	20,842	314,975	73
8,601	18,653	6,131	4,486	410,995	37,768	355,862	71
4,731	11,300	26,293	4,681	395,360	60,708	348,070	72
.....	99,844	44,116	3,693	385,175	161,814	(a)	.....
23,794	19,584	5,829	6,984	374,746	13,150	277,097	76
21,414	82,692	20,853	3,218	355,980	17,518	224,172	78
1,500	36,904	3,760	5,079	331,359	1,227	304,104	74
.....	12,293	9,019	2,812	316,851	7,602	219,000	80
.....	76,799	4,176	6,927	313,868	8,942	121,711	97
183,679	71,791	12,974	1,380	311,924	21,475	250,313	77
45,856	8,222	43,692	1,687	311,832	22,771	213,870	81
2,841	57,827	4,535	2,373	310,651	117,218	231,917	.....
.....	5,312	3,179	556	309,157	8,356	297,546	75
4,013	28,671	52,498	8,102	302,958	37,054	220,714	79
.....	48,105	3,249	2,445	282,027	4,569	(a)	.....
15,886	29,709	36,045	1,956	278,140	10,642	202,681	82
4,615	20,929	8,396	7,617	256,564	2,586	195,980	83
4,654	130,343	7,072	4,714	246,833	15,955	(a)	.....
23,527	46,272	10,011	9,022	238,512	11,530	187,994	85
745	48,607	6,721	3,408	231,213	12,723	162,621	88
37	48,961	313	13,053	229,417	5,147	(a)	.....
41,597	5,839	7,066	3,850	228,207	6,504	188,144	84
22,364	29,229	30,933	1,005	200,375	25,469	172,518	86
66	20,561	.....	8,095	199,202	3,305	85,529	106
133	4,929	3,617	2,318	187,372	10,743	171,283	87
850	49,997	1,608	2,064	171,182	16,801	(a)	.....
11,334	20,778	3,225	2,803	169,796	755	128,616	89
13,088	15,833	5,222	2,647	164,078	84,722	53,773	108
10,009	15,314	8,289	1,962	159,674	19,049	65,448	107
7,217	12,703	11,645	6,560	159,604	5,696	123,317	94
.....	28,460	.....	1,210	157,102	.....	(a)	.....
484	42,445	10,967	1,254	155,150	7,323	127,192	90
15	49,302	842	825	152,344	2,968	(a)	.....
8,964	1,295	9,120	515	148,668	12,130	50,378	111
20,518	17,541	2,198	7,762	148,582	13,103	(d)	.....
44,544	19,702	1,422	712	146,995	13,793	125,395	92
.....	7,022	1,614	1,546	145,392	8,346	123,036	95
1,025	12,073	7,638	1,042	142,625	14,865	(a)	.....
1,374	14,843	8,193	3,921	140,331	27,245	122,416	96
2,231	27,635	160	2,281	139,281	5,229	(a)	.....
.....	35,224	1,743	693	138,215	4,282	(a)	.....
17,462	22,180	5,783	2,405	134,680	7,606	117,273	100
1,656	982	23	2,981	134,642	1,098	115,280	101
779	10,211	3,129	704	134,492	2,595	126,076	91
4,417	8,853	7,019	3,413	134,052	37,082	119,758	99
2,048	8,047	2,493	4,577	131,092	12,348	120,192	98
147	16,076	3,905	871	125,622	21,966	(a)	.....
.....	16,629	6,513	914	124,556	41,381	(a)	.....
.....	6,071	2,277	3,358	123,150	2,075	104,997	103
275	20,585	44	1,290	122,037	2,622	(a)	.....
356	10,536	.....	1,947	118,254	3,610	(a)	.....

* Including loading on deferred and unpaid premiums. a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT III.—ADMITTED

Rank	NAME OF COMPANY	Real Estate.	Bonds and Mortgages.	Bonds Owned.	Stocks Owned.	Collateral Loans.
		\$	\$	\$	\$	\$
122	Northern, Wash.		30,011	50,972		
123	Occidental, N. Mex.		70,804			21,240
124	Puritan, R. I.			34,895	51,888	
125	Anchor Life.		7,100			41,995
126	Central of Kan.		66,524	33,500		
127	Majestic Life.		46,800			28,615
128	Old Colony.		75,300	24,415	1,000	
129	Lamar Life.	30,000	45,620			
130	American, Fla.		18,188	26,697		
131	Conservative of W. Va.			68,668		
132	Reliable Life.		7,400			
133	Guaranty Mutual.		32,750			
134	Guardian Life.		16,700			
135	Indianapolis Life.		17,000			
136	Cedar Rapids.		26,900			
137	Pennsylvania Mut.					
138	Commercial of Ind.		16,000			
139	Pioneer Life.		12,000			
140	Western Reserve.					
141	Peoples Life.					
142	South Bend.		18,550			
143	Eastern of Va.					
144	Dakota Mut.					
145	Western Mutual of S. D.		2,500			
146	Western Mutual of Ia.		5,000			
	Aggregates.	133,435,016	800,177,750	1,109,758,600	120,647,908	34,642,707
	<i>Industrial Companies.</i>					
1	Metropolitan.	19,905,683	74,620,197	73,435,265	8,065,463	3,476,500
2	Prudential.	12,137,831	26,402,634	70,370,463	4,020,360	7,777,940
3	John Hancock.	3,970,735	15,281,413	23,593,467		270,000
4	Life Ins. Co. of Va.	122,375	2,051,446	858,930	50,700	50,881
5	Western & Southern.	156,922	2,244,087	226,919		51,200
6	Baltimore Life.	15,542	91,275	1,004,900	1,000	
7	Colonial Life.	55,000		616,853		47,000
8	Boston Mutual.		14,150	63,000	212,326	5,828
9	Mutual of Balto.	112,176	34,685	279,614		
10	Eureka of Md.	29,840	25,800	33,875	87,065	
11	Equitable Ind.		76,575	26,513	29,964	11,022
12	Home of Del.		49,000	56,910		4,300
13	Rome Indust.		94,700		5,450	
14	Immediate Benefit.	27,425	3,000	34,410	17,160	19,000
	Aggregates.	36,533,529	120,988,962	170,601,119	12,489,488	11,653,671
	Combined Aggregates.	169,968,545	921,166,712	1,280,359,719	133,137,396	46,296,378

ASSETS—Continued.

Premium Notes and Loans.	Cash in Office and Bank.	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not Admitted.*	JANUARY 1, 1907.	
						Admitted Assets.	Rank
\$	\$	\$	\$	\$	\$	\$	
1,590	9,665	17,115	7,325	116,678	15,355	108,894	102
305	10,345	8,445	2,409	113,548	4,452	(a)	.....
.....	24,788	481	263	112,315	2,952	(a)	.....
.....	61,851	673	248	111,867	3,536	(a)	.....
4,195	7,389	.....	.....	111,608	1,064	(a)	.....
.....	15,541	14,660	1,037	106,653	22,769	39,753	115
.....	4,925	7	570	106,217	5,804	(a)	.....
.....	16,562	12,174	1,205	105,561	11,159	96,908	105
.....	22,887	23,237	16,042	105,051	2,812	66,129	.....
1,774	9,570	1,122	734	81,868	15,348	(a)	.....
3,861	25,557	7,650	20,168	64,636	89,500	42,253	113
3,953	9,252	8,674	6,171	60,800	5,991	39,259	110
1,885	18,760	8,076	14,137	59,558	8,519	49,836	104
2,157	28,267	8,580	599	56,603	11,826	40,204	114
.....	11,771	81	3,159	41,911	2,459	43,279	112
.....	27,351	8,181	.....	35,553	14,590	8,826	120
2,308	13,272	2,140	1,497	35,217	9,042	31,328	118
.....	16,226	35	1,695	29,956	2,922	(a)	.....
.....	29,085	.....	.....	29,085	5,545	(d)	.....
826	25,433	1,719	520	28,498	4,233	(d)	.....
525	6,829	492	720	27,116	4,764	(a)	.....
.....	26,713	.....	.....	26,713	2,043	(a)	.....
.....	10,534	.....	.....	10,534	.....	2,121	122
1,134	6,472	.....	.....	10,106	.....	6,935	121
.....	2,461	.....	83	7,544	.....	(a)	.....
331,779,215	48,899,788	37,581,314	33,651,372	2,650,573,670	22,272,422	2,568,960,533	.....
6,283,366	5,258,969	4,767,267	2,507,753	198,320,463	1,399,084	176,429,015	1
7,433,906	11,918,736	3,512,830	1,649,967	145,224,667	1,135,452	127,053,416	2
2,725,297	431,051	1,185,461	628,334	48,085,758	195,241	42,732,849	3
74,228	250,858	60,538	35,816	3,555,772	28,575	2,938,289	4
14,905	117,258	68,733	36,315	2,916,339	36,309	2,322,657	5
10,910	38,196	21,924	6,181	1,180,928	7,308	1,084,307	6
24,037	199,179	38,830	7,558	988,457	9,539	846,411	7
103,209	131,560	49,817	78,813	658,703	20,779	528,934	8
5,910	32,504	27,524	11,074	503,487	27,920	452,957	9
.....	9,042	.....	175	185,797	3,678	150,393	13
2,888	7,550	3,818	3,466	161,796	1,777	157,388	12
.....	35,556	.....	1,800	147,566	1,500	166,160	11
.....	8,243	.....	2,545	110,938	1,252	(a)	.....
109	6,529	651	728	109,012	3,145	86,012	14
16,679,765	18,445,231	9,737,393	5,029,525	402,158,683	1,861,619	355,293,315	.....
348,458,980	67,345,019	47,318,707	38,680,897	3,052,732,352	24,134,041	2,924,253,848	.....

* Including leading on deferred and unpaid premiums. a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT IV.—REAL ESTATE.

Showing the amount of Real Estate absolutely owned by the various companies January 1, 1908, and the percentage of Real Estate to Admitted Assets, also showing the same items at January, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Real Estate Absolutely Owned	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Real Estate.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	Mutual of New York.....	494,177,021	29,409,159	5.95	27	30,419,762	6.13	27
2	Equitable of New York...	427,271,408	29,238,956	6.84	25	28,989,800	6.77	25
3	New York Life.....	494,408,808	12,721,861	2.57	42	12,750,897	2.69	44
4	Connecticut Mutual.....	65,003,271	9,065,879	13.95	12	9,133,302	13.75	13
5	Washington.....	18,608,785	6,379,172	34.28	3	6,379,172	34.43	5
6	Manhattan.....	20,165,796	5,311,100	26.33	6	5,320,500	27.19	7
7	Mutual Benefit.....	111,772,571	3,661,922	3.27	39	3,282,517	3.11	38
8	Provident Savings.....	9,450,413	3,402,819	36.03	2	3,402,819	36.03	3
9	Pittsburgh L. & T.....	4,484,400	2,957,667	65.96	1	2,729,838	66.19	1
10	New England.....	44,162,093	2,487,663	5.63	29	2,518,440	5.88	29
11	Germania.....	38,983,965	2,429,111	6.23	26	2,514,534	6.71	26
12	Northwestern Mutual.....	232,819,246	2,293,124	0.98	50	2,728,830	1.23	49
13	Provident L. and T.....	60,964,095	2,264,661	3.71	36	2,385,466	3.88	36
14	Penn Mutual.....	89,609,566	2,153,449	2.40	44	2,261,564	2.71	43
15	Travelers.....	44,690,708	1,750,180	3.92	34	1,536,766	3.64	37
16	State Mutual, Mass.....	29,808,164	1,690,036	5.67	28	1,695,036	5.83	30
17	Home of New York.....	20,004,854	1,643,610	8.21	21	1,650,610	8.68	22
18	Pacific Mutual.....	14,151,770	1,387,456	9.80	15	1,120,298	8.80	20
19	Fidelity Mutual.....	14,541,673	1,351,800	9.29	17	1,368,000	10.88	16
20	Berkshire.....	16,237,240	1,204,476	7.42	24	1,198,926	7.70	23
21	State Life.....	6,355,154	1,200,000	18.88	9	1,204,768	22.50	8
22	Illinois Life.....	6,474,002	1,074,209	16.59	10	1,012,730	16.88	11
23	Union Mutual.....	13,762,661	1,066,324	7.74	23	1,109,069	8.74	21
24	Security Mut., N. Y.....	4,654,380	725,547	15.59	11	720,044	17.60	10
25	Mass. Mutual.....	45,776,309	621,656	1.36	48	571,222	1.32	48
26	Aetna Life.....	86,405,473	616,795	0.71	52	616,220	0.73	53
27	National of Vt.....	46,352,043	551,700	1.37	47	652,600	1.74	47
28	Phoenix Mutual.....	23,636,020	523,746	2.22	45	560,347	2.55	45
29	Northwestern National....	5,231,829	455,401	8.70	18	457,514	9.66	19
30	American Central.....	1,856,364	450,100	24.25	7	450,100	28.49	6
31	Union Central.....	62,242,454	448,767	0.72	51	514,288	0.92	51
32	National of U. S. A.....	8,144,180	379,251	4.66	32	407,633	5.74	31
33	Connecticut General.....	7,220,895	360,122	4.99	31	277,423	4.20	33
34	United States.....	8,715,807	333,000	3.82	35	363,000	4.05	35
35	Michigan Mutual.....	10,350,388	259,111	2.50	43	289,700	2.93	41
36	Maryland.....	2,706,475	258,072	9.54	16	258,163	9.68	18
37	Equitable of Iowa.....	6,666,604	230,454	3.46	37	60,054	1.07	50
38	Hartford Life.....	4,092,186	223,800	5.47	30	224,100	5.88	29
39	Des Moines Life.....	2,231,424	186,638	8.36	20	33,753	1.78	46
40	Franklin Life.....	3,962,798	104,000	2.62	41	104,000	3.11	38
41	Security Mut., Neb.....	374,746	87,280	23.29	8	27,734	10.01	17
42	Citizens Life.....	883,394	76,000	8.49	19	70,000	13.05	14
43	Southern L. and T.....	613,206	75,717	12.34	13	75,717	18.54	9
44	Presbyterian Ministers....	2,991,497	71,850	2.40	44	80,834	3.02	40
45	Security L. and A., N. C....	535,529	52,524	9.81	14	20,409	5.46	32
46	Liberal Life.....	146,995	45,000	30.61	4	45,000	35.89	4
47	Inter-State.....	1,267,897	35,500	2.80	40	35,500	2.80	42
48	Lamar Life.....	105,561	30,000	28.41	5	16,000	16.51	12
49	State Mutual, Ga.....	1,273,127	25,649	2.01	46	23,816	4.12	34
50	Greensboro Life.....	311,832	24,300	7.79	22	15,600	7.30	24
51	Southern States, W. Va....	331,359	15,000	4.53	33	.....	.....	.....
52	Southern Life.....	278,140	9,604	3.45	38	.....	.....	.....
53	German Mutual.....	611,852	8,237	1.35	49	17,886	3.05	39
54	Minnesota Mutual.....	2,465,782	2,841	0.12	55	4,261	0.19	54
55	Texas Life.....	256,564	1,500	0.58	53	1,500	0.77	54

EXHIBIT IV.—REAL ESTATE.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Real Estate Absolutely Owned.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Real Estate.	Ratio.	Rank in Ratio.
56	Meridian L. and T.....	\$ 982,499	\$ 600	% 0.06	56	\$ 600	% 0.07	55
56	Florida Life.....	159,406	600	0.38	54	.....	.....	.....
...	89 other Companies.....	34,830,985	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	133,435,016	5.03	.....	134,398,136	5.23	.....
	Industrial Companies.							
1	Metropolitan.....	198,320,463	19,905,683	10.04	4	19,330,878	10.96	3
2	Prudential.....	145,224,667	12,137,831	8.36	5	12,378,947	9.74	4
3	John Hancock.....	48,085,758	3,970,735	8.26	6	3,417,551	8.00	5
4	Western & Southern.....	2,916,339	156,922	5.38	8	162,483	6.99	6
5	Life Ins. Co. of Va.....	3,555,772	122,375	3.44	9	124,900	4.25	8
6	Mutual of Baltimore.....	503,487	112,176	22.28	2	116,903	25.81	1
7	Colonial Life.....	988,457	55,000	5.56	7	55,000	6.50	7
8	Eureka of Md.....	185,797	29,840	16.06	3	.....	.....	.....
9	Immediate Benefit.....	109,012	27,425	25.15	1	20,468	23.80	2
10	Baltimore Life.....	1,189,928	15,542	1.31	10	15,543	1.43	9
...	4 other Companies.....	1,079,003	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	36,533,529	9.08	.....	35,622,673	10.03	.....
	Combined Aggregates....	3,052,732,353	160,968,545	5.57	.....	170,020,809	5.82	.....

a Commenced business in 1907.

EXHIBIT V.—MORTGAGE LOANS.

Showing the amount of Mortgage Loans held by the various companies January 1, 1908, also the percentage of such Mortgage Loans to Admitted Assets, together with the same items at January 1, 1907

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Bonds and Mortgages.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Bonds and Mortgages.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	Mutual of New York.....	494,177,021	125,741,836	23.45	91	121,774,888	24.55	63
2	Northwestern Mutual.....	232,819,246	121,740,637	52.28	44	110,923,055	50.16	30
3	Equitable of New York....	427,271,408	95,008,970	22.24	101	92,090,543	21.51	74
4	Mutual Benefit.....	111,772,571	53,859,708	48.19	49	51,817,758	49.13	32
5	Union Central.....	62,242,454	50,220,072	80.68	8	45,624,582	82.03	8
6	New York Life.....	494,408,808	50,217,704	10.16	115	35,579,554	7.49	93
7	Aetna Life.....	86,405,473	41,239,753	47.73	50	37,904,178	45.11	38
8	Penn Mutual.....	89,609,566	36,727,213	40.98	60	32,762,446	39.30	45
9	Connecticut Mutual.....	65,003,271	24,541,934	37.75	69	24,615,133	37.05	47
10	Germania.....	38,983,965	23,416,668	60.07	33	21,789,972	58.14	24
11	Mass. Mutual.....	45,776,309	17,658,882	38.57	67	16,666,618	38.43	46
12	National of Vt.....	40,352,043	16,506,716	40.91	61	15,045,780	40.11	43
13	Phoenix Mutual.....	23,636,020	14,008,133	59.26	36	13,052,405	59.53	22
14	Travelers.....	44,690,708	13,676,042	30.60	73	11,093,484	26.31	60
15	Provident L. and T.....	60,964,095	13,619,675	22.34	99	13,798,781	22.44	72
16	New England.....	44,162,093	11,718,808	26.53	88	11,051,883	25.81	61
17	Michigan Mutual.....	10,350,388	8,242,379	79.63	10	7,997,554	80.76	10
18	Manhattan.....	20,165,796	8,233,860	40.83	63	8,239,310	42.11	41
19	Home of New York.....	20,004,854	5,981,250	29.90	76	5,809,650	30.56	54
20	Equitable of Iowa.....	6,666,604	5,719,883	85.78	5	4,981,114	88.74	5
21	State Mutual, Mass.....	29,808,164	4,772,563	16.01	107	4,303,567	14.80	85
22	Berkshire.....	16,237,240	4,518,323	27.83	85	4,414,635	28.33	56
23	Washington.....	18,608,785	4,201,500	22.57	98	4,443,100	23.98	68
24	Pacific Mutual.....	14,151,770	4,096,693	28.95	81	2,872,974	22.58	70
25	United States.....	8,715,807	3,986,890	45.74	52	3,957,450	44.11	40
26	Northwestern National....	5,231,829	3,490,905	66.72	24	3,064,471	64.68	17
27	Connecticut General.....	7,220,895	3,403,809	47.13	51	3,199,152	48.46	34
28	State Life.....	6,355,154	3,264,892	51.37	46	2,369,166	44.26	39

EXHIBIT V.—MORTGAGE LOANS—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Bonds and Mortgages.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Bonds and Mortgages.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
29	Bankers of Neb.	2,221,354	2,089,050	94.04	2	1,634,775	93.46	2
30	Fidelity Mutual.	14,541,673	1,916,367	13.17	112	1,076,520	8.56	89
31	National of U. S. A.	8,144,180	1,893,053	23.25	97	1,782,563	25.08	62
32	Franklin Life.	3,962,798	1,620,082	40.88	62	1,133,350	33.88	51
33	Royal Union.	1,996,396	1,325,529	66.39	25	1,188,399	67.60	16
34	Illinois Life.	6,474,002	1,281,300	19.79	104	1,202,018	20.03	77
35	Des Moines Life.	2,231,424	1,173,193	52.57	43	1,036,913	54.87	26
36	Columbian National.	4,083,314	1,172,750	28.72	82	643,000	17.91	80
37	Union Mutual.	13,762,661	1,120,854	8.14	118	1,189,951	9.38	87
38	Hartford Life.	4,092,186	1,099,824	26.87	86	858,950	22.55	71
39	Central of U. S. A.	849,572	667,625	78.60	11	691,616	74.31	12
40	Provident Savings.	9,450,413	622,504	6.59	120	622,504	6.59	96
41	Missouri State.	1,140,043	594,876	52.18	45	425,717	45.80	37
42	Minnesota Mutual.	2,465,782	580,520	23.55	96	339,230	15.07	83
43	American Central.	1,856,364	551,629	29.73	77	348,897	22.09	73
44	Reserve Loan.	1,784,722	551,620	30.91	72	410,390	24.39	67
45	German Mutual.	611,852	544,300	88.95	3	504,530	89.08	4
46	Kansas City Life.	909,507	516,117	56.74	40	313,657	46.07	36
47	Scandia Life.	615,654	512,075	83.18	6	454,600	82.26	7
48	Security Mut., N. Y.	4,654,380	480,850	10.33	114	308,475	7.54	92
49	Register L. and A.	544,664	470,650	86.42	4	383,100	85.44	6
50	Bankers of New York.	1,371,952	413,000	30.10	74	429,500	29.27	55
51	Inter-State.	1,267,897	393,430	31.03	71	310,333	24.45	66
52	Reliance Life.	2,443,471	349,900	14.32	110	320,400	14.91	84
53	Bankers Reserve.	1,101,949	320,200	29.06	80	274,100	35.42	49
54	Southwestern.	431,123	298,726	69.28	20	171,932	54.58	27
55	Security Life of America ..	1,567,946	294,594	18.79	105	44,000	6.60	95
56	Capitol Life.	395,360	291,050	73.62	15	239,050	68.68	15
57	State Mutual, Ga.	1,273,127	281,342	22.10	102	91,492	15.84	82
58	Continental L. I. & L.	489,534	258,550	52.82	42	110,500	27.50	58
59	Meridian L. and T.	982,499	251,339	25.58	90	151,618	18.71	79
60	Pittsburgh L. & T.	4,484,406	249,500	5.56	122	218,491	5.30	98
61	Presbyterian Ministers.	2,991,497	242,535	8.11	119	212,640	7.95	90
62	Security Mut., Neb.	374,746	224,775	59.98	34	199,700	72.06	14
63	Citizens Life.	883,394	215,807	24.42	94	131,122	24.46	65
64	Occidental, Cal.	313,868	205,466	65.46	28	42,000	34.50	50
65	Southern States, W. Va.	331,359	192,696	58.14	37	.....	.....	.....
66	Life Assoc. of America.	461,192	190,000	41.20	59	169,275	36.83	48
67	Volunteer State.	453,171	169,617	37.42	70	118,367	33.04	52
68	Lincoln National.	231,213	168,199	72.74	16	123,560	75.98	11
69	Wisconsin Life.	228,207	162,355	71.14	17	136,155	72.36	13
70	West Coast.	310,651	157,750	50.78	48	50,881	21.94	7
71	Colorado National.	410,995	157,653	38.36	68	94,300	26.50	59
72	South Atlantic.	517,793	151,290	29.22	79	91,770	20.13	76
73	Maryland.	2,706,475	150,480	5.56	122	121,651	4.56	99
74	American of Ia.	238,512	149,680	62.76	31	102,418	54.47	28
75	Texas Life.	256,564	148,576	57.91	38	122,028	62.20	18
76	Western Union.	199,202	147,378	73.98	14	49,625	58.03	25
77	Southern Life.	278,140	142,440	51.21	47	107,751	53.16	29
78	Federal Life.	922,132	136,200	14.77	108	109,500	12.84	86
79	Greensboro Life.	311,832	134,000	42.97	57	87,000	40.68	42
80	Security L. and A., N. C.	535,529	131,050	24.47	93	84,850	22.72	69
81	U. S. Ann. & Life.	316,851	128,727	40.63	64	1,271	0.58	101
82	Columbia Life.	478,829	127,365	26.60	87	75,550	17.01	81
83	Midwest Life.	134,642	127,100	94.39	1	111,216	96.02	1
84	La Fayette Life.	159,674	124,100	77.72	12	13,600	20.78	57
85	Great Western.	385,175	113,400	29.44	78	(a)	.....	.....
86	Guarantee Life.	140,331	112,000	79.81	9	75,000	61.27	19
87	Philadelphia Life.	1,248,163	110,700	8.87	117	.....	.....	.....
88	Northern, Ill.	134,052	110,350	82.33	7	110,150	91.98	3

EXHIBIT V.—MORTGAGE LOANS—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Bonds and Mortgages.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Bonds and Mortgages.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
89	Northern, Mich.....	139,281	106,974	76.81	13	(a)	.....	.....
90	Southern States, Ala.....	355,980	102,125	28.69	83	62,950	28.08	57
91	Commercial of Ill.....	124,556	100,500	80.68	8	(a)	.....	.....
92	Central of Ill.....	148,582	100,350	67.54	22	(d)	.....	.....
93	American Nat'l, Va.	164,078	93,850	57.20	39	17,600	32.73	53
94	Fort Worth.....	131,092	91,742	69.98	19	70,306	58.50	23
95	Columbia L. & T.....	134,492	88,217	65.60	27	58,725	46.60	35
96	Southeastern Life.....	134,680	86,790	64.44	29	70,140	59.81	21
97	Protective Life.....	118,254	79,740	67.42	23	(a)	.....	.....
98	Michigan State.....	171,182	77,073	45.03	54	(a)	.....	.....
99	Old Colony.....	106,217	75,300	70.90	18	(a)	.....	.....
100	Occidental, N. Mex.....	113,548	70,804	62.35	32	(a)	.....	.....
101	Central of Kan.....	111,608	66,524	59.61	35	(a)	.....	.....
102	North State.....	148,668	63,140	42.47	58	41,273	81.93	9
103	Florida Life.....	159,406	61,725	38.72	66	57,815	46.88	.....
104	Southern L. and T.....	613,206	58,260	9.50	116	28,746	7.04	94
105	St. Louis Nat'l.....	229,417	55,000	23.97	95	(a)	.....	.....
106	Majestic Life.....	106,653	46,800	43.88	55	24,000	60.37	20
107	Lamar Life.....	105,561	45,620	43.21	56	38,276	39.49	44
108	Intermediate Life.....	311,924	42,100	13.50	111	.....	.....	.....
109	Beneficial Life.....	169,796	37,881	22.31	100	25,452	19.78	78
110	Guaranty Mutual.....	60,800	32,750	53.87	41	.....	.....	.....
111	Liberal Life.....	146,995	31,400	21.39	103	30,700	24.48	64
112	Northern, Wash.....	116,678	30,011	25.72	89	10,100	9.28	88
113	Cedar Rapids.....	41,911	26,900	64.18	30	.....	.....	.....
114	South Bend.....	27,116	18,500	68.23	21	(a)	.....	.....
115	American, Fla.....	105,051	18,188	17.31	106	.....	.....	.....
116	Oregon Life.....	123,150	18,000	14.62	109	52,500	50.00	31
117	Indianapolis Life.....	56,603	17,000	30.03	75	.....	.....	.....
118	Guardian Life.....	59,558	16,700	28.04	84	.....	.....	.....
119	Commercial of Ind.....	35,217	16,000	45.43	53	2,000	6.38	97
120	Louisiana National.....	309,157	15,000	4.85	123	.....	.....	.....
121	Pioneer Life.....	29,956	12,000	40.06	65	(a)	.....	.....
122	Commonwealth of Ky.....	200,375	9,250	4.62	124	.....	.....	.....
123	Reliable Life.....	64,636	7,400	11.45	113	20,675	48.93	33
124	Anchor Life.....	11,867	7,100	6.35	121	(a)	.....	.....
125	Jefferson Standard.....	502,873	5,650	1.12	126	(a)	.....	.....
126	Western Mutual of Ia.....	7,544	5,000	66.28	26	(a)	.....	.....
127	Indiana National.....	246,833	4,050	1.64	125	(a)	.....	.....
128	Western Mutual of S. D.....	10,106	2,500	24.74	92	.....	.....	.....
12	other companies.....	563,332	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	800,177,750	30.19	.....	733,527,576	28.55	.....
	Industrial Companies.							
1	Metropolitan.....	198,320,463	74,620,197	37.63	5	53,956,736	30.58	6
2	Prudential.....	145,224,667	26,402,634	18.18	8	21,443,697	16.87	9
3	John Hancock.....	48,085,758	15,281,413	31.78	7	13,961,702	32.67	5
4	Western & Southern.....	2,916,339	2,244,087	76.94	2	1,704,810	73.39	2
5	Life Ins. Co. of Va.....	3,555,772	2,051,446	57.69	3	1,571,509	53.48	3
6	Rome Industrial.....	110,938	94,700	85.36	1	(a)	.....	.....
7	Baltimore Life.....	1,189,928	91,275	7.67	10	30,700	2.83	11
8	Equitable, Ind.....	161,796	76,575	47.32	4	76,547	48.64	4
9	Home of Del.....	147,566	49,000	33.20	6	.....	.....	.....
10	Mutual of Baltimore.....	503,487	34,685	6.89	11	23,828	5.26	10
11	Eureka of Md.....	185,797	25,800	13.89	9	25,800	17.16	8
12	Boston Mutual.....	658,703	14,150	2.15	13	7,500	1.42	12
13	Immediate Benefit.....	109,012	3,000	2.76	12	.....	.....	.....
...	Colonial.....	988,457	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	120,988,962	30.08	.....	92,890,866	26.15	.....
	Combined Aggregates.....	3,052,732,353	921,166,712	30.18	.....	826,418,442	28.26	.....

a Commenced business in 1907.

EXHIBIT VI.—BONDS OWNED.

Showing the amount of Bonds held by the various companies January 1, 1908, together with the percentage of such amounts to Admitted Assets, also similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Bonds Owned.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Bonds Owned.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	New York Life.....	494,408,808	334,979,520	67.76	14	340,691,957	71.79	6
2	Mutual of New York....	494,177,021	206,938,752	41.88	31	214,052,539	43.17	24
3	Equitable of New York....	427,271,408	186,280,116	43.59	29	194,309,768	45.39	20
4	Northwestern Mutual.....	232,819,246	70,246,258	30.17	49	77,083,824	34.85	38
5	Penn Mutual.....	89,609,566	32,678,344	36.46	40	32,905,124	39.47	30
6	Provident L. and T.....	60,964,095	32,317,285	53.01	18	32,737,930	53.25	12
7	Mutual Benefit.....	111,772,571	29,704,395	26.58	59	28,875,194	27.38	47
8	Connecticut Mutual.....	65,003,271	25,875,887	39.81	34	25,828,236	38.87	32
9	Aetna Life.....	86,405,473	24,312,472	28.14	55	25,542,363	30.39	42
10	Travelers.....	44,690,708	20,480,875	45.84	24	20,219,227	47.95	16
11	New England.....	44,162,093	19,984,100	45.25	25	19,949,726	46.59	19
12	Mass Mutual.....	45,776,309	18,313,614	40.01	33	18,025,045	41.56	27
13	State Mutual, Mass.....	29,808,164	15,641,452	52.47	19	15,599,457	53.64	11
14	National of Vt.....	40,352,043	15,174,511	37.61	39	14,739,346	39.29	31
15	Germania.....	38,983,065	8,502,059	21.81	69	8,633,265	23.03	52
16	Home of New York.....	20,004,854	7,555,457	37.77	38	7,049,588	37.08	35
17	Berkshire.....	16,237,240	6,768,054	41.68	32	5,846,970	37.53	34
18	Union Mutual.....	13,762,661	6,210,540	45.12	26	5,109,698	40.28	29
19	Phoenix Mutual.....	23,636,020	5,270,141	22.30	68	5,102,602	23.27	51
20	Fidelity Mutual.....	14,541,673	5,247,417	36.06	41	4,868,343	38.71	33
21	Washington.....	18,608,785	5,038,377	27.07	57	4,856,624	26.21	48
22	Pacific Mutual.....	14,151,770	4,595,610	32.47	45	5,328,539	41.88	25
23	Manhattan.....	20,165,796	2,864,797	14.20	79	2,933,542	14.99	62
24	United States.....	8,715,807	2,641,729	30.31	48	2,994,075	33.37	39
25	Connecticut General.....	7,220,895	2,049,899	28.38	54	1,924,845	29.15	45
26	Maryland.....	2,706,475	1,810,613	66.90	15	1,780,739	66.79	8
27	Columbian National.....	4,083,314	1,798,120	44.02	27	1,698,728	47.33	18
28	Presbyterian Ministers.....	2,991,497	1,744,350	58.31	17	1,640,760	61.40	9
29	Reliance Life.....	2,443,471	1,706,554	69.83	13	1,510,808	70.33	7
30	National of U. S. A.....	8,144,180	1,515,050	18.61	73	1,182,600	16.64	58
31	Provident Savings.....	9,450,413	1,235,507	13.08	80	1,235,507	13.08	64
32	Security Mutual, N. Y....	4,054,380	1,149,560	24.69	64	972,330	23.76	50
33	Minnesota Mutual.....	2,465,782	974,841	39.55	35	999,095	44.40	20
34	Philadelphia Life.....	1,248,163	893,954	71.62	12	641,437	72.23	5
35	Bankers of N. Y.....	1,371,952	637,091	46.43	22	699,475	47.66	17
36	Illinois Life.....	6,474,002	590,870	9.13	86	604,684	10.07	67
37	Hartford Life.....	4,092,186	586,556	14.33	78	560,306	14.77	63
38	Bankers Reserve.....	1,101,949	505,812	45.89	23	323,285	41.79	26
39	Franklin Life.....	3,962,798	475,974	12.01	81	529,805	15.83	60
40	Pittsburgh L. & T.....	4,484,406	461,093	10.28	83	479,979	11.64	66
41	Security Life of America...	1,567,946	432,513	27.59	56	242,970	36.44	36
42	Jefferson Standard.....	502,873	387,005	76.96	10	(a)	.....	.....
43	Louisiana National.....	309,157	285,110	92.22	3	278,915	93.73	2
44	North American.....	222,027	222,228	80.92	8	(a)	.....	.....
45	Colorado National.....	410,995	215,371	52.37	20	187,088	52.57	13
46	Columbia Life.....	478,829	203,741	42.55	30	196,578	44.25	22
47	Northwestern National....	5,231,829	185,554	3.55	90	176,788	3.73	74
48	Midland Mutual.....	187,372	176,375	94.12	1	157,601	92.02	4
49	Federal Life.....	922,132	173,950	18.85	71	174,012	20.41	57
50	South Atlantic.....	517,793	147,814	28.55	53	163,075	35.76	37
51	Ohio State.....	145,392	135,210	92.99	2	116,465	94.66	1
52	Life Assoc. of America....	469,192	133,312	28.92	51	132,706	28.88	46
53	Cleveland Life.....	157,102	127,432	81.13	7	(a)	.....	.....
54	Southern States, Ala.....	355,980	125,678	35.29	43	109,463	48.83	14
55	Great Western.....	385,175	124,122	32.23	46	(a)	.....	.....
56	Volunteer State.....	453,171	122,514	27.03	58	104,920	29.28	44
57	State Mutual, Ga.....	1,273,127	122,042	9.58	85	123,232	21.34	55
58	Economic Life.....	142,625	120,847	84.63	4	(a)	.....	.....
59	U. S. Ann. & Life.....	316,851	114,000	35.98	42	126,100	57.58	10..
60	St. Louis National.....	229,417	112,053	48.84	21	(a)	.....	.....
61	Citizens Life.....	883,394	102,562	11.61	82	52,650	9.82	68..
62	Eastern of N. Y.....	138,215	100,555	72.75	11	(a)	.....	.....
63	Postal Life.....	155,150	100,000	64.46	16	.....	.....	.....
64	Continental of Del.....	122,037	99,843	81.82	6	(a)	.....	.....

a Commenced business in 1907.

EXHIBIT VI.—BONDS OWNED—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Bonds Owned.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Bonds Owned.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
65	Inter-Southern.....	125,624	97,625	77.71	9	(a)	.....	.....
66	Indiana National.....	246,833	96,000	38.89	37	(a)	.....	.....
67	State Life.....	6,355,154	92,125	1.45	99	75,650	1.41	81
68	American National, Tex...	302,958	87,122	28.75	52	73,000	33.07	40
69	West Coast.....	310,651	80,575	25.93	61	31,954	13.78	12
70	Commonwealth of Ky.....	200,375	78,425	39.14	36	70,520	40.88	28
71	Conservative of W. Va.....	81,868	68,668	83.87	5	(a)	.....	.....
72	Texas Life.....	256,564	64,931	25.31	63	.....	.....	.....
73	Equitable of Iowa.....	6,666,604	64,519	0.97	101	48,904	0.87	83
74	Capitol Life.....	395,360	57,305	14.50	77	57,550	16.54	59
75	Greensboro Life.....	311,832	52,475	16.83	76	32,475	15.19	61
76	Scandia Life.....	615,654	51,000	8.28	87	51,120	9.25	69
77	Northern, Wash.....	116,678	50,972	43.69	28	23,518	21.60	54
78	Kansas City Life.....	909,507	46,485	5.11	88	31,570	4.63	73
79	Beneficial Life.....	109,796	45,000	26.51	60	32,960	25.62	49
80	Oregon Life.....	123,150	43,444	35.27	44	33,363	31.77	41
81	Michigan State.....	171,182	39,500	23.08	66	(a)	.....	.....
82	Puritan, R. I.....	112,213	34,895	31.07	47	(a)	.....	.....
83	Southern States, W. Va...	331,359	34,000	10.26	84	.....	.....	.....
84	Central of Kan.....	111,608	33,500	30.02	50	(a)	.....	.....
85	Columbia L. & T.....	143,492	31,452	23.39	65	54,511	43.24	23
86	American Nat'l Va.....	164,078	28,438	17.33	74	16,297	30.31	43
87	North State.....	148,668	28,000	18.83	72	.....	.....	.....
88	Florida Life.....	159,406	27,540	17.28	75	26,000	21.08	56
89	Michigan Mutual.....	10,350,388	26,750	0.26	105	27,500	0.28	88
90	American, Fla.....	105,051	26,697	25.41	62	.....	.....	.....
91	Protective Life.....	118,254	25,675	21.71	70	(a)	.....	.....
92	Old Colony.....	106,217	24,415	22.98	67	(a)	.....	.....
93	Inter-State.....	1,267,897	20,000	1.58	98	.....	.....	.....
94	Continental L. I. & I.....	489,534	20,000	4.09	89	20,400	5.08	72
95	Southern L. and T.....	613,206	16,400	2.67	92	12,000	2.94	76
96	German Mutual.....	611,852	12,000	1.96	95	12,000	2.12	79
97	Southwestern.....	431,123	10,650	2.47	93	10,650	3.38	75
98	Union Central.....	62,222,454	10,488	0.02	106	10,100	0.02	89
99	Central of U. S. A.....	849,572	10,440	1.23	100	4,541	0.69	86
100	Missouri State.....	1,140,043	10,100	0.89	102	10,100	1.09	82
101	Security L. and A., N. C.	535,527	9,960	1.86	96	9,960	2.67	77
102	Wisconsin Life.....	228,207	7,500	3.29	91	.....	.....	.....
103	Security Mutual, Neb.....	374,746	6,500	1.73	97	6,500	2.35	78
104	Southern Life.....	278,140	6,500	2.34	94	1,500	0.74	85
105	American Central.....	1,856,364	5,225	0.28	104	5,333	0.34	87
106	Liberal Life.....	146,995	1,000	0.68	103	1,000	0.80	84
...	40 other companies.....	11,734,393	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	1,109,758,600	41.86	.....	1,134,145,065	44.15	.....
	Industrial Companies.							
1	Metropolitan.....	198,320,463	73,435,265	37.03	7	76,570,077	43.39	7
2	Prudential.....	145,224,667	70,370,463	48.46	5	64,730,207	50.95	5
3	John Hancock.....	48,085,758	23,593,407	49.07	4	20,782,375	48.63	6
4	Baltimore Life.....	1,189,928	1,004,900	84.46	1	972,585	89.71	1
5	Life Ins. Co. of Va.....	3,555,722	858,930	24.15	9	783,744	26.67	10
6	Colonial Life.....	988,457	616,853	62.41	2	632,052	74.68	3
7	Mutual of Baltimore.....	503,487	279,614	55.53	3	237,105	52.35	4
8	Western & Southern.....	2,916,339	226,919	7.78	13	197,344	8.49	13
9	Boston Mutual.....	658,703	63,000	9.56	12	142,634	26.97	9
10	Home of Del.....	147,566	56,910	38.56	6	.....	.....	.....
11	Immediate Benefit.....	109,012	34,410	31.56	8	20,280	34.05	8
12	Eureka of Md.....	185,797	33,875	18.23	10	116,032	77.18	2
13	Equitable Ind.....	161,796	26,513	16.39	11	23,141	14.70	11
...	Rome Industrial.....	110,938	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	170,601,119	42.42	.....	165,249,540	46.51	.....
	Combined Aggregates.....	3,052,732,353	1,280,359,719	41.95	.....	1,299,394,605	44.44	.....

a Commenced business in 1907.

EXHIBIT VII.—STOCKS OWNED.

Showing the amount of Stocks held by the various companies January 1, 1908, together with the percentage of such amounts to Admitted Assets, also similar items at January 1, 1907.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Stocks Owned.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Stocks Owned.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	Mutual of New York.....	494,177,021	53,087,742	10.74	13	68,259,107	13.76	14
2	Equitable of New York...	427,271,408	38,891,558	9.06	15	46,207,915	10.79	16
3	Aetna Life.....	86,405,473	5,061,354	5.86	20	5,100,000	6.07	20
4	National of U. S. A.....	8,144,180	3,030,800	37.22	2	2,734,025	38.47	3
5	State Mutual, Mass.....	29,808,164	2,951,438	9.90	14	3,238,500	11.14	15
6	New England.....	44,162,093	2,909,723	6.59	18	3,412,727	7.96	19
7	Union Mutual.....	13,762,661	2,400,483	17.44	6	3,105,077	24.48	7
8	Travelers.....	44,690,708	1,939,723	4.34	23	2,350,507	5.57	21
9	Provident L. and T.....	60,964,095	1,666,365	2.73	29	2,034,743	3.31	28
10	Home of New York.....	20,004,854	1,571,591	7.85	17	1,858,200	9.77	17
11	Illinois Life.....	6,474,002	1,401,248	21.64	4	1,170,651	19.51	10
12	Connecticut Mutual.....	65,003,271	748,276	1.15	36	839,274	1.26	37
13	Berkshire.....	16,237,240	742,207	4.57	21	813,498	5.22	22
14	Penn Mutual.....	89,609,566	414,408	0.46	45	448,534	0.54	43
15	Phoenix Mutual.....	23,636,020	412,062	1.74	34	428,277	1.95	34
16	Mass. Mutual.....	45,776,309	367,750	0.80	42	485,750	1.12	38
17	Southern L. and T.....	613,206	349,292	56.96	1	211,696	51.83	2
18	Fidelity Mutual.....	14,541,673	348,518	2.40	30	319,335	2.54	31
19	Washington.....	18,608,785	343,220	1.84	33	380,550	2.05	33
20	Pacific Mutual.....	14,151,770	294,040	2.08	32	163,957	1.29	36
21	Connecticut General.....	7,220,895	265,886	3.68	25	280,545	4.25	25
22	Manhattan.....	20,165,796	163,882	0.81	41	188,825	0.97	41
23	Hartford Life.....	4,092,186	160,902	3.93	24	148,115	3.89	26
24	Provident Savings.....	9,450,413	124,338	1.32	35	124,338	1.32	35
25	Maryland.....	2,706,475	119,050	4.42	22	128,137	4.81	23
26	South Atlantic.....	517,793	99,563	19.23	5	90,220	19.79	8
27	United States.....	8,715,807	98,500	1.13	37	215,094	2.40	32
28	Continental L. I. & I.....	489,534	82,598	16.87	8	133,557	33.24	4
29	American National, Tex.....	302,958	81,816	27.01	3	38,145	17.28	11
30	Presbyterian Ministers.....	2,991,497	65,735	2.20	31	71,725	2.68	30
31	Life Assoc. of America.....	461,192	53,496	11.60	12	68,500	14.90	13
32	U. S. Ann. & Life.....	316,851	50,000	15.78	9	60,000	27.40	6
33	Bankers of N. Y.....	1,371,952	42,022	3.06	26	48,947	3.33	27
34	Security Mut., N. Y.....	4,654,380	39,600	0.85	40	44,000	1.08	40
35	Security L. and A., N. C.....	535,529	32,650	6.19	19	17,650	4.72	24
36	Columbian National.....	4,083,314	31,307	0.77	43	39,510	1.10	39
37	Commonwealth of Ky.....	200,375	26,003	13.28	11	26,003	15.42	12
38	North State.....	148,668	25,570	17.20	7	.....	.....	.....
39	Florida Life.....	159,406	24,016	15.06	10	.....	.....	.....
40	Minnesota Mutual.....	2,465,782	14,875	0.60	44	13,600	0.60	42
41	Beneficial Life.....	169,796	14,175	8.35	16	.....	.....	.....
42	Volunteer State.....	453,171	13,750	3.03	28	11,750	3.28	29
43	Federal Life.....	922,132	9,250	1.00	38	.....	.....	.....
44	Northwestern National.....	5,231,829	9,088	0.17	48	12,200	0.26	45
45	Pittsburgh L. & T.....	4,484,406	8,250	0.18	47	16,320	0.39	44
46	American Nat'l, Va.....	164,078	5,000	3.05	27	5,000	9.30	18
47	Greensboro Life.....	311,832	1,000	0.32	46	.....	.....	.....
48	Old Colony.....	106,217	1,000	0.94	39	(a)	.....	.....
...	98 other companies.....	1,043,636,907	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	120,647,908	4.55	.....	145,539,084	5.66	.....
	<i>Industrial Companies.</i>							
1	Metropolitan.....	198,320,463	8,065,463	4.07	6	9,938,675	5.63	3
2	Prudential.....	145,224,607	4,020,360	2.77	7	4,155,390	3.27	4
3	Boston Mutual.....	658,703	212,326	32.23	2	.....	.....	.....
4	Eureka of Md.....	185,797	87,065	46.85	1	.....	.....	.....
5	Life Ins. Co. of Va.....	3,555,772	50,700	1.43	8	52,600	1.79	5
6	Equitable Ind.....	161,796	29,964	18.52	3	29,314	18.63	1
7	Immediate Benefit.....	109,012	17,160	15.74	4	12,055	14.01	2
8	Rome Indust.....	110,938	5,450	4.91	5	(a)	.....	.....
9	Baltimore Life.....	1,189,928	1,000	0.08	9	1,000	0.09	6
...	5 other companies.....	52,641,607	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	12,489,488	3.10	.....	14,189,034	3.99	.....
	Combined Aggregates.....	3,052,732,353	133,137,396	4.36	.....	159,728,118	5.46	.....

a Commenced business in 1907.

EXHIBIT VIII.—COLLATERAL LOANS.

Showing the amount of Collateral Loans of the various companies January 1, 1908, also the percentage of Collateral Loans to Admitted Assets, compared with similar items at January 1, 1907.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Collateral Loans.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Collateral Loans.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	Mutual of New York.....	494,177,021	11,805,000	2.39	30	10,600,000	2.14	27
2	Equitable of New York...	427,271,408	7,612,000	1.78	37	9,350,000	2.18	26
3	Provident L. and T.....	60,964,095	3,062,941	5.02	25	3,096,483	6.01	12
4	Penn Mutual.....	89,609,566	1,841,489	2.05	36	2,622,860	3.12	19
5	Union Mutual.....	13,762,661	1,557,239	11.31	16	1,061,732	8.36	8
6	Aetna Life.....	86,405,473	1,363,500	1.58	39	1,065,086	1.27	34
7	Mutual Benefit.....	111,772,571	1,183,500	1.06	47	2,204,350	2.09	29
8	New England.....	44,162,093	974,900	2.21	34	1,186,800	2.77	21
9	New York Life.....	494,408,808	900,000	0.18	52	5,466,000	1.15	35
10	Manhattan.....	20,165,796	550,000	2.73	29	104,000	0.53	38
11	Illinois Life.....	6,474,002	469,405	7.25	22	498,615	8.31	9
12	Security Life of America..	1,567,946	435,997	27.81	4	25,000	3.75	16
13	State Mutual, Mass.....	29,808,164	412,452	13.84	10	1,040,787	3.58	18
14	Berkshire.....	16,237,240	386,225	2.38	31	1,384,530	8.89	7
15	Fidelity Mutual.....	14,541,673	337,914	2.32	33	309,350	2.46	25
16	Pacific Mutual.....	14,151,770	330,756	2.34	32	326,900	2.57	23
17	Liberty Life.....	152,344	101,360	66.53	1	(a)		
18	United States.....	8,715,807	100,000	1.15	46	100,000	1.11	36
19	Security L. and A. N. C....	535,529	81,941	15.30	9	44,410	11.89	5
20	Federal Life.....	922,132	75,179	8.15	19	52,661	6.18	11
21	Franklin Life.....	3,962,798	63,000	1.59	38	54,500	1.63	32
22	Hartford Life.....	4,092,186	60,000	1.47	41	50,000	1.31	33
23	Continental L. I. & I....	489,534	56,657	11.57	15	10,229	2.55	24
24	Jefferson Standard.....	502,873	52,500	10.43	17	(a)		
25	Oregon Life.....	123,150	50,000	40.60	2			
26	South Atlantic.....	517,793	48,300	9.33	18	65,650	14.40	4
27	Pittsburgh L. & T.....	4,484,406	47,500	1.06	47	1,500	0.03	44
28	Southern States, W. Va...	331,359	42,400	12.79	13			
29	Anchor Life.....	111,867	41,995	37.54	3	(a)		
30	Citizens Life.....	883,394	41,900	4.74	26	25,925	4.83	14
31	American National, Tex..	302,958	40,736	13.45	11			
32	Southern Life.....	278,140	36,000	12.94	12			
33	Volunteer State.....	453,171	35,320	7.79	21	2,070	0.58	37
34	Beneficial Life.....	169,796	34,600	20.38	6			
35	Maryland.....	2,706,475	33,710	1.25	45	70,200	2.63	22
36	Majestic Life.....	106,653	28,615	26.83	5			
37	Provident Savings.....	9,450,413	26,278	0.28	50	26,278	0.28	40
38	Connecticut Mutual.....	65,003,271	25,000	0.04	56	1,280,000	1.93	31
39	Columbian National.....	4,083,314	24,225	0.59	49	200,000	5.57	13
40	Western Union.....	199,202	23,102	11.60	14			
41	National of U. S. A.....	8,144,180	22,900	0.28	50	150,000	2.11	28
42	Fort Worth.....	131,092	22,185	16.92	8	27,957	23.26	2
43	Occidental, N. Mex.....	113,548	21,240	18.70	7	(a)		
44	Occidental, Cal.....	313,868	20,500	6.53	23			
45	Michigan Mutual.....	10,350,388	20,000	0.19	51	7,500	0.08	42
46	Life Assoc. of America....	461,192	17,581	3.81	28	18,766	4.08	15
47	North State.....	148,668	12,004	8.07	20	1,500	2.98	20
48	Philadelphia Life.....	1,248,163	10,000	0.80	48	170,000	19.14	3
49	Southern L. and T.....	613,206	8,250	1.35	43	45,650	11.18	6
50	Florida Life.....	159,406	7,400	4.64	27			
51	Inter-Southern.....	125,624	7,000	5.57	24	(a)		
52	West Coast.....	310,651	4,750	1.53	40			
53	Lincoln National.....	231,213	3,533	1.53	40			
54	Liberal Life.....	146,995	3,215	2.19	35			
55	Commonwealth of Ky....	200,375	2,566	1.28	44			
56	Midwest Life.....	134,642	1,900	1.41	42			
57	Presbyterian Ministers.....	2,991,497	1,604	0.05	55	1,604	0.06	43
58	American Central.....	1,856,364	1,500	0.08	54	None.		

a Commenced business in 1907.

EXHIBIT VIII.—COLLATERAL LOANS.—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Collateral Loans.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Collateral Loans.	Ratio.	Rank in Ratio.
59	Greensboro Life.....	\$ 311,832	\$ 600	0.19	51	\$ 811	0.38	39
60	Central of Ill.....	148,582	213	0.14	53	(d)	.....	.....
61	Colorado National.....	410,995	100	0.02	57	.....	.....	.....
...	85 other companies.....	587,962,337	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	34,642,707	1.31	.....	44,929,747	1.75	.....
	<i>Industrial Companies.</i>							
	Prudential.....	145,224,667	7,777,940	5.36	3	6,447,140	5.07	3
2	Metropolitan.....	198,320,463	3,476,500	1.75	7	1,000,000	0.57	7
3	John Hancock.....	48,085,758	270,000	0.56	10	450,000	1.05	6
4	Western & Southern.....	2,916,339	51,200	1.76	6	50,000	2.15	4
5	Life Ins. Co. of Va.....	3,555,772	50,881	1.43	8	57,881	1.97	5
6	Colonial Life.....	988,457	47,000	4.76	4	.....	.....	.....
7	Immediate Benefit.....	109,012	19,000	17.43	1	.....	.....	.....
8	Equitable Ind.....	161,796	11,022	6.81	2	9,422	5.99	2
9	Boston Mutual.....	658,703	5,828	0.88	9	35,300	6.67	1
10	Home of Del.....	147,566	4,300	2.91	5	.....	.....	.....
...	4 other companies.....	2,010,150	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	11,653,671	2.90	.....	8,049,743	2.27	.....
	Combined Aggregates....	3,052,732,353	46,296,378	1.52	.....	52,979,490	1.81	.....

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT IX.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS.

Showing for the various companies the amount of Premium Notes and Loans to Policyholders January 1, 1908, also the percentage of such Notes and Loans to Admitted Assets and a comparison with a similar percentage at January 1, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Premium Notes.	Loans to Policyholders.	Premium Notes and Loans.	Ratio.	Rank in Ratio.	JAN. 1, 1907	
								Ratio.	Rank in Ratio.
		\$	\$	\$	\$	%		%	
1	New York Life.....	494,408,808	4,142,391	69,094,560	73,236,951	14.81	25	12.17	35
2	Mutual of N. Y.....	494,177,021	.....	52,022,021	52,022,021	10.53	51	7.22	59
3	Equitable of New York	427,271,408	.....	49,615,393	49,615,393	11.61	43	8.26	52
4	Northwestern Mutual..	332,819,246	365,876	30,211,832	30,577,708	13.13	36	10.02	44
5	Mutual Benefit.....	111,772,571	5,157,558	13,628,697	18,786,255	16.81	23	14.34	26
6	Penn Mutual.....	89,609,566	1,624,236	10,681,657	12,305,893	13.73	33	11.25	39
7	Union Central.....	62,242,454	2,053,465	6,788,602	8,842,067	14.20	29	12.75	32
8	Mass. Mutual.....	45,776,309	821,157	5,791,212	6,612,369	14.45	28	12.13	36
9	National of Vt.....	40,352,043	1,483,906	4,910,654	6,394,560	15.85	24	13.77	29
10	Aetna Life.....	86,405,473	258,673	6,076,735	6,335,408	7.33	62	5.79	66
11	Provident L. and T....	60,964,095	3,383	6,112,909	6,316,292	10.36	53	8.34	51
12	Travelers.....	44,690,708	7,019	5,041,000	5,048,019	11.29	45	8.96	47
13	New England.....	44,162,093	662,833	4,224,103	4,886,936	11.07	49	7.58	55
14	Fidelity Mutual.....	14,541,673	242,654	4,254,677	4,497,331	29.25	14	39.26	16
15	State Mutual, Mass....	29,808,104	.....	3,127,160	3,127,160	10.49	52	7.26	57
16	Germania.....	38,983,965	.....	3,059,797	3,059,797	7.85	60	6.80	65
17	Provident Savings.....	9,450,413	317,554	2,650,630	2,968,184	31.43	10	31.43	15
18	Connecticut Mutual....	65,003,271	372,906	2,491,335	2,864,241	4.41	81	2.73	77
19	Home of New York....	20,004,854	596,221	1,826,263	2,422,484	12.11	40	10.26	41
20	Manhattan.....	20,165,796	260,501	2,139,331	2,399,832	11.90	42	9.88	46
21	Phoenix Mutual.....	23,636,020	156,271	2,084,427	2,240,698	9.48	57	7.92	53
22	Washington.....	18,608,785	.....	2,080,193	2,080,193	11.18	47	9.99	45
23	Pacific Mutual.....	14,151,770	977,178	925,702	1,902,880	13.44	35	12.63	34
24	Security Mut., N. Y....	4,654,380	30,466	1,676,687	1,707,153	36.67	8	38.88	8
25	Berkshire.....	16,237,240	38,071	1,595,368	1,633,379	10.06	55	6.84	63
26	State Life.....	6,355,154	59,156	1,381,745	1,440,901	22.67	18	21.56	20
27	Franklin Life.....	3,962,798	30,623	1,360,080	1,390,712	35.09	9	37.38	9
28	Michigan Mutual.....	10,350,388	80,017	1,227,177	1,307,194	12.63	38	10.96	40

EXHIBIT IX.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Premium Notes.	Loans to Policyholders.	Premium Notes and Loans.	Ratio	Rank in Ratio.	Jan. 1, 1907	
								Ratio	Rank
		\$	\$	\$	\$	%		%	
29	Illinois Life.....	6,474,002	5,432	1,212,487	1,217,919	18.80	20	18.45	21
30	United States.....	8,715,807	60,825	1,150,996	1,211,821	13.90	31	11.66	37
31	Reserve Loan.....	1,784,722	11,008	1,071,932	1,082,940	60.68	2	66.65	3
32	American Central.....	1,856,364	3,408	754,484	757,892	40.79	6	44.05	7
33	Union Mutual.....	13,762,661	133,867	611,497	745,364	5.41	78	4.23	71
34	Inter-State.....	1,267,897	13,482	728,410	741,892	58.51	4	61.88	4
35	Connecticut General...	7,220,895	47,468	682,254	729,722	10.11	54	8.75	48
36	Des Moines Life.....	2,231,424	7,186	671,230	678,416	30.40	12	33.91	13
37	Northwestern National.	5,231,829	.....	677,917	677,917	12.96	37	14.40	25
38	Minnesota Mutual.....	2,405,782	45,205	631,651	676,856	27.46	16	28.98	17
39	Meridian L. and T....	982,499	93,287	561,354	654,641	66.63	1	74.42	1
40	Royal Union.....	1,996,396	330,601	841,558	572,159	28.65	15	28.21	18
41	National of U. S. A....	8,144,180	50,693	518,373	569,066	6.99	63	5.20	68
42	Presbyterian Ministers.	2,991,497	.....	529,771	529,771	17.70	22	15.71	24
43	Pittsburgh L. & T....	4,484,406	85,470	424,950	510,420	11.38	44	10.25	42
44	State Mutual, Ga.....	1,273,127	438	493,443	493,881	38.79	7	33.21	14
45	Federal Life.....	922,132	13,190	374,852	388,042	42.07	5	44.45	6
46	Equitable of Iowa.....	6,666,604	39,119	338,516	377,635	5.66	76	5.11	69
47	Missouri State.....	1,140,043	14,812	343,471	358,283	31.42	11	34.81	11
48	Security Life of Am....	1,567,946	8,763	289,405	298,168	19.02	19	36.39	10
49	Columbian National...	4,083,314	57,004	190,797	247,801	6.07	71	2.59	79
50	Kansas City Life.....	909,507	19,087	228,209	247,296	27.18	17	34.75	12
51	Maryland.....	2,706,475	12,151	218,230	230,381	8.51	58	7.02	61
52	Hartford Life.....	4,092,186	53,519	174,971	228,490	5.58	77	4.70	70
53	Bankers of N. Y.....	1,371,952	3,590	182,228	186,218	13.57	34	11.58	38
54	Intermediate Life.....	311,924	15,566	168,113	183,679	58.88	3	71.76	2
55	Bankers Reserve.....	1,101,949	49,534	112,356	161,890	14.69	27	13.88	28
56	Reliance Life.....	2,443,471	46,735	80,716	127,451	5.21	79	1.31	83
57	Citizens Life.....	883,394	44,459	61,239	105,698	11.96	41	7.19	60
58	Central of U. S. A....	849,572	1,457	102,717	104,174	12.26	39	13.43	30
59	Bankers of Neb.....	2,221,354	.....	77,777	77,777	3.50	86	2.88	76
60	Columbia Life.....	478,829	59,310	7,592	66,902	13.97	30	15.91	23
61	Security L. and A., N.C.	535,529	49,071	25,567	65,638	12.26	39	12.71	33
62	Southwestern.....	431,123	9,587	37,987	47,574	11.03	50	10.09	43
63	Greensboro Life.....	311,832	27,791	18,065	45,856	14.70	26	13.27	31
64	Liberal Life.....	146,995	39,345	5,199	44,544	30.29	13	27.84	19
65	Wisconsin Life.....	228,207	.....	41,597	41,597	18.23	21	16.66	22
66	Register L. and A....	544,664	4,233	36,925	41,158	7.56	61	7.23	58
67	Life Assoc. of America.	461,192	854	35,954	36,808	7.98	59	3.27	74
68	South Atlantic.....	517,793	5,734	27,853	33,587	6.49	68	3.86	72
69	Volunteer State.....	453,171	17,670	13,031	30,701	6.77	64	0.84	85
70	Philadelphia Life.....	1,248,163	22,097	4,237	26,334	2.11	91	0.38	89
71	German Mutual.....	611,852	.....	24,579	24,579	4.02	82	2.60	78
72	Security Mut., Neb....	374,746	8,004	15,790	23,794	6.35	66	7.33	56
73	American of Ia.....	238,512	8,843	14,684	23,527	9.86	50	6.81	64
74	Commonwealth of Ky..	200,375	19,016	3,348	22,364	11.16	48	5.22	67
75	Southern States, Ala...	355,980	9,010	12,404	21,414	6.01	73	.....	...
76	Central of Ill.....	148,582	5,542	14,976	20,518	13.81	32	(d)	...
77	Continental L. & I....	489,534	3,261	15,025	18,286	3.73	85	0.81	86
78	Southeastern Life.....	134,680	17,462	.....	17,462	12.96	37	6.94	62
79	Southern Life.....	278,140	12,162	3,724	15,886	5.71	75	3.82	73
80	American Nat'l., Va...	164,078	13,088	.....	13,088	7.98	59	0.95	84
81	Beneficial Life.....	169,796	11,030	304	11,334	6.67	65	8.41	50
82	La Fayette Life.....	159,674	9,686	323	10,009	6.27	70	.....	...
83	North State.....	128,668	8,077	887	8,964	6.03	72	5.20	68
84	Colorado National.....	410,995	5,666	2,935	8,601	2.09	92	2.23	80
85	Southern L. and T....	613,206	.....	8,378	8,378	1.37	98	1.52	81
86	Florida Life.....	159,406	7,217	.....	7,217	4.53	80	8.64	49
87	Capital Life.....	395,360	4,731	.....	4,731	1.20	102	.....	...

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT IX.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets Jan. 1, 1908.	Premium Notes.	Loans to Policyholders.	Premium Notes and Loans.	Ratio	Rank in Ratio	Jan. 1, 1907	
								Ratio	Rank in Ratio
		\$	\$	\$	\$	%		%	
88	Indiana National.....	246,833	4,654	.....	4,654	1.88	94	(a)	....
89	Texas Life.....	256,564	4,615	.....	4,615	1.80	95	.....	....
90	Northern, Ill.....	134,053	4,417	.....	4,417	3.29	87	.....	....
91	Central of Kan.....	111,608	.....	4,195	4,195	3.76	84	(a)	....
92	American Nat'l, Tex...	302,958	3,743	270	4,013	1.32	100	0.81	86
93	Guaranty Mutual.....	60,800	1,805	2,148	3,953	6.50	67	.....	....
94	Reliable Life.....	64,636	3,142	719	3,861	5.97	74	.....	....
95	Jefferson Standard.....	502,873	3,829	.....	3,829	0.76	105	(a)	....
96	West Coast.....	310,651	2,841	.....	2,841	0.91	104	.....	....
97	Commercial of Ind.....	35,217	2,308	.....	2,308	6.56	66	14.27	27
98	Northern, Mich.....	139,281	2,231	.....	2,231	1.60	96	(a)	....
99	Indianapolis Life.....	56,603	2,157	.....	2,157	3.81	83	0.31	90
100	Fort Worth.....	131,092	1,758	290	2,048	1.56	97	0.73	88
101	Guardian Life.....	59,558	1,885	.....	1,885	3.17	88	.....	....
102	Conservative of W. Va.	81,868	1,774	.....	1,774	2.17	90	(a)	....
103	Midwest Life.....	134,642	1,656	.....	1,656	1.23	101	0.31	90
104	Northern, Wash.....	116,678	.....	1,590	1,590	1.36	99	.....	....
105	Southern States, W. Va.	331,359	1,344	156	1,500	0.45	109	.....	....
106	Guarantee Life.....	140,331	1,374	.....	1,374	0.98	103	0.19	91
107	Western Mutual of S.D.	10,106	884	250	1,134	11.22	46	7.72	54
108	Economic Life.....	142,625	1,025	.....	1,025	0.72	106	(a)	....
109	Michigan State.....	171,182	850	.....	850	0.50	108	(a)	....
110	Peoples Life.....	28,498	158	668	826	2.90	89	(d)	....
111	Columbia L. & T.....	134,492	704	75	779	0.58	107	2.99	75
112	Lincoln National.....	231,213	244	501	745	0.32	110	.....	....
113	South Bend.....	27,116	525	.....	525	1.94	93	(a)	....
114	Postal Life.....	155,150	.....	484	484	0.31	111	.....	....
115	Protective Life.....	118,254	356	.....	356	0.30	112	(a)	....
116	Occidental, N. Mex.....	113,548	305	.....	305	0.27	113	(a)	....
117	Continental of Del.....	122,037	275	.....	275	0.23	114	(a)	....
118	Inter-Southern.....	125,624	147	.....	147	0.12	115	(a)	....
119	Midland Mutual.....	187,372	133	.....	133	0.07	116	.....	....
120	Scandia Life.....	615,654	.....	78	78	0.01	119	.....	....
121	Western Union.....	199,202	66	.....	66	0.03	117	.....	....
122	St. Louis Nat'l.....	229,417	37	.....	37	0.02	118	(a)	....
123	Liberty Life.....	152,344	15	.....	15	0.01	119	(a)	....
...	23 other companies.....	1,449,362	None.	.....	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	21,432,406	310,346,809	331,779,215	12.51	....	9.90	....
	Industrial Companies.								
1	Prudential.....	145,224,667	1,153,452	6,280,454	7,433,906	5.12	3	3.87	3
2	Metropolitan.....	198,320,463	511,444	5,771,922	6,283,366	3.17	4	2.57	4
3	John Hancock.....	48,085,758	204,265	2,521,032	2,725,297	5.67	2	4.64	2
4	Boston Mutual.....	658,703	2,180	101,029	103,209	15.67	1	23.44	1
5	Life Ins. Co. of Va....	3,555,772	6,059	68,169	74,228	2.09	6	1.83	5
6	Colonial Life.....	988,457	.....	24,037	24,037	2.43	5	1.72	6
7	Western & Southern...	2,916,339	.....	14,905	14,905	0.51	10	0.40	10
8	Baltimore Life.....	1,189,928	.....	10,910	10,910	0.92	9	0.79	8
9	Mutual of Baltimore...	503,487	.....	5,910	5,910	1.17	8	1.29	7
10	Equitable Ind.....	161,796	.....	2,888	2,888	1.79	7	.....	....
11	Immediate Benefit.....	109,012	.....	109	109	0.10	11	0.07	11
...	3 other Companies.....	444,301	None.	.....	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	1,875,220	14,804,545	16,679,765	4.15	....	3.28	....
	Combined Aggregates	3,052,732,353	23,307,626	325,151,354	348,458,980	11.42	....	9.09	....

a Commenced business in 1907.

d Reorganized in 1907.

EXHIBIT X.—CASH ON HAND.

Showing the amount of Cash in Offices and Banks held by the companies January 1, 1908, also the percentage of such amount to Admitted Assets and a comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Cash in Offices and Banks. A	Ratio. %	Rank in Ratio.	JANUARY 1, 1907.		
						Cash in Offices and Banks. A	Ratio. %	Rank in Ratio.
		\$	\$	%		\$	%	
1	Equitable of New York...	427,771,408	11,083,529	2.59	101	12,306,755	2.87	79
2	New York Life.....	494,408,808	9,271,727	1.88	114	9,626,030	2.03	89
3	Mutual of N. Y.....	494,177,021	6,487,546	1.31	124	6,625,003	1.36	100
4	Aetna Life.....	86,405,473	5,255,410	6.08	77	7,265,582	8.65	48
5	Northwestern Mutual.....	232,819,246	1,676,065	0.72	135	2,788,859	1.26	103
6	Mutual Benefit.....	111,772,571	1,241,301	1.11	127	1,167,376	1.11	105
7	Mass. Mutual.....	45,776,309	684,280	1.49	122	913,481	2.11	86
8	Columbian National.....	4,083,314	619,661	15.17	37	692,006	19.28	28
9	Provident Savings.....	9,450,413	582,030	6.16	75	582,030	6.16	59
10	Pacific Mutual.....	14,151,770	576,977	4.08	89	511,342	4.02	68
11	New England.....	44,162,093	575,243	1.30	125	437,079	1.02	107
12	Berkshire.....	10,237,240	555,913	3.42	94	455,049	2.92	78
13	Phoenix Mutual.....	23,636,020	516,502	2.18	108	473,350	2.16	85
14	Penn Mutual.....	89,609,566	505,066	0.56	138	289,568	0.35	113
15	National of U. S. A.....	8,144,180	471,665	5.79	78	245,280	3.45	73
16	Travelers.....	44,690,708	468,155	1.05	129	441,134	1.05	106
17	Connecticut Mutual.....	65,003,271	438,644	0.67	136	1,542,547	2.32	81
18	Hartford Life.....	4,092,186	410,485	10.03	54	426,699	11.21	41
19	Home of New York.....	20,004,854	394,084	1.97	111	288,325	1.52	95
20	National of Vt.....	40,352,043	311,763	0.77	133	675,233	1.80	91
21	Security Mut., N. Y.....	4,654,380	305,788	6.57	74	223,209	5.45	60
22	Fidelity Mutual.....	14,541,673	274,433	1.89	113	215,341	1.71	92
23	State Mutual, Mass.....	29,808,164	263,013	0.88	131	253,418	0.87	108
24	Germania.....	38,983,965	255,750	0.66	137	818,267	2.18	84
25	Union Mutual.....	13,762,661	241,987	1.76	116	200,170	1.58	93
26	Manhattan.....	20,165,796	208,966	1.04	130	446,169	2.28	83
27	Michigan Mutual.....	10,350,388	204,978	1.98	110	189,399	1.91	90
28	Washington.....	18,608,785	202,628	1.09	128	229,963	1.24	104
29	Citizens Life.....	883,394	175,994	19.92	27	124,199	23.15	21
30	Philadelphia Life.....	1,248,163	168,796	13.53	40	36,400	4.10	67
31	Reliance Life.....	2,443,471	164,402	6.73	71	207,666	9.67	45
32	United States.....	8,715,807	150,768	1.73	117	58,314	0.65	111
33	Union Central.....	62,242,454	147,832	0.24	142	59,830	0.11	116
34	State Life.....	6,355,154	145,328	2.29	106	259,813	4.85	63
35	Illinois Life.....	6,474,002	130,360	2.01	109	87,270	1.45	96
36	Indiana National.....	246,833	130,343	52.81	7	(a)	.....	.....
37	Northwestern National....	5,231,829	114,701	2.19	107	73,499	1.55	94
38	Franklin Life.....	3,962,798	107,569	2.71	97	103,941	3.11	76
39	State Mutual, Ga.....	1,273,127	106,504	8.36	62	65,470	11.33	40
40	Connecticut General.....	7,220,895	103,586	1.43	123	67,386	1.02	107
41	Provident L. and T.....	60,964,095	101,294	0.17	143	95,300	0.15	115
42	Great Western.....	385,175	99,844	25.92	17	(a)	.....	.....
43	Federal Life.....	922,132	96,700	10.48	51	57,670	6.76	52
44	Bankers Reserve.....	1,101,949	90,813	8.24	64	53,778	6.95	51
45	Southern States, Ala.....	355,980	82,692	23.23	21	43,339	19.33	27
46	Reserve Loan.....	1,784,722	81,702	4.58	86	62,236	3.70	71
47	Missouri State.....	1,140,043	77,375	6.79	70	49,552	5.33	61
48	Occidental, Cal.....	313,868	76,799	24.47	20	79,627	65.43	8
49	Pittsburgh L. & T.....	4,484,406	75,320	1.68	119	31,150	0.76	110
50	Intermediate Life.....	311,924	71,791	23.01	22	51,204	20.46	23
51	Minnesota Mutual.....	2,465,782	62,429	2.53	104	83,477	3.71	70
52	Anchor Life.....	111,867	61,851	55.29	5	(a)	.....	.....
53	Security Life of America...	1,567,946	58,707	3.74	93	62,251	9.34	46
54	American Central.....	1,856,364	58,005	3.13	95	32,934	2.08	87
55	Presbyterian Ministers....	2,991,497	57,856	1.93	112	54,812	2.05	88
56	West Coast.....	310,651	57,827	18.61	30	147,571	63.62	1
57	Maryland.....	2,706,475	53,336	1.97	111	70,773	2.65	80
58	Volunteer State.....	453,171	51,227	11.30	47	49,406	13.70	37

a Commenced business in 1907.

A Includes money deposited at interest with trust companies, etc.

EXHIBIT X.—CASH ON HAND.—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Cash in Offices and Banks. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Cash in Offices and Banks. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
59	Michigan State.....	171,182	49,997	29.21	14	(a)	.....	.....
60	Columbia Life.....	478,829	49,766	10.39	52	77,157	17.37	31
61	Liberty Life.....	152,344	49,302	32.36	12	(a)	.....	.....
62	St. Louis Nat'l.....	229,417	48,961	21.34	25	(a)	.....	.....
64	Lincoln National.....	231,213	48,607	21.02	26	32,975	20.28	24
64	North American.....	282,027	48,105	17.06	32	(a)	.....	.....
65	Jefferson Standard.....	502,873	47,128	9.37	58	(a)	.....	.....
66	American of Ia.....	238,512	46,272	19.40	29	55,004	29.26	..
67	Postal Life.....	155,150	42,445	27.36	16	24,838	19.53	26
68	Security L. and A., N. C....	535,529	42,430	7.92	67	36,943	9.89	43
69	Kansas City Life.....	909,507	39,186	4.31	88	58,861	8.64	49
70	Bankers of N. Y.....	1,371,952	37,040	2.70	98	60,710	4.14	66
71	Southern States, W. Va....	331,359	36,904	11.13	48	.....	.....	.....
72	Southern L. and T.....	613,206	35,434	5.78	79	21,783	5.33	61
73	Eastern of New York.....	138,215	35,224	25.48	18	(a)	.....	.....
74	Des Moines Life.....	2,231,424	34,095	1.53	120	15,924	0.84	109
75	Southwestern.....	431,123	30,317	7.03	69	50,953	16.18	33
76	Inter-State.....	1,267,897	30,297	2.39	105	49,350	3.89	69
77	Southern Life.....	278,140	29,709	10.68	49	68,880	33.98	14
78	Equitable of Iowa.....	6,666,604	29,517	0.44	140	33,404	0.60	112
79	Commonwealth of Ky.....	200,375	29,229	14.58	38	37,320	21.63	22
80	Scandia Life.....	615,054	29,173	4.73	84	28,086	5.08	62
81	Western Reserve.....	29,085	29,085	100.00	1	(a)	.....	.....
82	American National, Tex....	302,958	28,671	9.46	57	25,308	11.46	39
83	Cleveland Life.....	157,102	28,460	18.12	31	(a)	.....	.....
84	Indianapolis Life.....	56,603	28,267	49.93	8	33,147	82.26	4
85	Northern, Mich.....	139,281	27,635	19.84	28	(a)	.....	.....
86	Pennsylvania Mutual.....	35,553	27,351	76.94	3	8,826	100.00	1
87	Continental L. I. & I.....	489,534	27,100	5.54	80	98,933	24.63	18
88	Eastern of Va.....	26,713	26,713	100.00	1	(a)	.....	.....
89	Reliable Life.....	64,636	25,557	39.54	9	13,351	31.60	16
90	Peoples Life.....	28,498	25,433	89.24	2	(d)	.....	.....
91	Puritan, R. I.....	112,315	24,788	22.07	23	(a)	.....	.....
92	American, Fla.....	105,051	22,887	21.78	34	.....	.....	.....
93	Southeastern Life.....	134,680	22,180	16.47	32	19,420	16.56	32
94	Central of U. S. A.....	849,572	21,963	2.58	102	28,671	4.33	64
95	Texas Life.....	256,564	20,929	8.15	65	2,783	1.42	97
96	Beneficial Life.....	169,796	20,778	12.24	44	56,467	43.89	11
97	Continental of Del.....	122,037	20,585	16.87	33	(a)	.....	.....
98	Western Union.....	199,202	20,561	10.32	53	16,191	18.93	29
99	South Atlantic.....	517,793	19,961	3.85	92	14,403	3.16	75
100	Liberal Life.....	146,995	19,702	13.40	41	11,476	9.15	47
101	Security Mut., Neb.....	374,746	19,584	5.23	81	11,490	4.15	65
102	Guardian Life.....	59,558	18,760	31.50	13	.....	.....	.....
103	Colorado National.....	410,995	18,653	4.54	87	56,994	16.01	34
104	Life Assoc. of America....	461,192	17,924	3.89	90	28,741	6.25	57
105	Central of Ill.....	148,582	17,541	11.80	45	(d)	.....	.....
106	Commercial of Ill.....	124,556	16,629	13.35	42	(a)	.....	.....
107	Lamar Life.....	105,561	16,562	15.68	35	33,976	35.05	13
108	Pioneer Life.....	29,956	16,226	54.18	6	(a)	.....	.....
109	Inter-Southern.....	125,624	16,076	12.80	43	(a)	.....	.....
110	American Nat'l, Va.....	164,078	15,833	9.65	55	12,649	23.51	19
111	Majestic Life.....	106,653	15,541	14.57	39	7,930	19.95	25
112	La Fayette Life.....	159,674	15,314	9.59	56	48,891	74.70	7
113	Meridian L. and T.....	982,499	14,930	1.52	121	10,581	1.31	10
114	Guarantee Life.....	140,331	14,843	10.58	50	46,592	38.07	12
115	Commercial of Ind.....	35,217	13,272	37.69	10	24,138	77.06	5
116	Florida Life.....	159,406	12,703	7.97	66	23,100	18.73	30
117	U. S. Ann. & Life.....	316,851	12,293	3.88	91	30,071	13.73	38
118	Economic Life.....	142,625	12,073	8.46	61	(a)	.....	.....

a Commenced business in 1907.

A Includes money deposited at interest with trust companies, etc.
d Reorganized in 1907.

EXHIBIT X.—CASH ON HAND.—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Cash in Offices and Banks. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Cash in Offices and Banks. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
119	Cedar Rapids.....	41,911	11,771	28.06	15			
120	Capitol Life.....	395,360	11,300	2.86	96	33,813	9.71	44
121	German Mutual.....	611,852	11,265	1.84	115	7,778	1.37	99
122	Protective Life.....	118,254	10,536	8.91	60	(a)		
123	Dakota Mutual.....	10,534	10,534	100.00	1	492	23.20	20
124	Occidental, N. Mex.....	113,548	10,345	9.11	59	(a)		
125	Columbia L. & T.....	134,492	10,211	7.59	68	7,926	6.29	56
126	Bankers of Neb.....	2,221,354	9,937	0.45	139	24,754	1.41	98
127	Northern, Wash.....	116,678	9,665	8.28	63	68,380	62.80	9
128	Conservative of W. Va....	81,868	9,570	11.69	40	(a)		
129	Guaranty Mutual.....	60,800	9,252	15.22	36			
130	Northern, Ill.....	134,052	8,853	6.61	73	3,607	3.01	77
131	Greensboro Life.....	311,832	8,222	2.64	99	17,298	8.09	50
132	Fort Worth.....	131,092	8,047	6.14	76	18,542	15.43	35
133	Central of Kan.....	111,608	7,389	6.62	72	(a)		
134	Ohio State.....	145,392	7,022	4.83	83	3,926	3.19	74
135	South Bend.....	27,116	6,829	25.18	19	(a)		
136	Register L. and A.....	544,664	6,823	1.25	126	10,299	2.30	82
137	Western Mutual of S. D....	10,106	6,472	64.04	4	6,400	92.28	2
138	Royal Union.....	1,996,396	6,089	0.31	141	4,434	0.25	114
139	Oregon Life.....	123,150	6,071	4.93	82	14,777	14.07	36
140	Wisconsin Life.....	228,207	5,839	2.56	103	12,209	6.48	54
141	Louisiana National.....	309,157	5,312	1.72	118	18,336	6.17	58
142	Midland Mutual.....	187,372	4,929	2.63	100	10,940	6.39	55
143	Old Colony.....	106,217	4,925	4.64	85	(a)		
144	Western Mutual of Ia.....	7,544	2,461	32.62	11	(a)		
145	North State.....	148,668	1,296	0.87	132	1,837	3.65	72
146	Midwest Life.....	134,642	982	0.73	134	1,510	1.30	102
	Aggregates.....	2,650,573,670	48,899,788	1.84	.....	54,562,803	2.12	.....
	<i>Industrial Companies.</i>							
1	Prudential.....	145,224,667	11,918,736	8.20	4	8,685,348	6.84	8
2	Metropolitan.....	198,320,463	5,258,969	2.65	13	4,991,503	2.83	13
3	John Hancock.....	48,085,758	431,051	0.90	14	489,993	1.15	14
4	Life Ins. Co. of Va.....	3,555,772	250,858	7.05	6	208,961	7.11	7
5	Colonial Life.....	988,457	199,179	20.15	2	98,174	11.60	5
6	Boston Mutual.....	658,703	131,560	19.97	3	133,674	25.25	2
7	Western & Southern.....	2,916,339	117,258	4.02	11	114,101	4.91	10
8	Baltimore Life.....	1,189,928	38,196	3.21	12	31,619	2.92	12
9	Home of Del.....	147,566	35,556	24.09	1			
10	Mutual of Balto.....	503,487	32,504	6.46	7	29,623	6.54	9
11	Eureka of Md.....	185,797	9,042	4.87	9	7,321	4.87	11
12	Rome Indust.....	110,938	8,243	7.43	5	(a)		
13	Equitable Ind.....	161,796	7,550	4.67	10	12,174	7.73	6
14	Immediate Benefit.....	109,012	6,529	5.99	8	12,923	15.03	3
	Aggregates.....	402,158,683	18,445,231	4.58	.....	14,968,762	4.21	.....
	Combined Aggregates...	3,052,732,353	67,345,010	2.21	.....	60,521,566	2.26	.....

a Commenced business in 1907.

A Includes money deposited at interest with trust companies, etc.

EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.

Showing the amount of Net Deferred and Unpaid Premiums of the several companies at January 1, 1908, also percentage of the same to Admitted Assets, and a comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	New York Life.....	494,408,808	7,487,692	1.51	87	7,565,408	1.59	70
2	Equitable of New York...	427,271,408	5,933,052	1.39	92	6,047,930	1.41	76
3	Mutual of New York.....	494,177,021	4,685,478	0.95	110	4,875,207	0.98	87
4	Northwestern Mutual.....	232,819,246	2,551,537	1.09	105	2,279,853	1.03	86
5	Penn Mutual.....	89,609,566	1,839,570	2.05	72	1,665,632	2.00	62
6	Mutual Benefit.....	111,772,571	1,336,714	1.20	98	1,193,119	1.13	84
7	Provident L. and T.....	60,964,095	1,001,336	1.64	82	893,397	1.45	75
8	Mass Mutual.....	45,776,309	880,037	1.92	77	865,032	1.99	63
9	Aetna Life.....	86,405,473	879,404	1.02	107	743,567	0.89	89
10	Travelers.....	44,690,708	789,161	1.77	81	720,155	1.71	67
11	Germania.....	38,983,965	768,323	1.97	75	728,535	1.94	64
12	National of Vt.....	40,352,043	656,091	1.63	83	563,716	1.50	74
13	Pacific Mutual.....	14,151,770	599,037	4.23	39	499,048	3.92	39
14	State Mutual, Mass.....	29,808,164	587,156	1.97	75	505,594	1.74	66
15	Connecticut Mutual.....	65,003,271	434,320	0.67	114	392,998	0.59	93
16	Fidelity Mutual.....	14,541,673	378,063	2.60	64	421,398	3.35	45
17	Provident Savings.....	9,450,413	377,645	4.00	47	377,645	4.00	36
18	Union Central.....	62,242,454	365,748	0.59	117	398,772	0.72	92
19	Phoenix Mutual.....	23,636,020	345,979	1.46	90	282,129	1.29	79
20	New England.....	44,162,093	294,538	0.67	114	711,155	1.66	68
21	Union Mutual.....	13,762,661	292,313	2.12	71	231,793	1.83	65
22	Home of New York.....	20,004,854	291,789	1.46	90	275,643	1.45	75
23	Illinois Life.....	6,474,002	271,691	4.19	41	279,470	4.66	28
24	Presbyterian Ministers.....	2,991,497	259,656	8.68	18	177,025	6.62	20
25	Berkshire.....	16,237,240	253,964	1.56	84	252,245	1.62	69
26	National of U. S. A.....	8,144,180	223,343	2.74	62	201,089	2.83	52
27	Northwestern National.....	5,231,829	218,264	4.17	42	203,151	4.29	33
28	Washington.....	18,608,785	217,590	1.17	100	253,281	1.37	77
29	Security Mut., N. Y.....	4,654,380	188,455	4.05	45	178,875	4.37	32
30	Connecticut General.....	7,220,895	185,852	1.19	99	165,939	2.51	58
31	Manhattan.....	20,165,796	182,417	0.90	111	173,071	0.88	90
32	State Mutual, Ga.....	1,273,127	163,073	12.81	14	64,607	11.19	12
33	Columbian National.....	4,083,314	161,392	3.95	48	203,251	5.66	22
34	Citizens Life.....	883,394	159,211	18.01	4	91,372	17.03	7
35	State Life.....	6,355,154	152,899	2.41	68	243,916	4.56	29
36	Pittsburgh L. & T.....	4,484,406	131,632	2.93	58	184,468	4.47	31
37	Michigan Mutual.....	10,350,388	128,186	1.24	96	156,047	1.58	71
38	Franklin Life.....	3,962,798	122,559	3.09	57	103,649	3.10	47
39	Des Moines Life.....	2,231,424	117,379	5.26	32	117,289	6.21	21
40	Minnesota Mutual.....	2,465,782	94,905	3.85	49	114,015	5.09	25
41	Equitable of Iowa.....	6,666,604	93,436	1.40	91	71,283	1.27	80
42	United States.....	8,715,807	90,110	1.03	106	103,664	1.15	83
43	Hartford Life.....	4,092,186	88,130	21.53	3	.....	.....	.....
44	Reliance Life.....	2,443,471	62,883	2.57	65	55,462	2.58	55
45	Missouri State.....	1,140,043	62,779	5.51	30	91,445	9.84	14
46	American National, Tex.....	302,958	52,498	17.33	5	68,424	31.00	2
47	Bankers of N. Y.....	1,371,952	50,353	3.67	50	53,567	3.65	42
48	Reserve Loan.....	1,784,722	44,452	2.49	66	48,107	2.86	51
49	Great Western.....	385,175	44,116	11.46	17	(a)	.....	.....
50	Greensboro Life.....	311,832	43,692	14.01	10	30,912	14.46	10
51	Kansas City Life.....	909,507	42,573	4.68	37	26,799	3.93	38
52	Meridian L. and T.....	982,499	39,373	4.01	46	26,591	3.28	46
53	Federal Life.....	922,132	37,481	4.06	44	75,222	8.82	15
54	Southern Life.....	278,140	36,045	12.94	13	15,554	7.67	17
55	Northwestern.....	431,123	35,522	8.24	19	41,258	13.10	11
56	Security Life of America.....	1,567,946	31,681	2.02	73	47,145	7.07	18
57	Commonwealth of Ky.....	200,375	30,933	15.44	6	17,880	10.36	13
58	Royal Union.....	1,996,396	30,844	1.54	85	20,840	1.19	82
59	Maryland.....	2,706,475	30,836	1.14	102	32,455	1.22	81
60	Central of U. S. A.....	849,572	27,634	3.25	52	24,560	3.71	40
61	Volunteer State.....	453,171	26,666	5.87	27	66,709	18.62	5
62	Capitol Life.....	395,360	26,293	6.65	23	16,865	4.84	36
63	Inter-State.....	1,267,897	25,537	2.01	74	67,757	5.34	24
64	Philadelphia Life.....	1,248,163	25,040	2.01	74	30,098	3.39	44

a Commenced business in 1907.

EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.—Continued.

RANK IN 1907.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
65	American, Fla.....	105,051	23,237	22.12	2	.....	.....	.....
66	Columbia Life.....	478,829	22,932	4.79	36	18,252	4.11	35
67	American Central.....	1,856,364	22,658	1.22	97	38,055	2.41	59
68	Southern States, Ala.....	355,980	20,853	5.86	28	6,848	3.05	49
69	Northern, Wash.....	116,678	17,115	14.66	8	4,328	3.97	37
70	Scandia Life.....	615,654	16,776	2.72	63	13,114	2.37	60
71	Continental L. I. & I.....	489,534	15,700	3.21	53	14,720	3.66	41
72	Majestic Life.....	106,653	14,660	13.75	11	7,533	18.95	3
73	Security L. and A., N. C.....	535,529	14,658	2.74	62	9,950	2.66	54
74	Register L. and A.....	544,664	13,186	2.42	67	11,431	2.55	56
75	Intermediate Life.....	311,924	12,974	4.16	43	7,746	3.09	48
76	Lamar Life.....	105,561	12,174	11.53	16	.....	.....	.....
77	Florida Life.....	159,406	11,645	7.30	21	4,212	3.41	43
78	South Atlantic.....	517,793	11,324	2.19	70	9,574	2.10	61
79	Postal Life.....	155,150	10,967	7.06	22	8,771	6.89	19
80	American of Ia.....	238,512	10,011	4.20	40	14,892	7.92	16
81	Bankers Reserve.....	1,101,949	9,663	0.88	112	7,221	0.93	88
82	North State.....	148,668	9,180	6.17	24	60	0.12	101
83	U. S. Ann. & Life.....	316,851	9,019	2.84	61	.....	.....	.....
84	Guaranty Mutual.....	60,800	8,674	14.26	9	.....	.....	.....
85	Indianapolis Life.....	56,603	8,580	15.16	7	7,022	17.43	6
86	Occidental, N. Mex.....	113,548	8,445	7.44	20	(a)	.....	.....
87	Texas Life.....	256,564	8,396	3.27	51	9,289	4.74	27
88	La Fayette Life.....	159,674	8,289	5.19	35	2,935	4.48	30
89	Guarantee Life.....	140,331	8,193	5.84	29	414	0.34	98
90	Pennsylvania Mutual.....	35,553	8,181	23.06	1	.....	.....	.....
91	Guardian Life.....	59,558	8,076	13.56	12	.....	.....	.....
92	Reliable Life.....	64,636	7,650	11.83	15	7,991	18.91	4
93	Economic Life.....	142,625	7,638	5.35	31	(a)	.....	.....
94	Indiana National.....	246,833	7,072	2.86	60	(a)	.....	.....
95	Wisconsin Life.....	228,207	7,066	3.10	56	5,661	3.01	50
96	Life Assoc. of America.....	461,192	7,027	1.52	86	19,318	4.20	34
97	Northern, Ill.....	134,052	7,019	5.24	33	1,521	1.27	80
98	Lincoln National.....	231,213	6,721	2.91	59	3,419	2.10	61
99	Jefferson Standard.....	502,873	6,671	1.33	94	(a)	.....	.....
100	Commercial of Ill.....	124,556	6,513	5.23	34	(a)	.....	.....
101	Colorado National.....	410,995	6,131	1.49	88	4,673	1.31	78
102	Security Mut., Neb.....	374,746	5,829	1.56	84	7,427	2.68	53
103	Southeastern Life.....	134,680	5,783	4.29	38	2,979	2.54	57
104	American Nat'l, Va.....	164,078	5,222	3.18	54	67	0.12	101
105	Southern L. and T.....	613,206	4,763	0.78	113	466	0.11	102
106	West Coast.....	310,651	4,535	1.46	90	994	0.43	12
107	Occidental, Cal.....	313,868	4,176	1.33	94	.....	.....	.....
108	German Mutual.....	611,852	3,960	0.65	115	3,240	0.57	94
109	Inter-Southern.....	125,624	3,905	3.11	55	(a)	.....	.....
110	Southern States, W. Va.....	331,359	3,760	1.13	103	.....	.....	.....
111	Midland Mutual.....	187,372	3,617	1.93	76	754	0.43	96
112	North American.....	282,027	3,249	1.15	101	(a)	.....	.....
113	Beneficial Life.....	169,796	3,225	1.90	78	1,974	1.53	73
114	Louisiana National.....	309,157	3,179	1.03	106	295	0.10	103
115	Columbia L. & T.....	134,492	3,129	2.33	69	594	0.47	95
116	Fort Worth.....	131,092	2,493	1.90	78	423	0.35	97
117	Oregon Life.....	123,150	2,277	1.85	79	.....	.....	.....
118	Central of Ill.....	148,582	2,198	1.48	89	(d)	.....	.....
119	Commercial of Ind.....	35,217	2,140	6.07	25	485	1.55	72
120	Eastern of N. Y.....	138,215	1,743	1.26	95	(a)	.....	.....
121	Peoples Life.....	28,498	1,719	6.03	26	(d)	.....	.....
122	Michigan State.....	171,182	1,608	0.99	108	(a)	.....	.....
123	Ohio State.....	145,392	1,614	1.11	104	1,068	0.87	91
124	Liberal Life.....	140,995	1,422	0.98	109	1,402	1.12	85
125	Conservative of W. Va.....	81,868	1,122	1.37	93	(a)	.....	.....
126	Liberty Life.....	152,344	842	0.55	118	(a)	.....	.....
127	Anchor Life.....	111,867	673	0.60	116	(a)	.....	.....
128	South Bend.....	27,116	492	1.81	80	(a)	.....	.....
129	Puritan, R. I.....	112,315	481	0.43	119	(a)	.....	.....
130	St. Louis Nat'l.....	229,417	313	0.14	121	(a)	.....	.....

a Commenced business in 1907.

d Reorganized in 1907.

EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
131	Northern, Mich.....	139,281	160	0.11	123	(a)	.....	.....
132	Cedar Rapids.....	41,911	81	0.19	120	.....	.....	.....
133	Continental of Del.....	122,037	44	0.04	124	(a)	.....	.....
134	Pioneer Life.....	29,956	35	0.12	122	(a)	.....	.....
135	Midwest Life.....	134,462	23	0.02	125	219	0.19	100
136	Old Colony.....	106,217	7	0.01	126	(a)	.....	.....
...	10 other companies.....	1,226,602	None.	.....	.....	.....	.....	.....
	Aggregates.....	2,650,573,670	37,581,314	1.42	.....	37,637,800	1.46	.....
	<i>Industrial Companies.</i>							
1	Metropolitan.....	198,320,463	4,767,267	2.40	6	4,115,851	2.33	8
2	Prudential.....	145,224,667	3,512,830	2.42	5	3,319,657	2.61	6
3	John Hancock.....	48,085,758	1,185,461	2.46	4	1,116,952	2.61	6
4	Western & Southern.....	2,916,339	68,733	2.36	7	59,651	2.57	7
5	Life Ins. Co. of Va.....	3,555,772	60,538	1.70	9	57,131	1.94	9
6	Boston Mutual.....	658,703	49,817	7.56	1	50,335	9.51	1
7	Colonial Life.....	988,457	38,830	3.93	3	38,828	4.59	3
8	Mutual of Baltimore.....	503,487	27,524	5.46	2	29,103	6.42	2
9	Baltimore Life.....	1,189,928	21,924	1.84	8	19,098	1.76	10
10	Equitable Ind.....	161,796	3,818	2.36	7	4,440	2.82	5
11	Immediate Benefit.....	109,012	651	0.60	10	86,012	0.68	13
...	3 other Companies.....	444,301	None.	.....	.....	.....	.....	.....
	Aggregates.....	402,158,683	9,737,393	2.42	.....	8,814,282	2.48	.....
	Combined Aggregates.....	3,052,732,253	47,318,707	1.55	.....	46,452,082	1.58	.....

a Commenced business in 1907.

EXHIBIT XII.—ALL OTHER ASSETS.

Showing the amount of All Other Assets, not specified in preceding exhibits, held by the companies on January 1, 1908, also percentage of the same to Admitted Assets and a comparison with similar items at January 1, 1907.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Total of all Other Items. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Total of all Other Items. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	New York Life.....	494,408,808	5,593,353	1.13	72	5,134,007	1.08	54
2	Mutual of N. Y.....	494,177,021	3,999,487	0.81	87	3,444,452	0.69	70
3	Northwestern Mutual.....	232,819,246	3,733,918	1.60	53	3,127,839	1.41	37
4	Equitable of New York.....	427,271,408	3,607,835	0.84	86	3,391,331	0.79	63
5	Union Central.....	62,242,454	2,207,480	3.55	18	1,920,356	3.45	11
6	Mutual Benefit.....	111,772,571	1,998,726	1.79	46	1,781,176	1.69	26
7	Aetna Life.....	86,405,473	1,341,377	1.55	55	926,810	1.10	53
8	Hartford Life.....	4,092,186	1,233,999	30.15	2	1,152,630	30.27	2
9	Penn Mutual.....	89,609,566	1,144,134	1.28	64	1,022,567	1.23	45
10	Connecticut Mutual.....	65,003,271	1,009,090	1.55	55	957,546	1.44	35
11	Provident L. and T.....	60,064,095	814,246	1.34	62	717,416	1.17	49
12	National of Vt.....	40,352,043	756,702	1.87	42	668,075	1.78	24
13	Mass. Mutual.....	45,776,309	637,721	1.39	60	584,058	1.35	40
14	Germania.....	38,983,965	552,257	1.42	59	447,395	1.19	47
15	Travelers.....	44,690,708	538,553	1.20	68	488,735	1.16	50
16	Pacific Mutual.....	14,151,770	368,321	2.60	27	291,983	2.29	18
17	State Mutual, Mass.....	29,808,164	363,294	1.22	67	327,642	1.13	52
18	New England.....	44,162,093	330,182	0.75	91	312,827	0.73	66
19	Phoenix Mutual.....	23,636,020	318,759	1.35	61	292,126	1.33	41
20	Manhattan.....	20,165,796	250,942	1.24	65	226,780	1.16	50
21	Fidelity Mutual.....	14,541,673	189,830	1.30	63	194,815	1.55	31
22	Berkshire.....	16,237,240	174,699	1.08	75	148,670	0.95	57
23	Michigan Mutual.....	10,350,388	161,990	1.56	54	149,955	1.51	33
24	Equitable of Iowa.....	6,666,604	151,160	2.27	31	128,340	2.29	18
25	Washington.....	18,608,785	146,105	0.78	88	131,867	0.71	68
26	Home of New York.....	20,004,854	144,589	0.72	94	126,539	0.66	71
27	Union Mutual.....	13,762,661	127,557	0.92	82	108,727	0.86	60

EXHIBIT XII.—ALL OTHER ASSETS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Total of all Other Items. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Total of all Other Items. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
28	Connecticut General.....	7,220,895	122,299	1.69	48	108,310	1.64	28
29	Provident Savings.....	9,450,413	111,108	1.18	69	111,108	1.18	48
30	Security L. and A., N. C..	515,829	104,608	19.55	4	101,767	27.25	3
31	United States.....	8,735,507	102,989	1.18	69	131,677	1.47	34
32	State Mutual, Ga.....	1,273,127	80,636	6.33	9	5,000	0.87	59
33	Northwestern National....	5,231,829	79,999	1.53	56	67,616	1.43	36
34	Franklin Life.....	3,962,798	78,902	1.99	38	65,332	1.95	23
35	Royal Union.....	1,996,396	61,775	3.09	21	48,384	2.75	14
36	State Life.....	6,355,154	59,009	0.93	81	41,058	0.77	64
37	Minnesota Mutual.....	2,405,782	58,515	2.37	29	43,822	1.95	23
38	Security Mut., N. Y.....	4,654,380	57,427	1.23	66	52,883	1.29	42
39	Southern L. and T.....	613,206	56,712	9.25	7	6,155	1.51	33
40	Bankers of Neb.....	2,221,354	44,590	2.01	37	39,192	2.24	19
41	Pittsburgh L. & T.....	4,484,406	43,024	0.96	80	38,936	0.94	58
42	Des Moines Life.....	2,231,424	41,703	1.87	42	31,700	1.68	27
43	National of U. S. A.....	8,144,180	39,052	0.48	102	33,523	0.47	81
44	Illinois Life.....	6,474,002	37,000	0.57	98	37,685	0.63	73
45	Missouri State.....	1,140,043	36,630	3.21	20	28,085	3.12	12
46	Reliance Life.....	2,443,471	35,257	1.44	58	25,697	1.20	46
47	Columbian National.....	4,083,314	28,058	0.69	96	20,283	0.56	76
48	Reserve Loan.....	1,784,722	24,008	1.34	62	10,439	0.62	74
49	Meridian L. and T.....	982,499	21,616	2.20	33	17,799	2.20	20
50	Inter-State.....	1,267,897	21,241	1.67	49	20,577	1.62	29
51	Reliable Life.....	64,636	20,168	31.20	1	236	0.56	76
52	Maryland.....	2,706,475	19,397	0.72	94	16,638	0.62	74
53	Presbyterian Ministers.....	2,991,497	18,140	0.61	97	13,336	0.50	80
54	Kansas City Life.....	909,507	17,850	1.96	39	13,368	1.96	22
55	Central of U. S. A.....	849,572	17,736	2.09	36	23,201	3.51	9
56	Security Life of America..	1,567,946	16,286	1.04	78	2,764	0.41	84
57	American, Fla.....	105,051	16,042	15.27	5	66,129	100.00	1
58	Guardian Life.....	59,558	14,137	23.74	3	100,000	100.00	1
59	Bankers Reserve.....	1,101,949	13,571	1.23	66	7,679	0.99	56
60	Philadelphia Life.....	1,248,163	13,339	1.07	76	6,687	0.75	65
61	St. Louis Nat'l.....	229,477	13,053	5.69	11	(a) .....	.....	.....
62	Register L. and A.....	544,664	12,847	2.36	30	11,140	2.48	16
63	Continental L. I. & I.....	489,534	10,643	2.17	34	10,136	2.52	15
64	American Central.....	1,856,364	9,355	0.50	101	8,528	0.54	77
65	American of Ia.....	238,512	9,022	3.78	17	2,873	1.53	32
66	Southwestern.....	431,123	8,334	1.93	40	4,408	1.40	38
67	Columbia Life.....	478,829	8,123	1.70	47	5,998	1.35	40
68	American National, Tex..	302,958	8,102	2.67	25	14,040	6.36	4
69	Western Union.....	199,202	8,095	4.06	16	542	0.63	73
70	Central of Ill.....	148,582	7,762	5.22	13	(d) .....	.....	.....
71	Texas Life.....	256,564	7,617	2.97	22	.....	.....	.....
72	German Mutual.....	611,852	7,511	1.23	66	6,962	1.23	45
73	Northern, Wash.....	116,678	7,325	6.28	10	2,568	2.36	17
74	Security Mut., Neb.....	374,746	6,984	1.86	43	3,918	1.41	37
75	Occidental, Cal.....	313,868	6,927	2.21	32	84	0.07	88
76	Florida Life.....	159,406	6,560	4.11	15	1,538	1.25	44
77	Scandia Life.....	615,654	6,551	1.06	77	5,665	1.02	55
78	Bankers of N. Y.....	1,371,952	6,228	0.45	103	5,186	0.52	79
79	Citizens Life.....	883,394	6,222	0.70	95	2,674	0.50	80
80	Guaranty Mutual.....	60,800	6,171	10.15	6	39,259	100.00	1
81	South Atlantic.....	517,793	5,954	1.15	70	3,656	0.80	62
82	Federal Life.....	922,132	5,330	0.58	97	4,526	0.53	78
83	Southern States, W. Va....	331,359	5,079	1.53	56	304,104	100.00	1
84	Life Assoc. of America....	461,192	5,044	1.09	74	7,218	1.57	30
85	Indiana National.....	246,833	4,714	1.91	41	(a) .....	.....	.....
86	Capitol Life.....	395,360	4,681	1.18	69	792	0.23	86
87	Fort Worth.....	131,092	4,577	3.49	19	2,082	1.73	25
88	Colorado National.....	410,995	4,486	1.09	74	4,869	1.37	39
89	Guarantee Life.....	140,331	3,921	2.79	23	174	0.14	87
90	Wisconsin Life.....	228,207	3,850	1.69	48	2,772	1.47	34
91	Great Western.....	385,175	3,693	0.96	89	(a) .....	.....	.....
92	Northern, Ill.....	134,052	3,413	2.55	28	4,480	3.74	8
93	Lincoln National.....	231,213	3,408	1.47	57	2,667	1.64	28

A Items not specified in preceding Exhibits. a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XII.—ALL OTHER ASSETS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Total of all Other Items. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Total of all Other Items. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
94	Volunteer State.....	453,171	3,376	0.74	92	2,020	0.56	76
95	Oregon Life.....	123,150	3,358	2.73	24	3,676	3.50	10
96	Southern States, Ala.....	355,980	3,218	0.90	83	1,572	0.70	69
97	Cedar Rapids.....	41,911	3,159	7.54	8	43,279	110.00	1
98	Midwest Life.....	134,462	2,981	2.21	32	2,520	2.18	21
99	U. S. Ann. & Life.....	316,851	2,812	0.89	84	1,558	0.71	68
100	Beneficial Life.....	169,796	2,803	1.65	50	941	0.73	66
101	American Nat'l, Va.....	164,078	2,647	1.61	52	1,649	3.07	13
102	Southeastern Life.....	134,680	2,465	1.83	44	1,352	1.15	51
103	North American.....	282,027	2,445	0.87	85	(a)	.....	.....
104	Occidental, N. Mex.....	113,548	2,409	2.12	35	(a)	.....	.....
105	West Coast.....	310,651	2,373	0.76	90	517	0.22	15
106	Midland Mutual.....	187,372	2,318	1.24	65	1,988	1.16	50
107	Northern, Mich.....	139,281	2,281	1.64	51	(a)	.....	.....
108	Michigan State.....	171,182	2,064	1.20	68	(a)	.....	.....
109	La Fayette Life.....	159,674	1,962	1.23	66	22	0.03	90
110	Southern Life.....	278,140	1,956	0.70	95	1,258	0.62	74
111	Protective Life.....	118,254	1,947	1.65	50	(a)	.....	.....
112	Pioneer Life.....	29,956	1,695	5.66	12	(a)	.....	.....
113	Greensboro Life.....	311,832	1,687	0.54	99	1,395	0.65	72
114	Ohio State.....	145,392	1,546	1.06	77	1,577	1.28	43
115	Commercial of Ind.....	35,217	1,497	4.25	14	235	0.75	65
116	Intermediate Life.....	311,924	1,380	0.44	104	11,728	4.69	6
117	Continental of Del.....	122,037	1,290	1.06	77	(a)	.....	.....
118	Postal Life.....	155,150	1,254	0.81	87	583	0.46	82
119	Cleveland Life.....	157,102	1,210	0.77	89	(a)	.....	.....
120	Lamar Life.....	105,561	1,205	1.14	71	1,156	1.19	47
121	Economic Life.....	142,625	1,042	0.73	93	(a)	.....	.....
122	Majestic Life.....	106,653	1,037	0.97	79	290	0.73	66
123	Commonwealth of Ky.....	200,375	1,005	0.50	101	688	0.40	85
124	Commercial of Ill.....	124,556	914	0.73	93	(a)	.....	.....
125	Inter-Southern.....	125,624	871	0.69	96	(a)	.....	.....
126	Liberty Life.....	152,344	825	0.54	99	(a)	.....	.....
127	Conservative of W. Va.....	81,868	734	0.90	83	(a)	.....	.....
128	South Bend.....	27,116	720	2.65	26	(a)	.....	.....
129	Liberal Life.....	146,995	712	0.48	102	906	0.72	67
130	Columbia L. & T.....	134,492	704	0.52	100	548	0.43	83
131	Eastern of N. Y.....	138,215	693	0.50	101	(a)	.....	.....
132	Indianapolis Life.....	56,603	599	1.06	77	.....	.....	.....
133	Old Colony.....	106,217	570	0.54	99	(a)	.....	.....
134	Louisiana National.....	309,157	556	0.18	108	.....	.....	.....
135	Peoples Life.....	28,408	520	1.82	45	(d)	.....	.....
136	North State.....	148,668	515	0.35	105	3,090	6.13	5
137	Puritan, R. I.....	112,315	263	0.23	106	(a)	.....	.....
138	Anchor Life.....	111,867	248	0.22	107	(a)	.....	.....
139	Jefferson Standard.....	502,873	90	0.02	109	(a)	.....	.....
140	Western Mutual of Ia.....	7,544	83	1.10	73	(a)	.....	.....
	Aggregates.....	2,650,573,670	33,651,372	1.27	.....	29,973,834	1.17	.....
	Industrial Companies.							
1	Metropolitan.....	198,320,463	2,507,753	1.26	6	1,982,286	1.12	8
2	Prudential.....	145,224,667	1,649,967	1.14	9	977,719	0.77	12
3	John Hancock.....	48,085,758	628,334	1.30	5	532,630	1.25	7
4	Boston Mutual.....	658,703	78,813	11.96	1	35,488	6.71	3
5	Western & Southern.....	2,916,339	36,315	1.24	7	24,909	1.07	9
6	Life Ins. Co. of Va.....	3,555,772	35,816	1.01	10	27,738	0.94	10
7	Mutual of Baltimore.....	593,487	11,074	2.20	3	10,547	2.33	4
8	Colonial Life.....	988,457	7,558	0.76	11	7,820	0.92	11
9	Baltimore Life.....	1,189,928	6,181	0.52	13	5,245	0.48	13
10	Equitable Ind.....	161,796	3,466	2.14	4	2,350	1.49	6
11	Rome Indust.....	110,938	2,545	2.29	2	(a)	.....	.....
12	Home of Del.....	147,566	1,800	1.22	8	166,160	100.00	1
13	Immediate Benefit.....	109,012	728	0.67	12	11,157	12.97	2
14	Eureka of Md.....	185,797	175	0.09	14	540	0.36	14
	Aggregates.....	402,158,683	5,029,525	1.25	.....	3,852,040	1.08	.....
	Combined Aggregates.....	3,052,732,253	38,680,897	1.27	.....	33,825,874	1.15	.....

A Items not specified in preceding exhibits.

a Commenced business in 1907.

d Reorganized in 1907.

EXHIBIT XIII.—INVESTED ASSETS.

Showing the amount of Invested Assets held by the companies on January 1, 1908, also percentage of the same to Admitted Assets, and a comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Invested Assets. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Invested Assets. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
1	Mutual of New York.....	494,177,021	488,955,466	98.94	6	468,860,981	94.55	69
2	New York Life.....	494,408,808	481,327,764	97.35	35	461,868,258	97.34	29
3	Equitable of New York. .	427,271,408	416,777,022	97.53	29	417,671,337	97.58	26
4	Northwestern Mutual.....	232,819,246	226,533,791	97.30	36	215,694,022	97.54	27
5	Mutual Benefit.....	111,772,571	108,437,131	97.04	41	101,741,809	96.48	43
6	Penn Mutual.....	89,609,566	86,625,862	96.67	51	80,660,206	96.76	36
7	Aetna Life.....	86,405,473	84,184,692	97.44	31	79,842,624	95.01	61
8	Connecticut Mutual.....	65,003,271	63,559,861	97.77	25	64,625,541	97.30	31
9	Union Central.....	62,242,454	59,668,737	95.86	66	53,262,830	95.77	53
10	Provident L. and T.....	60,964,095	59,052,857	96.87	43	59,873,711	97.38	28
11	Mass Mutual.....	45,776,309	44,258,551	96.69	50	41,725,489	96.20	48
12	New England.....	44,162,093	43,537,373	98.58	14	40,654,066	94.93	64
13	Travelers.....	44,690,708	43,362,995	97.04	41	40,707,673	96.56	40
14	National of Vt.....	40,352,043	38,939,251	96.50	56	36,147,877	96.36	44
15	Germania.....	38,983,965	37,663,386	96.61	52	36,303,112	96.88	33
16	State Mutual, Mass.....	29,808,164	28,857,714	96.81	47	27,545,460	94.73	67
17	Phoenix Mutual.....	23,636,020	22,971,282	97.18	38	21,233,414	96.84	34
18	Manhattan.....	20,165,796	19,720,502	97.78	24	19,152,914	97.90	19
19	Home of New York.....	20,004,854	19,568,476	97.81	22	18,607,369	97.88	20
20	Washington.....	18,608,785	18,245,090	98.03	19	18,139,364	97.91	18
21	Berkshire.....	16,237,240	15,808,577	97.36	34	15,060,401	96.66	38
22	Fidelity Mutual.....	14,541,673	13,935,949	95.83	67	11,838,322	94.14	74
23	Union Mutual.....	13,762,661	13,342,790	96.96	42	12,115,556	95.51	56
24	Pacific Mutual.....	14,151,770	13,097,743	92.56	99	11,672,984	91.75	89
25	Michigan Mutual.....	10,350,388	10,056,248	97.15	39	9,582,405	96.77	35
26	United States.....	8,715,807	8,515,589	97.72	28	8,717,842	97.18	32
27	Provident Savings.....	9,450,413	8,451,721	89.51	116	8,451,721	89.51	93
28	National of U. S. A.....	8,144,180	7,366,327	90.46	100	6,273,304	88.28	96
29	Connecticut General.....	7,220,895	6,912,743	95.72	68	6,304,031	95.49	57
30	Equitable of Iowa.....	6,666,604	6,426,959	96.41	58	5,419,301	96.73	37
31	State Life.....	6,355,154	5,936,134	93.41	93	4,861,346	90.81	91
32	Illinois Life.....	6,474,002	5,742,769	88.69	119	5,362,099	89.36	94
33	Northwestern National....	5,231,839	4,671,633	89.29	117	4,167,872	87.96	98
34	Security Mut., N. Y.....	4,654,380	4,388,805	94.28	83	3,836,540	93.78	77
35	Pittsburgh L. & T.....	4,484,406	4,037,913	90.05	113	3,626,090	87.92	99
36	Columbian National.....	4,083,314	3,893,863	95.34	73	3,366,186	93.79	76
37	Franklin Life.....	3,962,798	3,751,984	94.66	81	3,171,197	94.78	66
38	Hartford Life.....	4,092,186	3,229,790	78.92	135	3,552,255	93.30	81
39	Presbyterian Ministers.....	2,991,497	2,713,701	90.71	108	2,457,198	91.95	86
40	Maryland.....	2,706,475	2,657,991	98.20	16	2,561,212	96.08	49
41	Reliance Life.....	2,443,471	2,345,330	95.99	64	2,067,008	96.22	47
42	Minnesota Mutual.....	2,465,782	2,321,202	94.18	85	2,105,521	93.57	79
43	Bankers of Neb.....	2,221,354	2,176,764	97.97	20	1,709,872	97.76	22
44	Des Moines Life.....	2,231,424	2,078,475	93.16	97	1,734,811	91.79	88
45	Royal Union.....	1,996,396	1,915,029	95.91	65	1,696,550	96.51	42
46	American Central.....	1,856,364	1,796,538	96.82	46	1,477,146	93.42	80
47	Reserve Loan.....	1,784,722	1,728,250	96.84	45	1,624,320	96.54	41
48	Security Life of America..	1,567,946	1,518,592	96.86	44	616,973	92.52	84
49	Bankers of New York.....	1,371,952	1,317,199	96.02	63	1,408,626	95.98	50
50	Iper-State.....	1,267,897	1,206,851	95.18	77	1,166,178	91.91	87
51	Philadelphia Life.....	1,248,163	1,204,754	96.51	55	846,124	95.28	59
52	State Mutual, Ga.....	1,273,127	1,104,639	86.76	123	504,338	87.31	100
53	Bankers Reserve.....	1,101,949	1,080,530	98.06	18	758,764	98.07	16
54	Missouri State.....	1,140,043	1,040,634	91.30	106	808,960	87.03	101
55	Meridian L. and T.....	982,499	921,538	93.78	88	765,686	94.52	70
56	Federal Life.....	922,132	878,821	95.29	74	772,882	90.64	92
57	Kansas City Life.....	909,507	850,085	93.46	92	640,675	94.10	75
58	Central of U. S. A.....	849,572	807,755	95.09	78	628,066	94.94	63
59	Citizens Life.....	883,304	607,062	70.00	134	427,031	70.61	113

A Excluding not admitted items.

EXHIBIT XIII.—INVESTED ASSETS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets Jan. 1. 1908.	Invested Assets. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Invested Assets. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
60	German Mutual.....	611,852	600,381	98.12	17	556,296	98.20	13
61	Scandia Life.....	615,654	592,327	96.21	61	533,685	96.58	39
62	Southern L. and T.....	613,206	554,303	90.40	111	407,952	99.87	6
63	Register L. and A.....	544,664	518,630	95.24	75	425,819	94.06	62
64	Security L. and A., N. C..	535,529	508,673	94.99	80	356,704	95.52	55
65	Jefferson Standard.....	502,873	496,113	98.66	13	(a)	.....	.....
66	South Atlantic.....	517,793	480,155	92.73	98	431,198	94.56	68
67	Continental L. I. & I.....	489,534	467,640	95.53	70	378,515	94.21	72
68	Life Assoc. of America.....	461,192	449,122	97.38	33	433,042	94.22	71
69	Volunteer State.....	453,171	423,128	93.36	95	288,103	80.43	110
70	Colorado National.....	410,995	400,378	97.40	32	346,321	97.31	30
71	Columbia Life.....	478,829	388,464	81.13	132	353,860	79.67	112
72	Southwestern.....	431,123	387,268	89.86	114	269,309	85.50	102
73	Capitol Life.....	395,360	364,479	92.18	100	330,064	94.83	65
74	Security Mut., Neb.....	374,746	361,933	96.58	53	260,942	94.17	73
75	Great Western.....	385,175	337,366	87.58	121	(a)	.....	.....
76	Southern States, Ala.....	355,980	333,440	93.67	90	215,752	96.26	45
77	Southern States, W. Va....	331,359	319,894	96.53	54	297,776	97.94	17
78	Louisiana National.....	309,157	305,422	98.78	11	297,251	99.88	5
79	West Coast.....	310,651	303,794	97.79	23	230,405	99.34	1
80	Occidental, Cal.....	313,868	302,765	96.46	57	121,627	99.90	4
81	Intermediate Life.....	311,924	297,570	95.39	72	240,002	95.89	51
82	U. S. Ann. & Life.....	316,851	295,753	93.36	95	205,070	93.62	78
83	North American.....	282,027	274,872	97.46	30	(a)	.....	.....
84	Greensboro Life.....	311,832	257,590	82.60	131	181,563	84.90	104
85	American National, Tex...	302,958	242,359	79.99	133	144,262	65.36	115
86	Texas Life.....	256,564	240,551	93.76	89	186,691	95.26	60
87	Southern Life.....	278,140	238,760	85.84	124	185,868	91.71	90
88	Indiana National.....	246,833	235,080	95.24	75	(a)	.....	.....
89	St. Louis Nat'l.....	229,417	226,506	98.72	12	(a)	.....	.....
90	American of Ia.....	238,512	225,368	94.48	82	172,979	92.01	86
91	Lincoln National.....	231,213	221,083	95.61	69	156,535	96.25	46
92	Wisconsin Life.....	228,207	217,291	95.21	76	179,710	95.51	56
93	Western Union.....	199,202	193,786	97.28	37	85,141	99.56	8
94	Midland Mutual.....	187,372	181,437	96.84	45	168,041	98.11	14
95	Commonwealth of Ky.....	200,375	168,437	84.02	128	151,950	88.08	97
96	Michigan State.....	171,182	167,419	97.81	22	(a)	.....	.....
97	Beneficial Life.....	169,796	163,768	96.46	57	125,701	97.72	23
98	Cleveland Life.....	157,102	155,892	99.23	4	(a)	.....	.....
99	American Nat'l, Va.....	164,078	152,918	93.18	96	51,510	95.81	52
100	Liberty Life.....	152,344	150,676	98.90	9	(a)	.....	.....
101	La Fayette Life.....	159,674	149,423	93.52	91	62,490	95.48	58
102	Central of Ill.....	148,582	143,007	96.25	60	(d)	.....	.....
103	Postal Life.....	155,150	142,930	92.12	102	117,838	92.67	82
104	Ohio State.....	145,392	142,231	97.84	21	120,391	97.85	21
105	Florida Life.....	159,406	138,946	87.16	122	104,787	84.96	103
106	Eastern of N. Y.....	138,215	135,778	98.22	15	(a)	.....	.....
107	North State.....	148,668	132,404	89.06	118	48,120	95.51	56
108	Northern, Mich.....	139,281	132,348	95.03	79	(a)	.....	.....
109	Midwest Life.....	134,642	131,638	97.77	25	113,090	97.63	25
110	Economic Life.....	142,625	130,879	91.76	104	(a)	.....	.....
111	Columbia L. & T.....	134,492	130,659	97.08	40	124,888	99.06	12
112	Guarantee Life.....	140,331	128,217	91.38	105	121,836	99.52	9
113	Southeastern Life.....	134,680	126,433	93.87	87	112,264	95.73	54
114	Fort Worth.....	131,092	126,191	96.26	59	111,305	92.62	83
115	Northern, Ill.....	134,052	125,171	93.37	94	113,757	95.01	61
116	Liberal Life.....	146,995	123,361	83.88	129	101,587	81.01	108
117	Inter-Southern.....	125,624	120,848	96.18	62	(a)	.....	.....
118	Continental of Del.....	122,037	120,704	98.93	7	(a)	.....	.....
119	Oregon Life.....	123,150	119,118	96.72	49	104,884	99.91	.....

a Commenced business in 1907.

A Excluding not admitted items.

d Reorganized in 1907.

EXHIBIT XIII.—INVESTED ASSETS.—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1908.	Invested Assets. A	Ratio.	Rank in Ratio.	JANUARY 1, 1907.		
						Invested Assets. A	Ratio.	Rank in Ratio.
		\$	\$	%		\$	%	
120	Commercial of Ill.....	124,556	117,129	94.05	86	(a)	.....	.....
121	Protective Life.....	118,254	114,485	96.79	48	(a)	.....	.....
122	Puritan, R. I.....	112,315	112,064	99.75	2	(a)	.....	.....
123	Central of Kan.....	111,608	111,608	100.00	1	(a)	.....	.....
124	Anchor Life.....	111,867	110,946	99.17	5	(a)	.....	.....
125	Old Colony.....	106,217	105,225	98.88	10	(a)	.....	.....
126	American, Fla.....	105,051	104,254	99.24	3	54,000	81.65	.....
127	Occidental, N. Mex.....	113,548	102,694	90.44	110	(a)	.....	.....
128	Northern, Wash.....	116,678	96,513	82.71	130	108,894	100.00	1
129	Majestic Life.....	106,653	90,950	85.30	125	31,930	80.31	111
130	Lamar Life.....	105,561	89,418	84.69	126	86,434	89.20	95
131	Conservative of W. Va.....	81,868	80,012	97.74	27	(a)	.....	.....
132	Reliable Life.....	64,636	56,819	87.90	120	34,026	80.52	109
133	Guardian Life.....	59,558	53,461	89.75	115	.....	.....	.....
134	Guaranty Mutual.....	60,800	50,997	83.88	129	29,480	75.10	114
135	Indianapolis Life.....	56,603	47,809	84.46	127	33,273	82.57	107
136	Cedar Rapids.....	41,911	40,978	97.76	26	42,443	98.08	15
137	Commercial of Ind.....	35,217	32,380	91.94	103	30,609	97.69	24
138	Western Reserve.....	29,085	29,085	100.00	1	(d)	.....	.....
139	Pioneer Life.....	29,950	28,226	94.22	84	(a)	.....	.....
140	Pennsylvania Mutual.....	35,553	27,351	76.94	136	8,826	100.00	1
141	Peoples Life.....	28,408	26,260	92.14	101	(d)	.....	.....
142	South Bend.....	27,116	25,903	95.52	71	(a)	.....	.....
143	Eastern of Va.....	26,713	24,128	90.30	112	(a)	.....	.....
144	Western Mutual of S. D....	10,106	10,106	100.00	1	6,935	100.00	1
145	Dakota Mutual.....	10,534	9,597	91.08	107	2,121	100.00	1
146	Western Mutual of Ia.....	7,544	7,461	98.91	8	(a)	.....	.....
147	Aggregates.....	2,650,573,670	2,581,586,833	97.38	.....	2,473,264,693	96.27	.....
	<i>Industrial Companies.</i>							
1	Metropolitan.....	198,320,463	191,045,443	96.32	6	170,330,878	96.52	5
2	Prudential.....	145,224,667	140,061,870	96.45	5	122,756,039	96.62	4
3	John Hancock.....	48,085,758	46,271,962	96.23	7	41,083,268	96.14	6
4	Life Ins. Co. of Va.....	3,555,772	3,414,450	96.03	8	2,814,839	95.78	7
5	Western & Southern.....	2,916,339	2,764,995	94.78	9	2,191,800	94.36	9
6	Baltimore Life.....	1,180,928	1,161,824	97.66	2	1,059,964	97.76	3
7	Colonial Life.....	988,457	926,089	93.70	11	783,866	92.61	11
8	Boston Mutual.....	658,703	599,809	91.04	14	476,404	90.07	14
9	Mutual of Baltimore.....	503,407	404,888	92.34	13	410,968	90.73	13
10	Eureka of Md.....	185,797	180,569	97.17	3	149,119	99.18	2
11	Equitable Ind.....	161,796	151,662	93.74	10	147,977	94.03	10
12	Home of Del.....	147,566	145,766	98.78	1	148,633	89.44	15
13	Rome Indust.....	110,938	107,185	96.61	4	(a)	.....	.....
14	Immediate Benefit.....	109,012	100,986	92.63	12	78,574	91.36	12
	Aggregates.....	402,158,683	387,397,497	96.32	.....	342,760,954	96.47	.....
	Combined Aggregates....	3,052,732,353	2,968,984,430	97.25	.....	2,816,025,647	96.30	.....

a Commenced business in 1907.

A Excluding not admitted items.

d Reorganized in 1907.

EXHIBIT XIV.—TOTAL

Showing the Amount of Liabilities of the several companies at

Rank.	NAME OF COMPANY.	Reserves.	Reserves on Supp. Contracts.	Unpaid Losses and Claims, Adjusted and Unadjusted	Losses and Claims Resisted.	Unpaid Dividends.	Dividends Apportioned
		\$	\$	\$	\$	\$	\$
1	New York Life.....	432,872,357	2,099,624	2,899,209	194,861	6,200,938	35,863,716
2	Mutual of New York..	420,094,742	2,062,550	3,077,591	321,542	135,373	8,311,002
3	Equitable of New York.	370,106,689	1,731,670	2,473,835	184,147	852,196	.....
4	Northwestern Mutual..	199,621,745	1,198,853	670,481	108,150	638,098	8,891,495
5	Mutual Benefit.....	102,274,934	976,172	521,783	37,500	347,258	2,476,095
6	Penn Mutual.....	76,928,215	1,783,297	486,447	17,129	219,727	164,638
7	Aetna Life.....	73,406,288	232,002	233,818	38,225	392,540	154,739
8	Connecticut Mutual....	60,180,198	.....	376,980	5,000	1,548,620	.....
9	Union Central.....	50,024,824	451,637	146,218	62,750	35,940	.....
10	Provident L. and T....	54,152,873	399,601	140,028	.....	93,143	610,000
11	Travelers.....	40,436,191	2,674,490	148,784	22,500	.....	5,172
12	Mass. Mutual.....	42,105,071	288,858	83,519	11,000	174,382	471,060
13	New England.....	40,073,092	173,043	263,538	9,500	195,099	87,501
14	National of Vt.....	35,482,752	76,158	66,325	2,000	9,992	244,321
15	Germania.....	33,509,863	38,117	183,241	25,500	51,444	296,785
16	State Mutual, Mass....	27,556,030	111,970	50,847	10,000	221,012	111,409
17	Phoenix Mutual.....	22,492,868	23,558	22,692	.....	63,522	41,125
18	Home of New York....	18,857,776	121,652	122,283	3,000	2,884	.....
19	Manhattan.....	18,167,665	19,970	61,289	15,000	12,037	.....
20	Washington.....	17,565,478	43,652	118,069	8,000	7,472	.....
21	Berkshire.....	15,205,245	3,292	70,540	.....	1,090	.....
22	Fidelity Mutual.....	13,034,615	218,508	77,081	42,840	10,345	64,035
23	Union Mutual.....	12,901,376	37,105	98,133	10,000	10,991	.....
24	Pacific Mutual.....	12,210,180	11,165	113,767	13,000	.....	.....
25	Michigan Mutual.....	9,794,125	51,524	44,002	4,925	420	.....
26	Provident Savings.....	8,838,320	41,778	108,979	55,159	1,664	.....
27	United States.....	8,224,538	45,856	60,184	50,484	7,632	.....
28	National of U. S. A....	6,614,510	45,442	36,357	3,000	240	6,699
29	Connecticut General...	6,508,682	1,042	23,731	.....	8,869	.....
30	Illinois Life.....	6,063,100	5,610	27,494	1,220	5,087	9,029
31	Equitable of Iowa.....	5,550,734	9,519	8,920	.....	9,515	156,585
32	State Life.....	5,416,031	11,880	84,300	57,139	2,508	.....
33	Northwestern National.	4,523,476	6,998	44,234	5,000	90,685	20,488
34	Security Mut., N. Y....	3,920,476	36,427	36,280	6,000	11,471	5,996
35	Pittsburgh L. & T....	3,543,287	23,653	73,059	300	461	7,525
36	Franklin Life.....	3,282,767	.....	13,301	2,008	.....	1,903
37	Hartford Life.....	2,488,254	11,223	134,292	3,000	346	2,949
38	Columbian National...	2,494,147	20,463	40,608	9,479	6,067	.....
39	Presbyterian Ministers.	2,492,492	5,257	4,197	.....	.....	21,708
40	Maryland.....	2,401,147	.....	7,492	.....	6,327	.....
41	Minnesota Mutual.....	2,353,349	3,159	51,033	2,000	.....	.....
42	Des Moines Life.....	1,800,499	8,544	14,456	16,000	3,693	10,425
43	Royal Union.....	1,761,015	25,614	20,203	.....	2,923	490
44	Bankers of Neb.....	1,793,466	1,508	1,000	.....	2,068	.....
45	Reserve Loan.....	1,636,157	.....	5,000	.....	3,260	.....
46	American Central.....	1,513,629	3,022	3,500	2,500	.....	.....
47	Bankers of New York..	1,186,727	4,114	15,500	9,300	7,580	.....
48	State Mutual, Ga.....	1,193,676	.....	18,500	.....	.....	.....
49	Inter-State.....	1,111,057	.....	11,256	10,000	.....	.....
50	Meridian L. and T....	933,352	.....	10,000	1,000	2,672	.....
51	Missouri State.....	928,851	.....	5,216	2,000	.....	.....
52	Bankers Reserve.....	875,022	.....	.....	3,500	.....	.....
53	Reliance Life.....	858,584	.....	5,000	.....	.....	.....
54	Federal Life.....	779,329	6,311	9,995	4,229	.....	.....
55	Kansas City Life.....	746,190	.....	3,660	.....	.....	.....
56	Central of U. S. A.....	699,973	7,282	957	.....	.....	.....
57	Security Life of Am....	567,036	7,500	21,473	5,000	.....	.....

LIABILITIES (JANUARY 1, 1908).

January 1, 1908, together with the various Items of Liabilities, also items as of January 1, 1907.

Amounts Set Apart	All Other Liabilities.	Total Liabilities.	Capital Stock.	JANUARY 1, 1907.				Rank
				Reserves.	Reserves on Supp. Contracts.	Dividends Apportioned and Set Aside.	Total Liabilities.	
	\$	\$	\$	\$	\$	\$	\$	
.....	2,740,583	483,311,009	.....	404,642,287	2,279,789	40,245,777	452,750,116	1
.....	2,643,452	436,646,252	.....	404,072,449	1,716,163	4,030,000	415,266,020	2
.....	2,185,089	377,533,626	100,000	357,309,051	1,667,630	.....	363,889,618	3
19,036,402	226,248	230,391,472	.....	185,879,551	1,078,323	23,765,813	212,096,878	4
.....	472,319	107,106,061	.....	95,770,509	897,414	.....	97,721,828	5
6,088,365	961,109	86,648,927	.....	69,681,064	1,532,399	5,594,679	77,774,601	7
408,575	83,594,547	78,460,726	2,000,000	69,600,030	133,890	790,826	74,406,252	6
.....	565,816	62,676,614	.....	59,485,642	.....	.....	61,866,001	8
8,390,363	620,102	59,731,834	100,000	45,108,170	392,812	7,720,267	53,785,610	10
.....	751,324	56,146,969	1,000,000	51,962,028	373,082	.....	53,212,537	9
3,476	231,170	43,521,783	.....	37,185,166	2,457,470	.....	39,954,091	11
20,674	153,685	43,308,249	.....	38,827,172	280,406	408,994	39,809,219	12
139,563	201,199	41,142,535	.....	37,883,243	151,430	207,872	38,804,071	13
3,524,433	177,326	39,583,307	.....	32,956,450	84,517	3,335,828	36,622,914	14
2,582,916	113,503	36,801,369	200,000	32,118,973	32,667	2,439,491	34,946,700	15
133,737	60,071	28,255,046	.....	25,814,514	94,405	133,827	26,276,117	16
.....	41,020	22,684,785	.....	20,702,125	26,640	35,615	20,914,418	17
127,824	19,235,419	125,000	.....	17,628,121	98,091	.....	17,925,902	18
.....	34,790	18,310,751	100,000	17,748,747	20,487	.....	17,916,782	19
.....	168,169	17,910,840	500,000	17,595,002	39,000	.....	17,827,321	20
.....	107,442	15,387,609	.....	14,352,998	3,651	.....	14,510,308	21
167,612	141,854	13,756,890	.....	10,952,351	186,646	48,300	11,371,449	23
.....	81,684	13,139,289	.....	12,092,044	33,841	.....	12,291,319	22
.....	4486,699	12,834,811	1,000,000	10,702,788	6,216	.....	11,215,562	24
.....	43,350	9,938,346	250,000	9,458,235	43,430	.....	9,562,305	25
.....	65,410	9,111,310	100,000	8,838,320	41,778	.....	9,111,310	26
.....	51,001	8,439,695	264,000	8,322,940	52,613	.....	8,509,250	27
.....	63,865	6,770,113	1,000,000	5,580,938	48,082	.....	5,724,455	30
111,059	51,833	6,705,216	150,000	5,917,763	2,545	120,507	6,103,770	28
66,630	34,815	6,212,985	100,000	5,654,745	.....	66,463	5,799,997	29
127,312	28,509	5,891,094	300,000	4,808,826	9,914	260,221	5,111,507	32
.....	75,894	5,047,752	.....	4,502,840	11,919	.....	4,674,118	33
310,654	79,473	5,081,008	.....	4,053,198	8,792	279,903	4,635,901	34
.....	89,365	4,106,015	.....	3,406,266	38,146	.....	3,546,948	35
36,937	62,746	3,747,968	659,050	3,276,962	24,435	.....	3,406,729	36
.....	39,188	3,339,167	.....	2,797,417	.....	.....	2,867,710	37
102,720	353,453	3,096,237	500,000	2,555,973	6,012	86,157	2,812,284	38
.....	30,779	2,601,543	1,000,000	2,038,860	.....	.....	2,110,991	42
.....	19,811	2,543,465	.....	2,183,912	.....	.....	2,203,426	41
.....	5,922	2,420,888	100,000	2,291,633	.....	.....	2,330,835	39
.....	7,159	2,416,700	.....	2,144,996	3,431	.....	2,219,700	40
.....	28,788	1,882,415	100,000	1,560,561	9,746	.....	1,634,216	43
311	3,292	1,813,848	.....	1,534,631	28,317	.....	1,592,768	44
.....	13,437	1,811,479	100,000	1,343,312	1,658	.....	1,353,029	46
.....	26,510	1,670,927	.....	1,535,763	.....	.....	1,560,947	45
.....	16,096	1,538,747	137,000	1,248,563	3,894	.....	1,294,819	47
.....	4,419	1,227,640	100,000	1,136,473	5,827	.....	1,179,680	48
.....	6,368	1,218,544	.....	443,803	.....	.....	449,166	57
.....	1,014	1,133,327	.....	1,117,452	.....	.....	1,148,897	49
.....	3,506	950,530	.....	787,040	.....	.....	797,857	50
.....	10,860	946,927	100,000	747,770	.....	.....	755,148	52
.....	6,834	885,356	.....	614,806	.....	.....	614,806	53
.....	6,943	870,527	1,000,000	568,419	.....	.....	592,138	54
18,341	3,500	821,705	150,000	731,377	8,003	15,118	789,164	51
.....	12,781	762,631	100,000	527,279	.....	.....	549,058	55
.....	6,441	714,653	100,000	525,301	4,807	.....	540,295	56
.....	17,487	618,466	492,560	432,415	4,500	.....	442,752	58

g Including \$3,273,848 acc. dept.

h Including \$418,861 acc. dept.

EXHIBIT XIV.—TOTAL LIABILITIES

Rank.	NAME OF COMPANY.	Reserves.	Reserves on Supp. Contracts.	Unpaid Losses and Claims, Adjusted and Unadjusted	Losses and Claims Resisted.	Unpaid Dividends.	Dividends Apportioned.
		\$	\$	\$	\$	\$	\$
58	Register L. and A.	509,987	2,703				
59	German Mutual.	456,770		8,000		2,488	9,880
60	Citizens Life.	433,294		9,000	19,000		
61	Security L. and A., N. C.	392,068	16,125	1,000	5,000		
62	Philadelphia Life.	340,550		11,000	5,000	2,084	36,074
63	Southwestern.	309,127		1,000			
64	Security Mut., Neb.	307,447					
65	South Atlantic.	294,933					
66	Columbia Life.	273,118	3,189			1,624	4,777
67	Volunteer State.	221,448	7,448		3,000		
68	Intermediate Life.	225,726			1,000		
69	Wisconsin Life.	210,373		2,162	3,000	565	
70	Southern L. and T.	109,499					
71	Life Assoc. of America.	177,933		10,600	15,000	270	
72	Continental L. I. & I.	201,683					
73	American of Ia.	192,609	5,935			553	
74	Southern States, Ala.	186,426				134	
75	Scandia Life.	158,485		16,917			
76	Capitol Life.	145,203		3,000	10,000		
77	Greensboro Life.	137,395	1,340	1,000	2,000		
78	Colorado National.	146,035		10,000	3,000		2,660
79	Great Western.	107,303					
80	American National, Tex.	115,982			10,000		
81	La Fayette Life.	124,107				94	257
82	Indiana National.	79,560			3,500		
83	Southern Life.	103,630		7,500			
84	Texas Life.	105,638					
85	Commonwealth of Ky..	102,440			1,200		
86	Liberal Life.	102,245					
87	American, Fla.	64,218					
88	Lincoln National.	53,863				2,010	
89	Guaranty Mutual.	39,421	2,197	500	2,000		
90	Reliable Life.	47,614		3,000			
91	Beneficial Life.	45,164		402			
92	West Coast.	35,720		500	10,000		
93	U. S. Ann. & Life.	45,415		1,100			1,341
94	North State.	28,825			6,000		
95	Indianapolis Life.	44,574		1,000		198	
96	Western Union.	44,958		195			
97	Southern States, W. Va..	43,502				281	
98	Northern, Ill.	21,367			2,000	230	
99	Central of Ill.	40,079	695				
100	Northern, Wash.	38,031		2,000			
101	Southeastern Life.	36,838					
102	North American.	29,322					
103	Florida Life.	32,779					
104	Occidental, Cal.	22,167					
105	Pennsylvania Mut.	24,593					
106	Postal Life.	32,264					
107	Commercial of Ind.	13,755		6,700	7,000		
108	Ohio State.	25,677					
109	Columbia L. & T.	24,251					
110	Guarantee Life.	23,556					
111	Lamar Life.	14,833					
112	Oregon Life.	18,522					
113	Commercial of Ill.	18,313					
114	American Nat'l, Va.	16,452					
115	Fort Worth.	16,078					
116	Northern, Mich.	17,146					
117	South Bend.	16,180					

(JANUARY 1, 1908).—Continued.

Amounts Set Apart.	All Other Liabilities.	Total Liabilities.	Capital Stock.	JANUARY 1, 1907.				Rank.
				Reserves.	Reserves on Supp. Contracts.	Dividends Apportion- ed and Set Aside.	Total Liabilities.	
\$	\$	\$	\$	\$	\$	\$	\$	
.....	760	513,450	.....	419,983	3,037	.....	424,275	60
.....	646	477,784	.....	423,327	.....	.....	427,425	59
.....	11,350	472,644	255,700	200,597	.....	.....	254,408	62
.....	266	414,459	8100,000	219,902	36,837	.....	261,739	61
232	7,069	408,009	559,590	120,971	.....	.....	127,966	73
.....	3,750	313,877	102,246	169,505	.....	.....	179,167	68
.....	1,645	309,092	.....	236,380	.....	.....	238,421	63
.....	2,911	297,844	200,000	224,585	.....	389	227,845	65
461	5,282	288,451	174,400	219,955	3,342	.....	230,513	64
.....	1,011	232,907	200,000	121,097	.....	.....	127,097	74
.....	.....	226,726	125,000	208,838	.....	.....	208,838	66
.....	.....	216,100	.....	177,041	.....	.....	182,617	67
101,454	.....	210,953	300,000	60,186	.....	.....	60,186	79
.....	799	204,602	200,000	147,935	.....	.....	159,162	69
.....	1,566	203,249	208,875	148,400	.....	.....	149,157	70
.....	2,133	201,230	25,000	130,887	6,341	.....	139,447	72
.....	1,686	188,246	100,000	54,609	.....	.....	56,375	82
.....	8,347	183,749	.....	121,303	.....	.....	148,444	71
.....	13,445	171,648	100,000	54,723	.....	.....	58,414	80
.....	26,996	169,731	146,400	42,877	.....	.....	44,983	83
.....	7,860	169,555	100,000	58,331	.....	2,306	71,989	76
.....	49,160	156,463	100,000	(a)	.....	(a)	.....	.....
.....	13,551	139,533	100,000	51,340	.....	.....	62,931	78
3,715	6,354	134,527	.....	45,260	.....	.....	56,399	81
.....	37,404	120,524	143,780	(a)	.....	(a)	.....	.....
.....	9,362	120,492	161,700	33,813	.....	.....	39,767	86
.....	588	106,226	100,000	64,399	.....	.....	64,399	77
.....	.....	103,640	200,000	37,387	.....	.....	42,515	85
.....	.....	102,245	.....	78,438	.....	.....	81,938	75
.....	.....	64,218	86,018	42,504	.....	.....	42,504	.....
.....	1,661	57,534	150,000	19,471	.....	.....	20,006	91
.....	7,956	52,074	.....	22,165	.....	.....	25,085	89
.....	1,256	51,870	125,000	25,056	.....	.....	26,540	87
.....	5,505	51,071	100,000	18,059	.....	.....	25,150	88
.....	4,139	50,359	250,000	3,137	.....	.....	4,248	.....
1,693	516	50,065	266,442	6,574	.....	.....	11,824	97
.....	11,860	46,685	100,000	2,465	.....	.....	3,802	108
.....	270	46,042	.....	14,108	.....	.....	15,203	93
.....	537	45,690	111,600	5,569	.....	.....	7,053	103
.....	1,043	44,826	250,000	11,390	.....	.....	12,434	96
.....	20,503	44,100	150,000	2,636	.....	.....	7,999	101
.....	3,033	43,807	100,000	(a)	.....	(a)	.....	.....
.....	1,074	41,105	62,500	17,266	.....	.....	20,613	90
.....	1,324	38,162	100,000	9,980	.....	.....	14,877	94
.....	5,094	34,416	200,000	(a)	.....	(a)	.....	.....
.....	530	33,309	121,090	10,808	.....	.....	10,808	98
.....	10,504	32,671	250,000	7,525	.....	.....	7,525	102
.....	8,054	32,647	38,250	3,238	.....	.....	4,510	105
.....	335	32,599	100,000	16,198	.....	.....	16,198	92
.....	1,216	28,671	.....	2,450	.....	.....	12,909	95
.....	928	26,605	114,300	7,567	.....	.....	8,551	100
.....	2,145	26,396	100,000	6,794	.....	.....	8,810	99
.....	640	24,196	100,000	3,631	.....	.....	4,900	104
.....	7,191	22,024	56,650	.....	.....	.....	.....	.....
.....	1,191	19,713	100,000	3,160	.....	.....	3,273	111
.....	810	19,123	100,820	(a)	.....	(a)	.....	.....
.....	2,653	19,105	125,000	1,120	.....	.....	1,502	118
.....	1,481	18,159	103,508	2,850	.....	.....	3,675	109
.....	738	17,884	100,000	(a)	.....	(a)	.....	.....
.....	1,396	17,585	.....	(a)	.....	.....	.....	.....

a Commenced business in 1907. b Guaranty Capital.

EXHIBIT XIV.—TOTAL LIABILITIES

Rank.	NAME OF COMPANY.	Reserves.	Reserves on Supp. Contracts.	Unpaid Losses and Claims, Adjusted and Unadjusted	Losses and Claims Resisted.	Unpaid Dividends.	Dividends Apportioned
		\$	\$	\$	\$	\$	\$
118	Majestic Life.....	17,038					
119	Midwest Life.....	13,785					1,637
120	Western Reserve.....	10,137					
121	Jefferson Standard.....	9,311					
122	Louisiana National....	13,864					
123	Midland Mutual.....	13,108					
124	Peoples Life.....	10,328					
125	Central of Kan.....	9,867					
126	Inter-Southern.....	7,271					
127	Economic Life.....	8,410					
128	Guardian Life.....	8,168					
129	Michigan State.....	3,340					
130	Cedar Rapids.....	5,187					
131	Occidental, N. Mex....	4,583					
132	Western Mutual of S. D.	4,879					
133	Puritan, R. I.....	3,976					
134	Conservative of W. Va.	3,759					
135	Old Colony.....	439					
136	St. Louis Nat'l.....	1,059					
137	Cleveland Life.....	1,823					
138	Eastern of New York..	1,973					
139	Pioneer Life.....	1,476					
140	Continental of Del....	1,677					
141	Western Mutual of Ia..	1,268					
142	Protective Life.....	909					
143	Liberty Life.....	1,431					
144	Anchor Life.....	1,399					
145	Eastern of Va.....	994					
146	Dakota Mut.....	818					
	Aggregates.....	2,299,576,444	15,200,212	13,550,752	1,499,087	5,399,977	28,432,797
	<i>Industrial Companies.</i>						
1	Metropolitan.....	181,775,579	44,069	366,189	46,021	145,583	1,050,613
2	Prudential.....	119,492,645	400,707	870,563	39,029	115,179	238,871
3	John Hancock.....	41,643,998	211,828	155,015	26,008	97,181	287,065
4	Life Ins. Co. of Va....	2,886,807		18,871	3,000	3,876	3,070
5	Western & Southern....	2,726,367			1,942		
6	Baltimore Life.....	908,443		1,344		909	2,136
7	Colonial Life.....	713,417		3,642	267		
8	Boston Mutual.....	578,801		8,994	12,400	1,275	
9	Mutual of Balto.....	420,399					
10	Immediate Benefit....	83,295		582		248	
11	Eureka of Md.....	52,997					
12	Equitable Ind.....	42,869		276			
13	Home of Del.....	46,023					
14	Rome Indust.....	979					
	Aggregates.....	351,372,619	656,604	1,425,476	128,667	364,251	1,581,755
	Combined Aggregates	2,650,949,063	15,856,816	14,076, 9	1,627,754	5,764,228	30,014,552

TOTAL LIABILITIES (JANUARY 1, 1908).

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(JANUARY 1, 1908).—Continued.

Amounts Set Apart.	All Other Liabilities.	Total Liabilities.	Capital Stock.	Reserves.	JANUARY 1, 1907.			Rank.
					Reserves on Supp. Contracts.	Dividends Apportion- ed and Set Aside.	Total Liabilities.	
\$	\$	\$	\$	\$	\$	\$	\$	
.....	344	17,382	100,000	4,089	.....	.....	4,089	107
.....	1,354	16,776	117,700	2,554	.....	.....	3,596	110
.....	120	16,257	.....	(d)	.....	(d)	.....	.....
.....	4,974	14,285	250,000	(a)	.....	(a)	.....	.....
.....	379	14,243	240,000	2,286	.....	.....	2,293	114
.....	771	13,879	145,900	2,178	.....	.....	2,454	112
.....	2,120	12,448	.....	(d)	.....	(d)	.....	.....
.....	559	10,426	100,000	(a)	.....	(a)	.....	.....
.....	2,872	10,143	100,000	(a)	.....	(a)	.....	.....
.....	6	8,416	100,000	(a)	.....	(a)	.....	.....
.....	.....	8,168	51,000	362	.....	.....	362	.....
.....	2,576	5,916	90,000	(a)	.....	(a)	.....	.....
.....	543	5,730	.....	425	.....	.....	662	119
.....	349	4,932	100,000	(a)	.....	(a)	.....	.....
.....	.....	4,879	.....	1,637	.....	.....	1,637	117
.....	689	4,665	100,000	(a)	.....	(a)	.....	.....
.....	679	4,438	73,800	(a)	.....	(a)	.....	.....
.....	3,217	3,656	100,000	(a)	.....	(a)	.....	.....
.....	1,706	2,765	150,000	(a)	.....	(a)	.....	.....
.....	408	2,231	125,000	(a)	.....	(a)	.....	.....
.....	.....	1,973	100,000	(a)	.....	(a)	.....	.....
.....	334	1,810	25,571	(a)	.....	(a)	.....	.....
.....	58	1,735	100,180	(a)	.....	(a)	.....	.....
.....	372	1,640	.....	(a)	.....	(a)	.....	.....
.....	615	1,524	101,370	(a)	.....	(a)	.....	.....
.....	.....	1,431	100,000	(a)	.....	(a)	.....	.....
.....	.....	1,399	100,000	(a)	.....	(a)	.....	.....
.....	180	1,174	25,000	(a)	.....	(a)	.....	.....
.....	.....	818	.....	.....	.....	.....	.....	.....
77,139,899	18,604,527	2,459,403,696	21,587,000	2,171,411,546	13,994,080	89,588,353	2,303,657,534	...
184,373	756,137	184,368,564	2,000,000	155,476,693	47,782	3,360,084	160,199,536	1
7,004,196	2,003,283	130,164,473	2,000,000	102,894,808	304,326	1,694,177	106,519,358	2
264,891	665,982	43,351,968	.....	36,326,931	173,939	573,123	38,211,947	3
.....	114,684	3,030,308	200,000	2,331,703	.....	5,353	2,436,596	4
.....	33,286	2,761,595	100,000	2,156,849	.....	.....	2,191,790	5
.....893	14,334	928,059	.....	801,312	.....	1,941	812,108	6
.....	11,532	728,858	250,000	566,000	.....	.....	578,359	7
.....	20,253	621,723	.....	455,593	.....	.....	487,336	8
.....	3,715	424,114	.....	377,020	.....	.....	381,249	9
.....	1,366	85,491	15,000	57,532	.....	.....	59,698	10
.....	3,559	56,556	.....	42,639	.....	.....	45,102	12
.....	6,566	49,711	100,000	32,988	.....	.....	37,424	14
.....	.....	46,023	100,000	45,386	.....	.....	46,057	11
.....	5,677	6,656	100,000	(a)	.....	(a)	.....	.....
7,454,351	3,640,374	366,624,097	4,865,000	301,713,017	526,027	5,634,678	312,058,040	...
84,594,250	22,244,901	2,826,027,793	26,452,000	2,473,124,563	14,520,107	95,223,031	2,615,715,574	...

a Commenced business in 1907. b Guaranty Capital. d Reorganized in 1907.

EXHIBIT XV.—ADMITTED SURPLUS.

Showing the Amount of Admitted Surplus held by the various companies over all Liabilities, including Reserves, January 1, 1908, also showing the Assets and Liabilities, together with a comparison of the Surplus held January 1, 1907, and rank in the same.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1908.	Liabilities.	Surplus to Policy-holders.	JANUARY 1, 1907.		Rank.
					Admitted Assets.	Surplus.	
		\$	\$	\$	\$	\$	
1	Mutual of N. Y.....	494,177,021	428,335,250	65,841,771	495,864,650	84,628,630	1
2	New York Life.....	494,408,808	441,246,355	53,162,453	474,567,673	62,063,334	3
3	Equitable of New York.	427,271,408	377,533,626	49,737,782	428,048,337	64,158,719	2
4	Union Central.....	62,242,454	51,341,471	10,900,983	55,619,517	9,554,174	4
5	Penn Mutual.....	89,609,566	80,385,924	9,213,642	83,356,880	11,176,958	6
6	Aetna Life.....	86,405,473	78,460,726	7,944,747	84,029,752	9,623,500	5
7	Northwestern Mutual...	232,819,240	224,969,817	7,849,429	221,107,714	19,110,836	7
8	Mutual Benefit.....	111,772,571	104,629,966	7,142,605	105,447,627	7,725,799	9
9	Provident L. and T.....	60,964,095	55,536,969	5,427,126	61,484,524	8,271,987	8
10	Germania.....	38,983,965	33,921,668	5,062,297	37,479,042	4,971,833	10
11	National of Vt.....	40,352,043	35,814,553	4,537,490	37,510,213	4,223,127	12
12	New England.....	44,162,093	41,142,535	3,019,558	42,826,919	4,022,848	13
13	Mass. Mutual.....	45,776,309	43,308,249	2,468,060	43,372,112	3,502,893	14
14	Connecticut Mutual.....	65,003,271	62,676,614	2,326,657	66,437,958	4,571,957	11
15	Manhattan.....	20,165,796	18,310,751	1,855,045	19,565,450	1,648,668	17
16	Reliance Life.....	2,443,471	870,527	1,572,944	2,148,167	1,556,029	18
17	State Mutual, Mass.....	29,808,164	28,255,046	1,553,118	29,076,011	2,799,894	15
18	Columbian National....	4,083,314	2,601,543	1,481,771	3,589,920	1,478,929	20
19	National of U. S. A.....	8,144,180	6,763,414	1,380,766	7,106,512	1,382,067	21
20	Pacific Mutual.....	14,151,770	12,834,811	1,316,959	12,721,564	1,506,002	19
21	Travelers.....	44,690,708	43,518,307	1,172,401	42,153,472	2,199,381	16
22	Equitable of Iowa.....	6,666,604	5,607,197	1,059,407	5,611,843	760,557	27
23	Fidelity Mutual.....	14,541,673	13,525,243	1,016,430	12,578,857	1,207,408	22
24	Hartford Life.....	4,092,186	3,096,237	995,949	3,807,716	995,432	26
25	Phoenix Mutual.....	23,636,020	22,684,785	951,235	21,927,864	1,013,446	25
26	Security Life of America.	1,567,946	618,496	949,450	666,732	232,980	57
27	Philadelphia Life.....	1,248,163	371,703	876,460	888,029	760,063	28
28	Berkshire.....	16,237,240	15,387,609	849,631	15,580,860	1,070,552	24
29	Pittsburgh L. & T.....	4,484,406	3,703,506	780,900	4,123,705	716,778	29
30	Home of New York.....	20,004,854	19,235,419	769,435	19,009,551	1,083,649	23
31	State Life.....	6,355,154	5,647,752	707,402	5,353,744	679,626	31
32	Washington.....	18,608,785	17,910,840	697,945	18,524,512	697,191	30
33	Connecticut General....	7,220,895	6,594,157	626,738	6,601,284	628,021	32
34	Franklin Life.....	3,962,798	3,339,167	623,631	3,345,336	477,626	34
35	Union Mutual.....	13,762,661	13,139,289	623,372	12,683,078	391,759	39
36	Security Mut., N. Y.....	4,654,380	4,100,019	554,361	4,000,591	543,643	33
37	Jefferson Standard.....	502,873	14,285	488,588	(a)	.....	.....
38	Presbyterian Ministers...	2,991,497	2,521,757	469,740	2,672,469	469,043	35
39	Northwestern National..	5,231,829	4,770,354	461,475	4,737,617	381,619	40
40	Scandia Life.....	615,654	183,749	431,905	552,585	404,141	37
41	Michigan Mutual.....	10,350,388	9,938,346	412,042	9,902,755	340,450	42
42	Citizens Life.....	883,394	472,644	410,750	536,515	282,017	52
43	Bankers of Neb.....	2,221,354	1,811,479	409,875	1,749,064	396,035	38
44	Southern L. and T.....	613,206	210,953	402,253	408,418	348,232	41
45	Des Moines Life.....	2,231,424	1,871,990	359,434	1,889,301	255,585	53
46	Provident Savings.....	9,450,413	9,111,112	339,301	9,450,413	339,301	43
47	American Central.....	1,856,364	1,538,747	317,617	1,579,777	284,958	50
48	Louisiana National.....	309,157	14,243	294,914	297,546	295,253	46
49	Southern States, W. Va..	331,359	44,826	286,533	304,104	291,670	47
50	Continental L. I. & I....	489,534	203,249	286,285	401,724	252,567	54
51	Maryland.....	2,706,475	2,420,888	285,587	2,666,024	335,189	44
52	Occidental, Cal.....	313,868	32,671	281,197	121,711	114,186	84
53	United States.....	8,715,807	8,439,695	276,112	8,950,742	429,675	36
54	U. S. Ann. & Life.....	316,851	47,031	269,820	219,000	207,176	59
55	Illinois Life.....	6,474,002	6,212,985	261,017	6,000,218	200,221	60
56	West Coast.....	310,651	50,359	260,292	231,917	227,669	.....
57	Life Assoc. of America...	461,192	204,602	256,590	459,578	300,416	45
58	North American.....	282,027	34,416	247,611	(a)	.....	.....
59	Colorado National.....	410,995	169,555	241,440	355,862	283,873	51
60	Great Western.....	385,175	156,463	228,712	(a)	.....	.....
61	St. Louis Nat'l.....	229,417	2,765	226,652	(a)	.....	.....
62	Capitol Life.....	395,360	171,648	223,712	348,070	289,656	48
63	Volunteer State.....	453,171	232,907	220,264	358,248	231,151	55

a Commenced business in 1907. † Including tontine fund, surplus is \$32,776,649 for 1906, and \$30,385,671 for 1907.

EXHIBIT XV.—ADMITTED SURPLUS.—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1908.	Liabilities.	Surplus to Policy- holders.	JANUARY 1, 1907.		Rank.
					Admitted Assets.	Surplus.	
		\$	\$	\$	\$	\$	
64	South Atlantic.....	517,793	297,844	219,949	455,945	228,100	56
65	Bankers Reserve.....	1,101,949	885,356	216,593	773,460	158,654	67
66	Missouri State.....	1,140,043	946,927	193,116	929,388	174,240	61
67	Columbia Life.....	478,829	288,451	190,378	444,178	213,665	58
68	Royal Union.....	1,996,396	1,813,047	183,349	1,757,980	165,212	65
69	Lincoln National.....	231,213	57,534	173,679	162,621	142,615	69
70	Midland Mutual.....	187,372	13,879	173,493	171,283	168,829	63
71	Southern States, Ala....	355,980	188,246	167,734	224,172	167,797	64
72	Michigan State.....	171,182	5,916	165,266	(a)	.....	.....
73	American National, Tex.	302,958	139,533	163,425	220,714	157,783	68
74	Southern Life.....	278,140	120,492	157,648	202,681	162,914	66
75	Cleveland Life.....	157,102	2,231	154,871	(a)	.....	.....
76	Western Union.....	199,202	45,690	153,512	85,529	78,476	97
77	Liberty Life.....	152,344	1,431	150,913	(a)	.....	.....
78	Texas Life.....	256,564	106,226	150,338	195,980	131,581	73
79	Kansas City Life.....	909,507	762,631	146,876	680,842	131,784	72
80	American Nat'l, Va....	164,078	19,105	144,973	53,773	52,271	98
81	Bankers of N. Y.....	1,371,952	1,227,640	144,312	1,472,081	125,038	...
82	German Mutual.....	611,852	467,904	143,948	566,498	139,073	70
83	Greensboro Life.....	311,832	169,731	142,101	213,870	168,887	62
84	Eastern of N. Y.....	138,215	1,973	136,242	(a)	.....	.....
85	Central of U. S. A....	849,572	714,653	134,919	661,430	121,135	78
86	Inter-State.....	1,267,897	1,133,327	134,570	1,268,781	119,884	79
87	Economic Life.....	142,625	8,416	134,209	(a)	.....	.....
88	Indiana National.....	246,833	120,524	126,309	(a)	.....	.....
89	Florida Life.....	159,406	33,309	126,097	123,317	112,419	85
90	Postal Life.....	155,150	32,590	122,551	127,192	110,994	89
91	Northern, Mich.....	139,281	17,884	121,397	(a)	.....	.....
92	Security L. and A., N. C.	535,549	414,459	121,070	373,420	111,681	88
93	Continental of Del.....	122,037	1,735	120,302	(a)	.....	.....
94	Ohio State.....	145,392	26,605	118,787	123,036	114,485	83
95	Federal Life.....	922,132	803,364	118,768	852,630	93,702	96
96	Beneficial Life.....	169,796	51,071	118,725	128,616	103,466	91
97	Midwest Life.....	134,642	16,776	117,866	115,829	112,233	86
98	Southwestern.....	431,123	313,877	117,246	314,975	135,808	71
99	Protective Life.....	118,254	1,524	116,730	(a)	.....	.....
100	Guarantee Life.....	140,331	24,196	116,135	122,416	117,516	80
101	Inter-Southern.....	125,624	10,143	115,481	(a)	.....	.....
102	Reserve Loan.....	1,784,722	1,670,927	113,795	1,682,566	121,619	77
103	Fort Worth.....	131,092	18,159	112,933	120,192	116,517	82
104	Anchor Life.....	111,867	1,399	110,468	(a)	.....	.....
105	Occidental, N. Mex....	113,548	4,932	108,616	(d)	.....	.....
106	Columbia L. & T.....	134,492	26,396	108,096	126,076	117,266	81
107	Puritan, R. I.....	112,315	4,665	107,650	(a)	.....	.....
108	Commercial of Ill.....	124,556	19,123	105,433	(a)	.....	.....
109	Central of Ill.....	148,582	43,807	104,775	(d)	.....	.....
110	Oregon Life.....	123,150	19,713	103,437	104,997	101,724	93
111	Old Colony.....	106,217	3,656	102,561	(a)	.....	.....
112	North State.....	148,668	46,685	101,983	50,378	46,576	101
113	Central of Kan.....	111,608	10,426	101,182	(a)	.....	.....
114	Commonwealth of Ky...	200,375	103,640	96,735	172,518	130,003	74
115	Southeastern Life.....	134,680	38,162	96,518	117,273	102,396	92
116	Northern, Ill.....	134,052	44,100	89,952	119,758	111,759	87
117	Majestic Life.....	106,653	17,382	89,271	39,753	35,664	106
118	Intermediate Life.....	311,924	226,726	85,198	250,313	41,475	104
119	Lamar Life.....	105,561	22,024	83,537	96,908	96,908	94
120	Conservative of W. Va..	81,868	4,438	77,430	(a)	.....	.....
121	Northern, Wash.....	116,678	41,105	75,573	108,894	88,281	95
122	Security Mut., Neb.....	374,746	309,092	65,654	277,097	38,676	105
123	State Mutual, Ga.....	1,273,127	1,218,544	54,583	449,166	128,279	75
124	Guardian Life.....	59,558	8,168	51,390	.....	.....	.....
125	Minnesota Mutual.....	2,465,782	2,416,700	49,082	2,250,396	30,696	107
126	Liberal Life.....	146,995	102,245	44,750	125,395	43,457	102
127	American, Fla.....	105,051	64,218	40,833	65,332	22,828	...
128	American of Ia.....	238,512	201,230	37,282	187,994	48,546	100
129	Cedar Rapids.....	41,911	5,730	36,181	43,279	42,617	103
130	Meridian L. and T.....	982,499	950,530	31,969	810,076	11,219	115

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XV.—ADMITTED SURPLUS.—Continued.

Rank	NAME OF COMPANY.	Admitted Assets Jan. 1, 1908.	Liabilities.	Surplus to Policy-holders.	JANUARY 1, 1907.		Rank
					Admitted Assets.	Surplus.	
		\$	\$	\$	\$	\$	
131	Register L. and A.....	544,664	513,450	31,214	448,390	24,115	110
132	Pioneer Life.....	29,956	1,810	28,146	(a)	.....	...
133	Eastern of Va.....	26,713	1,174	25,539	(a)	.....	...
134	La Fayette Life.....	159,674	134,527	25,147	65,448	9,049	116
135	Peoples Life.....	28,498	12,448	16,050	(d)	.....	...
136	Western Reserve.....	29,085	16,257	12,828	(d)	.....	...
137	Reliable Life.....	64,636	51,870	12,766	42,253	15,713	113
138	Wisconsin Life.....	228,207	216,100	12,107	188,144	5,527	118
139	Indianapolis Life.....	56,603	46,042	10,561	40,294	25,091	109
140	Dakota Mut.....	10,534	818	9,716	2,121	2,121	121
141	South Bend.....	27,116	17,585	9,531	(a)	.....	...
142	Guaranty Mutual.....	60,800	52,074	8,726	39,259	14,174	114
143	Commercial of Ind.....	35,217	28,671	6,546	31,328	18,419	112
144	Western Mutual of Ia.....	7,544	1,640	5,904	(a)	.....	...
145	Western Mutual of S. D.....	10,106	4,879	5,227	6,935	5,298	119
146	Pennsylvania Mutual.....	35,553	32,647	2,906	8,826	4,316	120
	Aggregates.....	2,650,573,670	2,376,709,843	273,843,827	2,568,960,533	323,968,710	...
	Industrial Companies.....						
1	Prudential.....	145,224,667	123,160,277	22,064,390	127,053,416	20,534,058	1
2	Metropolitan.....	198,320,463	184,368,564	13,951,899	176,429,015	16,229,479	2
3	John Hancock.....	48,085,758	43,351,968	4,733,790	42,732,849	4,520,902	3
4	Life Ins. Co. of Va.....	3,555,772	3,030,308	525,464	2,938,289	501,693	4
5	Baltimore Life.....	1,189,928	928,059	261,869	1,084,307	272,199	5
6	Colonial Life.....	988,457	728,858	259,599	846,411	268,052	6
7	Western & Southern.....	2,916,339	2,761,595	154,744	2,322,057	130,867	8
8	Eureka of Md.....	185,797	56,556	129,241	150,393	105,291	11
9	Equitable Ind.....	161,796	49,711	112,085	157,388	119,964	10
10	Rome Indust.....	110,938	6,656	104,282	(a)	.....	...
11	Home of Del.....	147,566	46,023	101,543	166,160	120,103	9
12	Mutual of Baltimore.....	503,487	424,114	79,373	452,957	71,708	12
13	Boston Mutual.....	658,703	621,723	36,980	528,934	41,598	14
14	Immediate Benefit.....	109,012	85,491	23,521	86,012	26,314	15
	Aggregates.....	402,158,683	359,619,903	42,538,780	355,293,315	43,235,275	...
	Combined Aggregates.....	3,052,732,353	2,736,329,746	316,402,607	2,924,253,848	367,203,985	...

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XVI.—ORDINARY AND SPECIAL SURPLUS.

Showing the total Surplus funds held by the companies on Special and Ordinary policies including amounts apportioned for distribution, January 1, 1908, compared with similar items on January 1, 1907.

Rank in Total Surplus.	NAME OF COMPANY.	Surplus Apportioned	Unassigned Funds and Capital.	Total Surplus Funds Jan. 1, 1908.	JANUARY 1, 1907.		Rank in Total Surplus.
					Ordinary Surplus.	Special Surplus.	
		\$	\$	\$	\$	\$	
1	Mutual of New York.....	65,841,771	.....	65,841,771	16,069,100	68,559,530	1
2	New York Life.....	45,856,845	7,305,608	53,162,453	13,717,810	48,345,524	2
3	Equitable of New York.....	.....	49,737,782	49,737,782	10,500,000	53,658,719	3
4	Northwestern Mutual.....	27,927,897	2,427,774	30,355,671	9,010,836	23,376,513	4
5	Union Central.....	8,390,363	2,510,620	10,900,983	1,833,917	7,720,267	7
6	Penn Mutual.....	6,253,003	2,960,639	9,213,642	5,582,279	25,594,679	5
7	Aetna Life.....	2,476,095	7,944,747	8,222,296	9,623,500	2790,825	6
8	Mutual Benefit.....	4,666,510	4,666,510	7,142,605	7,725,799	.....	9
9	Provident L. and T.....	610,000	4,817,126	5,427,126	8,271,987	.....	8
10	Germania.....	2,879,701	2,182,596	5,062,297	2,532,342	12,549,882	10
11	National of Vt.....	3,768,744	768,746	4,537,490	887,299	3,335,828	13
12	New England.....	227,064	3,019,558	3,246,622	4,022,848	2207,872	12
13	Home of New York.....	61,795,020	769,435	2,564,455	1,083,649	61,621,413	16
14	Mass. Mutual.....	464,890	2,023,844	2,488,734	3,502,893	2408,994	14
15	Connecticut Mutual.....	.....	2,326,657	2,326,657	4,571,957	.....	11
16	Manhattan.....	.....	1,855,045	1,855,045	442,699	1,205,969	18
17	State Mutual, Mass.....	245,146	1,553,118	1,798,264	2,799,894	2133,827	15
18	Reliance Life.....	.....	1,572,944	1,572,944	1,556,029	.....	19
19	Columbian National.....	.....	1,481,771	1,481,771	1,478,929	.....	21
20	National of U. S. A.....	320,838	1,059,928	1,380,766	1,166,723	215,344	22
21	Pacific Mutual.....	.....	1,316,050	1,316,050	1,506,002	.....	20

c Includes accident department. e Dividend-endowment accumulations included in liabilities. g Reserve calculated at 3 per cent. on new policies since 1882. p Dividends apportioned for current and subsequent years. i Including special reserve and dividends apportioned.

EXHIBIT XVI—ORDINARY AND SPECIAL SURPLUS.—Continued.

Rank in Total Sur- plus.	NAME OF COMPANY.	Surplus Apportioned	Unassigned Funds and Capital.	Total Surplus Funds Jan. 1, 1908.	JANUARY 1, 1907.		Rank in Total Sur- plus.
					Ordinary Surplus.	Special Surplus.	
		\$	\$	\$	\$	\$	
22	Travelers.....	8,648	1,168,925	1,177,573	2,199,381		17
23	Hartford Life.....	105,669	995,949	1,101,618	995,432	p86,157	24
24	Equitable of Iowa....	283,897	775,510	1,059,407	503,336	257,221	27
25	Fidelity Mutual.....	231,648	784,782	1,016,430	1,207,408	p48,300	23
26	Phoenix Mutual.....	41,125	951,235	992,360	1,013,446	p35,615	26
27	Security Life of Am....		949,450	949,450	223,980		58
28	Philadelphia Life.....	36,506	840,154	876,460	760,063		28
29	Berkshire.....		849,031	849,031	1,070,552		25
30	Pittsburgh L. & T....	44,462	736,438	780,900	716,778		29
31	State Life.....		707,402	707,402	679,626		31
32	Washington.....		697,945	697,945	697,191		30
33	Franklin Life.....	17,834	623,631	641,465	343,663	127,963	34
34	Connecticut General..	111,059	515,679	626,738	507,514	p120,507	32
35	Union Mutual.....		623,372	623,372	391,759		39
36	Security Mut., N. Y....	5,996	548,365	554,361	543,643		33
37	Jefferson Standard....		488,588	488,588	(a)		33
38	Northwestern Nat'l....	331,142	150,821	481,963	101,716	279,993	40
39	Presbyterian Min.....	21,708	448,032	469,740	469,043		35
40	Scandia Life.....		431,905	431,905	404,141		37
41	Michigan Mutual.....		412,042	412,042	340,450		42
42	Bankers of Neb.....	p2,068	409,875	411,943	396,035		38
43	Citizens Life.....		410,750	410,750	282,017		52
44	Southern L. and T....		402,253	402,253	348,232		41
45	Des Moines Life.....	10,425	349,009	359,434	166,701	88,884	54
46	Provident Savings.....		339,103	339,103	339,103		43
47	Illinois Life.....	75,659	261,017	336,676	200,221	69,758	53
48	American Central.....		317,617	317,617	284,958		51
49	Louisiana National....		294,914	294,914	295,253		46
50	Southern States, W. Va.		286,533	286,533	291,670		47
51	Continental L. I. & I.		286,285	286,285	252,567		55
52	Maryland.....		285,587	285,587	135,808	199,381	44
53	Occidental, Cal.....		281,197	281,197	114,186		84
54	United States.....		276,112	276,112	461,191		36
55	U. S. Ann. & Life....	3,034	266,786	269,820	207,176		60
56	Colorado National....	2,660	241,440	264,100	283,873	2,306	50
57	West Coast.....		260,292	260,292	227,669		45
58	Life Assoc. of America		256,590	256,590	300,416		45
59	North American.....		247,611	247,611	(a)		45
60	Great Western.....		228,712	228,712	(a)		45
61	St. Louis Nat'l.....		226,652	226,652	(a)		45
62	Capitol Life.....		223,712	223,712	289,656		48
63	Volunteer State.....		220,264	220,264	231,151		56
64	South Atlantic.....		219,949	219,949	228,100		57
65	Bankers Reserve.....		216,593	216,593	158,654		67
66	Columbia Life.....	5,238	190,378	195,616	213,665		59
67	Missouri State.....		193,116	193,116	174,240		61
68	Royal Union.....	801	182,548	183,349	165,212		65
69	Lincoln National.....		173,079	173,079	142,615		69
70	Midland Mutual.....		173,493	173,493	168,829		63
71	Southern States, Ala..		167,734	167,734	167,797		64
72	Michigan State.....		165,266	165,266	(a)		64
73	American Nat'l, Tex....		163,425	163,425	157,783		68
74	Southern Life.....		157,648	157,648	162,914		66
75	Cleveland Life.....		154,871	154,871	(a)		68
76	Western Union.....		153,512	153,512	78,476		97
77	Liberty Life.....		150,913	150,913	(a)		73
78	Texas Life.....		150,338	150,338	131,581		73
79	Kansas City Life.....		146,876	146,876	131,784		72
80	American Nat'l, Va....		144,973	144,973	52,271		98
81	German Mutual.....	9,880	134,068	144,948	139,073		70
82	Bankers of N. Y.....		144,312	144,312	125,038		62
83	Greensboro Life.....		142,101	142,101	168,887		62
84	Eastern of N. Y.....		136,242	136,242	(a)		62
85	Central of U. S. A....		134,919	134,919	121,135		78
86	Inter-State.....		134,570	134,570	103,811	16,073	79
87	Economic Life.....		134,209	134,209	(a)		79
88	Indiana National.....		126,309	126,309	(a)		79
89	Florida Life.....		126,097	126,097	121,419		85
90	Postal Life.....		122,551	122,551	110,994		89
91	Northern, Mich.....		121,397	121,397	(a)		85
92	Security L. and A., N.C.		121,070	121,070	111,681		88
93	Continental of Del....		120,302	120,302	(a)		88
94	Midwest Life.....	1,637	117,866	119,503	112,233		86

a Commenced business in 1907. p Dividends apportioned for current and subsequent years.

EXHIBIT XVI—ORDINARY AND SPECIAL SURPLUS.—Continued.

Rank in Total Surplus.	NAME OF COMPANY.	Surplus Apportioned	Unassigned Funds and Capital.	Total Surplus Funds Jan. 1, 1908.	JANUARY 1, 1907.		Rank in Total Surplus.
					Ordinary Surplus.	Special Surplus.	
		\$	\$	\$	\$	\$	
95	Ohio State.....		118,787	118,787	114,485		83
96	Federal Life.....	18,341	100,427	118,768	78,584	15,118	95
97	Beneficial Life.....		118,725	118,725	103,466		91
98	Southwestern.....		117,246	117,246	135,808		71
99	Protective Life.....		116,730	116,730	(a)		
100	Guarantee Life.....		116,135	116,135	117,516		80
101	Inter-Southern.....		115,481	115,481	(a)		
102	Reserve Loan.....		113,795	113,795	121,619	2,200	76
103	Fort Worth.....		112,933	112,933	116,517		82
104	Anchor Life.....		110,468	110,468	(a)		
105	Occidental, N. Mex....		108,616	108,616	(a)		
106	Columbia L. & T.....		108,096	108,096	117,266		81
107	Puritan, R. I.....		107,650	107,650	(a)		
108	Commercial of Ill.....		105,433	105,433	(a)		
109	Central of Ill.....		104,775	104,775	(d)		
110	Oregon Life.....		103,437	103,437	101,724		93
111	Old Colony.....		102,561	102,561	(a)		
112	North State.....		101,983	101,983	46,576		101
113	Central of Kan.....		101,182	101,182	(a)		
114	Commonwealth of Ky.....		96,735	96,735	130,003		74
115	Southeastern Life.....		96,518	96,518	102,396		92
116	Northern, Ill.....	92	89,952	90,044	111,759		87
117	Majestic Life.....		89,271	89,271	35,664		106
118	Intermediate Life.....		85,198	85,198	41,475		104
119	Lamar Life.....		83,537	83,537	96,908		94
120	Conservative of W. Va.....		77,430	77,430	(a)		
121	Northern, Wash.....		75,573	75,573	88,281		96
122	Security Mut., Neb.....		65,054	65,054	38,676		105
123	State Mutual, Ga.....		54,583	54,583	128,279		75
124	Guardian Life.....		51,390	51,390	49,474		
125	Minnesota Mutual.....		49,082	49,082	30,696		107
126	Liberal Life.....		44,750	44,750	43,457		102
127	American, Fla.....		40,833	40,833	23,625		
128	American of Ia.....		37,282	37,282	48,546		100
129	Cedar Rapids.....		36,181	36,181	42,617		103
130	Meridian L. and T.....		31,969	31,969	11,219		115
131	Register L. and A.....		31,214	31,214	24,115		110
132	La Fayette Life.....	3,972	25,147	29,119	9,049		116
133	Pioneer Life.....		28,146	28,146	(a)		
134	Eastern of Va.....		25,539	25,539	(a)		
135	Peoples Life.....		16,050	16,050	(d)		
136	Western Reserve.....		12,828	12,828	(d)		
137	Reliable Life.....		12,766	12,766	15,713	781	113
138	Wisconsin Life.....		12,107	12,107	5,527		118
139	Indianapolis Life.....		10,561	10,561	25,091		109
140	Dakota Mutual.....		9,716	9,716	2,121		121
141	South Bend.....		9,531	9,531	(a)		
142	Guaranty Mutual.....		8,726	8,726	14,174		114
143	Commercial of Ind.....		6,546	6,546	18,419		112
144	Western Mutual of Ia.....		5,904	5,904	(a)		
145	Western Mut. of S. D.....		5,227	5,227	5,298		119
146	Pennsylvania Mut.....		2,906	2,906	4,316		120
	Aggregates.....	169,299,127	130,507,309	299,806,436	131,803,637	219,467,308	
	Industrial Companies.....						
1	Prudential.....	7,243,067	15,060,194	22,303,261	20,534,058	1,694,177	1
2	Metropolitan.....	1,234,986	13,951,899	15,186,885	16,229,479	3,360,084	2
3	John Hancock.....	551,956	4,733,790	5,285,746	4,520,902	573,123	3
4	Life Ins. Co. of Va.....	3,070	525,464	528,534	501,693	5,353	4
5	Baltimore Life.....	23,029	261,869	264,898	272,199	1,941	5
6	Colonial Life.....		259,599	259,599	268,052		6
7	Western & Southern.....		154,744	154,744	130,867		8
8	Eureka of Md.....		129,241	129,241	105,291		11
9	Equitable Ind.....		112,085	112,085	119,964		10
10	Rome Indus.....		104,282	104,282	(a)		
11	Home of Del.....		101,543	101,543	120,103		9
12	Mutual of Balto.....		79,373	79,373	71,708		12
13	Boston Mutual.....		36,980	36,980	41,598	2,698	13
14	Immediate Benefit.....		23,521	23,521	26,314		15
	Aggregates.....	9,036,108	35,534,584	44,570,692	43,235,275	5,637,376	
	Combined Aggregates.....	178,335,235	166,041,893	344,377,128	175,038,912	225,104,684	

a Commenced business in 1907. d Reorganized in 1907. f Dividends apportioned payable during year.
 p Dividends apportioned for current and subsequent years.

EXHIBIT XVII.—INCREASE IN ASSETS, LIABILITIES AND SURPLUS.

Showing the increase in Assets, Liabilities and Surplus during the year 1907 and the Rank of the companies in each item.

NAME OF COMPANY	Increase in Assets.	Rank	NAME OF COMPANY	Increase in Liabilities.	Rank	NAME OF COMPANY	Increase in Surplus.	Rank
	\$			\$			\$	
New York Life...	19,841,135	1	New York Life...	28,742,016	1	Union Central....	1,446,799	1
Northwestern Mut	11,717,532	2	Mutual of N. Y...	17,099,230	2	Sec'y Life of Am...	721,234	2
Union Central....	6,622,937	3	Equitable of N. Y.	13,029,706	3	Jefferson Stand...	488,588	3
Mutual Benefit...	6,324,944	4	Northwestern Mut	12,978,939	4	National of Vt....	314,363	4
Penn Mutual....	6,252,686	5	Penn Mutual....	8,874,326	5	Equitable of Iowa.	298,850	5
National of Vt....	2,841,830	6	Mutual Benefit...	6,908,138	6	North American...	2247,611	6
Travelers.....	2,537,236	7	Union Central....	5,176,138	7	Union Mutual....	231,613	7
Mass. Mutual....	2,404,197	8	Aetna Life.....	4,054,474	8	Great Western....	2228,712	8
Aetna Life.....	2,375,721	9	Travelers.....	3,567,692	9	St. Louis Nat'l...	2226,652	9
Fidelity Mutual...	2,023,116	10	Mass. Mutual....	3,437,081	10	Manhattan.....	206,377	10
Phoenix Mutual...	1,708,156	11	Provident L. & T.	2,934,432	11	Occidental, Cal...	167,011	11
Germania.....	1,504,923	12	National of Vt...	2,527,467	12	Michigan State...	2165,266	12
Pacific Mutual....	1,430,206	13	New England....	2,338,463	13	Cleveland Life...	2154,871	13
New England....	1,381,420	14	Fidelity Mutual...	2,217,829	14	Liberty Life.....	2150,913	14
State Life.....	1,090,091	15	State Mut., Mass.	1,978,929	15	Franklin Life....	146,005	15
Union Mutual....	1,079,583	16	Phoenix Mutual...	1,770,367	16	Eastern of N. Y...	2136,242	16
Equitable of Iowa	1,054,761	17	Pacific Mutual...	1,619,249	17	Economic Life....	2134,209	17
National of U.S.A.	1,038,037	18	Germania.....	1,414,459	18	Northern, Mich...	2121,397	18
Home of N. Y....	995,303	19	Home of N. Y....	1,308,017	19	Cont'l of Del....	2120,302	19
Security L. of Am.	901,564	20	National of U.S.A.	1,045,668	20	Citizens Life....	119,568	20
State Mut., Mass.	745,838	21	State Life.....	1,041,305	21	Protective Life...	2116,730	21
State Mut., Ga...	695,682	22	Berkshire.....	877,301	22	Inter-Southern...	2115,481	22
Berkshire.....	656,380	23	Union Mutual....	847,970	23	Anchor Life.....	2110,468	23
Connecticut Gen'l	618,596	24	Connecticut Mut.	810,613	24	Occidental, N. M.	2108,616	24
Franklin Life....	617,462	25	State Mut., Ga...	769,378	25	Puritan, R. I....	2107,650	25
Manhattan.....	600,347	26	Equitable of Iowa.	755,911	26	Commercial of Ill.	2105,433	26
Security Mut., N.Y	563,789	27	Connecticut Gen'l	610,894	27	Central of Ill....	2104,775	27
Columbian Nat'l..	532,287	28	Security Mut., N.Y	559,067	28	Des Moines Life...	103,849	28
Jefferson Stand...	4502,873	29	Columbian Nat'l..	490,552	29	Old Colony.....	2102,561	29
Northwest'n Nat'l	494,212	30	Franklin Life....	471,457	30	Central of Kan...	2101,182	30
Illinois Life....	473,784	31	Bankers of Neb...	458,450	31	Amer. Nat'l, Va...	94,087	31
Bankers of Neb...	472,290	32	Michigan Mut....	416,083	32	Germania.....	90,464	32
Michigan Mut....	455,981	33	Northwest'n Nat'l	414,356	33	Philadelphia Life.	80,091	33
Great Western....	4385,175	34	Illinois Life....	412,988	34	Northwest'n Nat'l	79,856	34
Pittsburgh L. & T.	360,899	35	Manhattan.....	393,970	35	Conserv. of W.Va.	277,430	35
Philadelphia Life.	360,134	36	Pittsburgh L. & T.	341,239	36	Western Union...	75,036	36
Citizens Life....	346,879	37	Presbyterian Min.	318,331	37	Illinois Life....	60,796	37
Des Moines Life...	341,623	38	Hartford Life....	283,953	38	Indiana National..	59,726	38
Bankers Reserve..	328,489	39	Philadelphia Life.	280,043	39	U. S. Ann. & Life.	59,610	39
Presbyterian Min.	319,028	40	Reliance Life....	278,389	40	Bankers Reserve..	57,939	40
Reliance Life....	295,304	41	Bankers Reserve..	270,550	41	North State.....	55,407	41
Hartford Life....	284,470	42	American Central.	243,928	42	Southern L. and T.	54,021	42
North American...	2282,027	43	Des Moines Life...	237,774	43	Majestic Life....	53,607	43
American Central.	276,581	44	Citizens Life....	227,311	44	State Life.....	48,786	44
Royal Union.....	246,210	45	Royal Union.....	221,080	45	Intermediate Life.	43,723	45
St. Louis Nat'l....	2229,417	46	Kansas City Life..	213,573	46	Columbian Nat'l..	41,735	46
Kansas City Life..	228,665	47	Minnesota Mut...	197,000	47	Michigan Mutual...	39,898	47
Minnesota Mut...	215,386	48	Missouri State...	191,780	48	Cont'l L. I. & I...	33,718	48
Missouri State...	210,655	49	Sec. L. of Am....	180,330	49	American Central.	32,659	49
Southern L. and T	204,788	50	Central of U.S.A..	174,358	50	West Coast.....	32,623	50
Occidental, Cal...	192,157	51	Great Western....	2156,463	51	Lincoln National..	31,064	51
Central of U. S. A.	188,142	52	Sec. L. & A., N. C.	152,689	52	Pioneer Life.....	228,146	52
Indiana National..	178,912	53	Meridian L. & T.	151,673	53	Scandia Life....	27,764	53
Meridian L. and T	172,423	54	Southern L. and T	150,767	54	Sec. Mut., Neb...	26,978	54
Michigan State...	2171,182	55	Southwestern....	134,710	55	Eastern of N. Y...	225,539	55
Sec. L. & A., N. C.	165,349	56	South'n States, Ala	131,871	56	Royal Union.....	25,130	56
Cleveland Life....	2157,102	57	Greensboro Life..	124,748	57	Federal Life....	25,066	57
Liberty Life.....	2152,344	58	Indiana National..	119,186	58	Meridian L. & T.	20,750	58
Central of Ill....	2148,582	59	Capitol Life.....	113,234	59	Pittsburgh L. & T	19,660	59
Economic Life....	2142,625	60	Reserve Loan....	109,980	60	Bankers of N. Y...	19,274	60
Northern, Mich...	2139,281	61	Volunteer State...	105,810	61	Missouri State...	18,875	61
Eastern of N. Y....	2138,215	62	Colorado Nat'l....	97,566	62	Texas Life.....	18,577	62
South'n States, Ala	131,808	63	Maryland.....	90,053	63	Minnesota Mut...	18,386	63
Southwestern....	128,527	64	Register L. and A.	89,175	64	American, Fla....	18,005	64
Inter-Southern...	2125,624	65	Washington.....	83,519	65	Reliance Life....	16,915	65
Commercial of Ill.	2124,556	66	Southern Life....	80,725	66	La Fayette Life...	16,098	66
Continental, Del...	2122,037	67	La Fayette Life...	78,128	67	Peoples Life....	216,050	67
Protective Life....	2118,254	68	Amer. Nat'l, Tex.	76,602	68	Beneficial Life...	15,259	68
Western Union....	113,673	69	Security Mut., Neb	70,671	69	Kansas City Life..	15,092	69

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XVII.—INCREASE IN ASSETS, LIABILITIES AND SURPLUS.—Continued.

NAME OF COMPANY	Increase in Assets.	Rank	NAME OF COMPANY	Increase in Liabilities.	Rank	NAME OF COMPANY	Increase in Surplus.	Rank
	\$			\$			\$	
Occidental, N.M.	2113,548	70	South Atlantic...	64,259	70	Bankers of Neb...	13,840	70
Puritan, R. I.	2112,315	71	American of Ia...	61,782	71	Central of U.S.A.	13,784	71
Anchor Life...	2111,867	72	Com'w'th of Ky...	61,134	72	Florida Life...	13,678	72
Central of Kan...	2111,608	73	Columbia Life...	58,117	73	Sec. L. & A., N. C.	12,660	73
Amer. Nat'l, Va...	110,305	74	Cont'l L. I. & I...	54,092	74	South Bend...	20,531	74
Old Colony...	2106,217	75	West Coast...	46,111	75	Western Reserve...	8,149	75
Reserve Loan...	102,156	76	Federal Life...	44,436	76	Connecticut Gen'l	7,702	76
North State...	98,290	77	Central of Ill...	43,807	77	Dakota Mut...	7,595	77
Greensboro Life...	97,962	78	North State...	42,883	78	Postal Life...	7,557	78
U. S. Ann. & Life...	97,851	79	Texas Life...	41,827	79	Register L. and A.	7,099	79
Security Mut., Neb.	97,649	80	German Mutual...	40,479	80	Wisconsin Life...	6,680	80
Register L. & A...	96,274	81	Life Ass'n of Amer	39,826	81	Western Mut., Ia.	25,904	81
Volunteer State...	94,923	82	Western Union...	38,637	82	Inter-State...	5,712	82
La Fayette Life...	94,226	83	U. S. Ann. & Life...	38,241	83	Amer. Nat'l Tex...	5,042	83
Cont'l L. I. & I...	87,810	84	Lincoln National...	37,528	84	Midwest Life...	5,033	84
Washington...	84,273	85	Northern, Ill...	36,101	85	German Mutual...	4,875	85
Amer. Nat'l, Tex.	82,244	86	Scandia Life...	35,395	86	Security Mut. N.Y	4,722	86
Conserv. of W.Va.	281,868	87	North American...	234,416	87	Midland Mutual...	4,664	87
West Coast...	78,734	88	Wisconsin Life...	33,483	88	Ohio State...	4,302	88
Southern Life...	75,459	89	Sthrn. States, W. Va	32,392	89	South Atlantic...	3,764	89
Federal Life...	69,502	90	Indianapolis Life...	30,838	90	Guardian Life...	1,916	90
Lincoln Nat'l...	68,592	91	Pennsylvania Mut	28,137	91	Oregon Life...	1,713	91
South Atlantic...	68,023	92	Guaranty Mut...	26,989	92	Liberal Life...	1,293	92
Majestic Life...	66,900	93	Beneficial Life...	25,921	93	Washington...	754	93
Scandia Life...	63,069	94	Reliable Life...	25,329	94	Presbyterian Min.	697	94
Intermediate Life...	61,611	95	Occidental, Cal...	25,146	95	Hartford Life...	517	95
Texas Life...	60,584	96	Southeast'n Life...	23,285	96	Sthrn. States, Ala.	—63	96
Colorado Nat'l...	55,133	97	Florida Life...	22,411	97	West'n Mut of S.D	—71	97
American of Ia...	50,518	98	Lamar Life...	22,024	98	Louisiana Nat'l...	—179	98
Capitol Life...	47,290	99	American, Fla...	21,714	99	Guaranty Mutual...	—548	99
German Mutual...	45,354	100	Northern, Wash...	21,653	100	Guarantee Life...	—1,381	100
Beneficial Life...	41,180	101	Liberal Life...	20,307	101	Pennsylvania Mut	—1,410	101
Maryland...	40,451	102	Guarantee Life...	19,296	102	Reliable Life...	—2,947	102
Wisconsin Life...	40,163	103	Commercial of Ill.	219,123	103	Fort Worth...	—3,584	103
American, Fla...	39,719	104	Ohio State...	18,054	104	Sthrn. States W.V.	—5,137	104
Florida Life...	36,089	105	Intermediate Life...	17,888	105	Southern Life...	—5,266	105
Columbia Life...	34,651	106	Northern, Mich...	217,884	106	Southeast'n Life...	—5,878	106
Pioneer Life...	29,956	107	Columbia L. & T.	17,586	107	Southwestern...	—6,183	107
Com'w'th of Ky...	27,857	108	South Bend...	217,585	108	Cedar Rapids...	—6,436	108
Peoples Life...	27,452	109	Oregon Life...	16,440	109	Nat'l of U. S. A...	—7,631	109
So. States, W. Va.	27,255	110	Postal Life...	16,401	110	Reserve Loan...	—7,824	110
South Bend...	27,116	111	Western Reserve...	16,231	111	Columbia L. & T.	—9,170	111
Pennsylvania Mut	26,727	112	Amer. Nat'l, Va...	16,218	112	Volunteer State...	—10,887	112
Eastern of Va...	26,713	113	Commercial of Ind	15,762	113	American of Ia...	—11,264	113
Guaranty Mut...	26,441	114	Fort Worth...	14,484	114	Commercial of Ind	—11,873	114
Western Reserve...	24,380	115	Jefferson Stand...	214,285	115	Northern, Wash...	—12,708	115
Postal Life...	23,958	116	Majestic Life...	13,293	116	Lamar Life...	—13,371	116
Reliable Life...	22,382	117	Midwest Life...	13,180	117	Indianapolis Life...	—14,530	117
Ohio State...	22,356	118	Peoples Life...	12,448	118	Northern, Ill...	—21,807	118
Liberal Life...	21,600	119	Louisiana Nat'l...	12,085	119	Columbia Life...	—23,466	119
Midwest Life...	18,813	120	Midland Mutual...	11,425	120	Greensboro Life...	—26,786	120
Oregon Life...	18,153	121	Central of Kan...	210,426	121	Life Ass'n of Am...	—27,939	121
Guarantee Life...	17,915	122	Inter-Southern...	210,143	122	Com'w'th of Ky...	—33,277	122
Southeastern Life...	17,407	123	Economic Life...	28,416	123	Colorado Nat'l...	—42,433	123
Indianapolis Life...	16,308	124	Guardian Life...	7,806	124	Maryland...	—49,602	124
Midland Mutual...	16,089	125	Michigan State...	25,916	125	Phoenix Mutual...	—62,211	125
Northern, Ill...	14,294	126	Cedar Rapids...	5,068	126	Capitol Life...	—65,944	126
Louisiana Nat'l...	11,906	127	Occidental, N.M...	24,932	127	State Mut., Ga...	—73,696	127
Life Ass'n of Am...	11,887	128	Puritan, R. I.	24,665	128	United States...	—153,563	128
Fort Worth...	10,900	129	Conserv. of W.Va.	24,438	129	Pacific Mutual...	—189,043	129
Guardian Life...	9,722	130	Old Colony...	23,656	130	Fidelity Mutual...	—194,713	130
Northern, Wash...	8,945	131	West'n Mut. of S.D	3,242	131	Berkshire...	—220,921	131
Lamar Life...	8,653	132	St. Louis Nat'l...	22,765	132	Home of N. Y...	—312,714	132
Columbia, L. & T.	8,416	133	Cleveland Life...	22,231	133	Mutual Benefit...	—583,194	133
Dakota Mutual...	8,413	134	Eastern of N. Y...	21,973	134	New England...	—957,043	134
West'n Mut. of Ia.	27,544	135	Pioneer Life...	21,810	135	Travelers...	—1,030,456	135
Commercial of Ind	3,889	136	Cont'l of Del...	21,735	136	Mass. Mutual...	—1,032,884	136
West'n Mut. of S.D	3,171	137	West'n Mut. of Ia.	21,640	137	State Mut., Mass...	—1,233,091	137
Inter-State...	—884	138	Protective Life...	21,524	138	Northwest'n Mut.	—1,261,407	138
Cedar Rapids...	—1,368	139	Liberty Life...	21,431	139	Aetna Life...	—1,678,753	139
Bankers of N. Y...	—100,129	140	Anchor Life...	21,399	140	Connecticut Mut...	—2,245,299	140
United States...	—234,935	141	Eastern of Va...	21,174	141	Penn Mutual...	—2,621,640	141

The minus sign (—) indicates a decrease. a Commenced business in 1907. d Reorganised in 1907.

EXHIBIT XVII.—INCREASE IN ASSETS, LIABILITIES AND SURPLUS.—Continued.

NAME OF COMPANY	Increase in Assets.	Rank	NAME OF COMPANY	Increase in Liabilities.	Rank	NAME OF COMPANY	Increase in Surplus.	Rank
	\$			\$			\$	
Provident L. & T.	—520,429	142	Dakota Mut.	818	142	Provident L. & T.	—3,454,861	142
Equitable of N. Y.	—1,391,231	143	Inter-State.....	—6,596	143	New York Life..	—8,900,881	143
Connecticut Mut.	—1,434,686	144	United States....	—81,372	144	Equitable of N. Y.	—14,420,937	144
Mutual of N. Y....	—1,687,629	145	Bankers of N. Y. .	—119,403	145	Mutual of N. Y....	—18,786,859	145
Aggregates.....	81,613,137	...	Aggregates.....	131,718,020	...	Aggregates.....	—50,124,883	...
<i>Industrial Cos.</i>			<i>Industrial Cos.</i>			<i>Industrial Cos.</i>		
Metropolitan.....	21,891,448	1	Metropolitan.....	24,167,967	1	Prudential.....	1,530,332	1
Prudential.....	18,171,251	2	Prudential.....	16,640,919	2	John Hancock...	399,788	2
John Hancock...	5,539,809	3	John Hancock...	5,140,021	3	Rome Indust.....	2104,282	3
Life Ins. Co. of Va	617,483	4	Life Ins. Co. of Va	593,712	4	Eureka of Md....	23,950	4
West'n & South'n	593,682	5	West'n & South'n	569,805	5	West'n & South'n	23,877	5
Colonial Life.....	143,319	6	Colonial Life.....	150,630	6	Life Ins. of Va....	23,771	6
Boston Mutual....	137,696	7	Boston Mutual....	123,865	7	Boston Mutual....	13,831	7
Rome Indust.	2110,938	8	Baltimore Life....	115,951	8	Mutual of Balto...	7,665	8
Baltimore Life....	105,621	9	Mutual of Balto...	42,865	9	Immediate Ben....	—2,793	9
Mutual of Balto...	50,530	10	Immediate Ben....	25,793	10	Colonial Life.....	—7,311	10
Eureka of Md....	35,404	11	Equitable Ind....	12,287	11	Equitable Ind....	—7,879	11
Immediate Ben....	23,000	12	Eureka of Md....	11,454	12	Baltimore Life....	—10,330	12
Equitable Ind....	4,408	13	Rome Indust.....	26,656	13	Home of Del.....	—17,966	13
Home of Del.....	—18,594	14	Home of Del.....	—628	14	Metropolitan.....	—2,276,519	14
Aggregates.....	46,865,368	...	Aggregates.....	47,561,863	...	Aggregates.....	—696,495	...
Com. Agg.....	128,478,505	...	Com. Agg.....	179,279,883	...	Com. Agg.....	—50,821,378	...

The minus sign (—) indicates a decrease. a Commenced business in 1907.

EXHIBIT XVIII.—GROSS ASSETS AND SURPLUS.

Showing the Total Gross Assets and Surplus of the several companies at January 1, 1908. (Including not Admitted Items.)

NAME OF COMPANY.	Total Gross Assets.	Rank.	NAME OF COMPANY.	Total Gross Surplus.	Rank.
	\$			\$	
New York Life.....	496,904,925	1	Mutual of N. Y....	67,701,816	1
Mutual of N. Y....	496,037,066	2	Equitable of N. Y.	56,319,675	2
Equitable of N. Y.	433,853,301	3	New York Life.....	55,658,570	3
Northwestern Mutual.	233,500,379	4	Northwestern Mutual.	31,096,804	4
Mutual Benefit....	112,150,887	5	Union Central.....	10,981,269	5
Penn Mutual.....	90,556,153	6	Penn Mutual.....	10,160,229	6
Aetna Life.....	86,740,042	7	Aetna Life.....	9,156,865	7
Connecticut Mutual.	65,117,211	8	Mutual Benefit....	7,520,921	8
Union Central.....	62,322,740	9	Provident L. & T.	5,654,413	9
Provident L. & T.	61,191,382	10	Germania.....	5,311,520	10
Mass. Mutual.....	46,085,309	11	National of Vt....	4,703,711	11
Travelers.....	44,801,052	12	New England.....	3,333,018	12
New England.....	44,248,489	13	Mass. Mutual.....	2,797,734	13
National of Vt....	40,518,264	14	Connecticut Mutual.	2,440,597	14
Germania.....	39,233,194	15	State Mutual, Mass.	1,977,632	15
State Mutual, Mass.	29,988,532	16	Manhattan.....	1,946,005	16
Phoenix Mutual....	23,731,649	17	Fidelity Mutual....	1,743,194	17
Manhattan.....	20,256,756	18	Pacific Mutual....	1,708,068	18
Home of New York.	20,137,279	19	Reliance Life.....	1,665,814	19
Washington.....	18,708,600	20	Columbian National.	1,587,961	20
Berkshire.....	16,343,493	21	National of U. S. A.	1,535,311	21
Fidelity Mutual....	15,268,437	22	Travelers.....	1,287,917	22
Pacific Mutual....	14,442,879	23	Hartford Life.....	1,154,825	23
Union Mutual.....	13,856,702	24	Equitable of Iowa.	1,106,575	24
Michigan Mutual....	10,395,986	25	Phoenix Mutual....	1,087,989	25
Provident Savings.	9,802,195	26	Security L. of America	1,018,621	26
United States.....	8,760,348	27	Berkshire.....	955,884	27

EXHIBIT XVIII.—GROSS ASSETS AND SURPLUS.—Continued.

NAME OF COMPANY.	Total Gross Assets.	Rank.	NAME OF COMPANY.	Total Gross Surplus.	Rank.
	\$			\$	
National of U. S. A.	8,298,725	28	State Life.	918,774	28
Connecticut General.	7,260,870	29	Philadelphia Life.	909,248	29
Illinois Life.	6,887,288	30	Home of N. Y.	901,860	30
Equitable of Iowa.	6,713,772	31	Pittsburgh L. & T.	812,871	31
State Life.	6,566,526	32	Washington.	797,760	32
Northwestern National.	5,280,357	33	Security Mutual, N. Y.	772,178	33
Security Mutual, N. Y.	4,872,197	34	Illinois Life.	749,956	34
Pittsburgh L. & T.	4,516,377	35	Union Mutual.	717,413	35
Columbian National.	4,189,503	36	Franklin Life.	702,109	36
Hartford Life.	4,145,393	37	Provident Savings.	690,885	37
Franklin Life.	4,025,345	38	Connecticut General.	666,713	38
Presbyterian Ministers.	3,020,348	39	Northwestern National.	530,491	39
Maryland.	2,735,133	40	Presbyterian Ministers.	498,591	40
Reliance Life.	2,536,341	41	Jefferson Standard. a	491,959	41
Minnesota Mutual.	2,512,836	42	Citizens Life.	479,373	42
Des Moines Life.	2,292,482	43	Michigan Mutual.	457,640	43
Bankers of Neb.	2,221,354	44	Scandia Life.	439,525	44
Royal Union.	2,029,660	45	Des Moines Life.	420,492	45
American Central.	1,887,880	46	Bankers of Neb.	411,943	46
Reserve Loan.	1,842,135	47	Southern L. & T.	404,244	47
Security Life of America.	1,637,117	48	Great Western. a	390,526	48
Bankers of N. Y.	1,480,982	49	West Coast.	377,510	49
State Mutual, Ga.	1,363,221	50	American Central.	349,133	50
Inter-State.	1,315,626	51	Continental L. I. & I.	329,945	51
Philadelphia Life.	1,280,951	52	United States.	329,653	52
Missouri State.	1,246,279	53	Maryland.	314,245	53
Meridian L. & T.	1,135,418	54	Louisiana National.	303,270	54
Bankers Reserve.	1,106,350	55	Missouri State.	299,352	55
Federal Life.	1,015,447	56	Occidental, Cal.	290,139	56
Kansas City Life.	1,011,848	57	South States, W. Va.	287,760	57
Citizens Life.	952,017	58	Capitol Life.	284,420	58
Central of U. S. A.	894,833	59	Colorado National.	281,868	59
Scandia Life.	623,274	60	U. S. Annuity & Life.	277,422	60
Southern L. & T.	615,197	61	Life Association of America.	268,722	61
German Mutual.	614,275	62	Bankers of N. Y.	253,342	62
South Atlantic.	550,224	63	South Atlantic.	252,380	63
Security L. & A., N. C.	548,174	64	North American. a	252,180	64
Register L. & A.	547,543	65	Kansas City Life.	249,217	65
Great Western. a	546,989	66	St. Louis National.	231,799	66
Continental, L. I. & I.	533,194	67	Volunteer State.	229,896	67
Columbia Life.	510,273	68	American National, Va.	229,695	68
Jefferson Standard.	506,244	69	Columbia Life.	227,060	69
Life Association of America.	473,324	70	Bankers Reserve.	220,994	70
Volunteer State.	462,803	71	Royal Union.	216,613	71
Capitol Life.	456,068	72	Federal Life.	212,083	72
Southwestern.	451,965	73	Meridian L. & T.	204,888	73
Colorado National.	448,763	74	American National, Tex.	201,079	74
West Coast.	427,869	75	Lincoln National.	192,402	75
Security Mutual, Neb.	387,896	76	Southern States, Ala.	185,252	76
Southern States, Ala.	373,498	77	Midland Mutual.	184,236	77
American National, Tex.	340,612	78	Inter-State.	182,299	78
Greensboro Life.	334,603	79	Michigan State. a	182,067	79
Intermediate Life.	333,399	80	Central of U. S. A.	180,180	80
Southern States, W. Va.	332,586	81	Reserve Loan.	171,208	81
U. S. Annuity & Life.	324,453	82	Southern Life.	168,290	82
Occidental, Cal.	322,810	83	Greensboro Life.	164,872	83
Louisiana National.	317,513	84	Western Union.	156,817	84
Southern Life.	288,782	85	Cleveland Life. a	154,871	85
North American. a	286,596	86	Liberty Life. a	153,881	86
Indiana National. a	262,788	87	Texas Life.	152,924	87
Texas Life.	259,150	88	Economic Life. a	149,074	88
Lincoln National.	249,936	89	Commercial of Ill. a	146,814	89
American National, Va.	248,800	90	German Mutual.	146,371	90
American, Ia.	238,512	91	State Mutual, Ga.	144,677	91
Wisconsin Life.	234,711	92	Guarantee Life.	143,380	92
St. Louis National. a	234,564	93	Indiana National. a	142,264	93
Commonwealth of Ky.	225,844	94	Eastern of N. Y.	140,524	94
Western Union.	202,507	95	Southwestern.	138,088	95
Midland Mutual.	198,115	96	Inter-Southern. a	137,447	96
Michigan State. a	187,983	97	Security L. & A., N. C.	133,715	97
La Fayette Life.	178,723	98	Florida Life.	131,793	98

a Commenced business in 1907.

EXHIBIT XVIII.—GROSS ASSETS AND SURPLUS.—Continued.

NAME OF COMPANY.	Total Gross Assets.	and c.	NAME OF COMPANY.	Total Gross Surplus.	and c.
	\$			\$	
Northern, Ill.....	171,174	99	Postal Life.....	129,874	99
Beneficial Life.....	170,551	100	Ohio State.....	127,133	100
Guarantee Life.....	167,576	101	Northern, Ill.....	127,074	101
Commercial of Ill.....a	165,937	102	Northern, Mich.....a	126,626	102
Florida Life.....	165,102	103	Fort Worth.....	125,281	103
Postal Life.....	162,473	104	Continental of Del.....a	122,924	104
Central of Ill.....a	161,685	105	Commonwealth of Ky.....	122,204	105
North State.....	160,798	106	Midwest Life.....	120,601	106
Liberal Life.....	160,788	107	Protective Life.....a	120,340	107
Economic Life.....a	157,490	108	Beneficial Life.....	119,480	108
Cleveland Life.....a	157,102	109	Central of Ill.....a	117,878	109
Liberty Life.....a	155,312	110	North State.....	114,113	110
Reliable Life.....	154,136	111	Anchor Life.....a	114,004	111
Ohio State.....	153,738	112	Occidental, N. Mex.....a	113,668	112
Inter-Southern.....a	147,590	113	Majestic Life.....	112,040	113
Northern, Mich.....	144,510	114	Columbia L. & T.....	110,691	114
Fort Worth.....	143,440	115	Puritan, R. I.....a	110,602	115
Eastern of N. Y.....a	142,497	116	Old Colony.....a	108,365	116
Southeastern Life.....	142,286	117	Intermediate Life.....	106,673	117
Columbia L. & T.....	137,087	118	Oregon Life.....	105,512	118
Midwest Life.....	135,740	119	Southeastern Life.....	104,124	119
Northern, Wash.....	132,033	120	Central of Kansas.....a	102,846	120
Majestic Life.....	129,422	121	Reliable Life.....	102,266	121
Oregon Life.....	125,225	122	Minnesota Mutual.....	96,136	122
Continental of Del.....a	124,659	123	Lamar Life.....	94,696	123
Protective Life.....a	121,864	124	Conservative of W. Va.....a	92,778	124
Occidental, N. M.....a	118,000	125	Northern, Wash.....	90,928	125
Lamar Life.....	116,720	126	Security Mutual, Neb.....	78,804	126
Anchor Life.....a	115,403	127	Guardian Life.....	59,909	127
Puritan, R. I.....a	115,267	128	Liberal Life.....	58,543	128
Central of Kan.....a	113,272	129	La Fayette Life.....	48,168	129
Old Colony.....a	112,021	130	American, Fla.....	43,645	130
American, Fla.....	107,863	131	Cedar Rapids.....	38,640	131
Conservative of W. Va.....a	97,216	132	American, Ia.....	37,282	132
Indianapolis Life.....	68,429	133	Register L. and A.....	34,093	133
Guardian Life.....	68,077	134	Pioneer Life.....a	31,068	134
Guaranty Mutual.....	66,791	135	Eastern of Va.....a	27,582	135
Pennsylvania Mutual.....	50,143	136	Indianapolis Life.....	22,387	136
Cedar Rapids.....	44,370	137	Peoples Life.....a	20,283	137
Commercial of Ind.....	44,259	138	Wisconsin Life.....	18,611	138
Western Reserve.....a	34,630	139	Western Reserve.....a	18,373	139
Pioneer Life.....a	32,878	140	Pennsylvania Mutual.....	17,496	140
Peoples Life.....a	32,731	141	Commercial of Ind.....	15,588	141
South Bend.....a	31,880	142	Guaranty Mutual.....	14,717	142
Eastern of Va.....a	28,756	143	South Bend.....a	14,295	143
Dakota Mutual.....	10,534	144	Dakota Mutual.....	9,716	144
Western Mutual of S. D.....	10,106	145	Western Mutual of Ia.....a	5,904	145
Western Mutual of Ia.....a	7,544	146	Western Mutual of S. D.....	5,227	146
Aggregates.....	2,313,846,092	...	Aggregates.....	296,116,249	...
Industrial Companies.....			Industrial Companies.....		
Metropolitan.....	199,719,547	1	Prudential.....	23,438,713	1
Prudential.....	146,360,119	2	Metropolitan.....	16,585,969	2
John Hancock.....	48,280,999	3	John Hancock.....	5,480,987	3
Life Insurance Company of Va.....	3,584,347	4	Life Insurance Co. of Va.....	557,109	4
Western & Southern.....	2,952,768	5	Baltimore Life.....	272,206	5
Baltimore Life.....	1,197,236	6	Western & Southern.....	191,113	6
Colonial Life.....	997,996	7	Colonial Life.....	169,138	7
Boston Mutual.....	679,482	8	Eureka of Md.....	132,919	8
Mutual of Balto.....	531,407	9	Equitable of Ind.....	113,862	9
Eureka of Md.....	189,475	10	Mutual of Balto.....	107,293	10
Equitable Ind.....	163,573	11	Rome Industrial.....a	105,534	11
Home of Delaware.....	149,066	12	Home of Delaware.....	103,043	12
Rome Industrial.....a	112,190	13	Boston Mutual.....	57,759	13
Immediate Benefit.....	112,157	14	Immediate Benefit.....	26,666	14
Aggregates.....	404,020,302	...	Aggregates.....	44,400,399	...
Combined Aggregates.....	2,717,866,394	...	Combined Aggregates.....	340,516,648	...

a Commenced business in 1907.

EXHIBIT XIX.—NET OR LEDGER ASSETS.

Showing the Net or Ledger Assets January 1, 1907, the Income and Disbursements for the year, the Excess of Income over Disbursements and the Net or Ledger Assets as at January 1, 1908.

Rank	NAME OF COMPANY.	Net or Ledger Assets, Jan. 1, 1907.	Income in 1907.	Disbursements in 1907.	Income Laid by.	Net or Ledger Assets, Jan. 1, 1908.
		\$	\$	\$	\$	\$
1	New York Life.....	461,159,319	101,950,798	59,428,399	42,522,399	503,681,718
2	Mutual of New York.....	466,936,358	80,823,493	52,601,429	28,222,064	495,158,422
3	Equitable of New York.....	430,650,369	74,758,157	55,114,887	19,643,270	450,293,639
4	Northwestern Mutual.....	215,895,058	43,595,422	29,740,713	13,854,709	229,749,707
5	Mutual Benefit.....	101,801,067	21,667,692	14,366,790	7,360,896	109,161,963
6	Penn. Mutual.....	80,995,763	20,278,824	12,208,909	8,069,915	89,065,678
7	Aetna Life†.....	80,030,508	18,609,476	14,157,526	4,451,950	84,482,458
8	Connecticut Mutual.....	64,616,438	8,722,880	8,020,378	702,502	65,318,940
9	Union Central.....	53,325,034	12,923,476	6,558,173	6,365,303	59,690,937
10	Provident L. and T.....	56,257,297	10,736,501	7,940,940	2,795,561	59,052,858
11	Mass. Mutual.....	41,341,565	9,673,122	5,780,857	3,892,285	45,233,850
12	Travelers.....	40,719,401	8,605,968	4,501,450	4,104,518	44,823,919
13	New England.....	40,556,308	8,913,847	5,640,778	3,273,069	43,829,377
14	National of Vermont.....	36,149,037	7,675,465	4,545,140	3,130,325	39,279,362
15	Germania.....	36,448,315	6,691,393	4,838,126	1,853,267	38,301,582
16	State Mutual, Mass.....	27,545,460	5,919,338	3,797,236	2,122,102	29,667,562
17	Phoenix Mutual.....	21,230,918	5,084,703	3,089,212	1,995,491	23,226,409
18	Home of New York.....	18,762,172	4,334,269	2,862,856	1,471,413	20,233,585
19	Manhattan.....	19,234,604	3,330,240	2,588,262	741,978	19,976,582
20	Washington.....	18,391,788	3,167,426	2,804,863	362,563	18,754,351
21	Berkshire.....	14,988,678	3,275,127	2,248,881	1,026,246	16,014,924
22	Fidelity Mutual.....	12,406,723	5,220,777	2,828,622	2,392,155	14,798,878
23	Pacific Mutual†.....	11,745,072	5,195,424	3,486,193	1,709,231	13,454,302
24	Union Mutual.....	12,127,085	2,922,027	1,697,110	1,224,917	13,352,003
25	Michigan Mutual.....	9,584,174	2,079,862	1,604,987	474,875	10,059,049
26	Provident Savings.....	8,729,476	3,875,661	3,218,454	657,207	9,386,683
27	United States.....	8,725,036	1,584,329	1,682,806	—98,477	8,626,559
28	National of U. S. A.....	6,272,704	2,310,056	1,216,433	1,093,623	7,366,327
29	Connecticut General.....	6,301,424	1,547,741	826,125	721,616	7,023,040
30	Equitable of Iowa.....	5,647,120	1,562,479	763,381	799,098	6,446,218
31	Illinois Life.....	5,707,887	1,761,879	1,404,243	357,636	6,065,523
32	State Life.....	4,966,896	2,941,802	1,855,368	1,086,434	6,053,330
33	Northwestern National.....	4,196,276	1,532,925	1,040,472	492,453	4,688,729
34	Security Mut., N. Y.....	4,082,425	1,798,864	1,226,085	572,779	4,655,204
35	Columbian National.....	3,513,176	1,584,453	1,002,247	582,206	4,095,382
36	Pittsburgh L. & T.....	3,627,590	1,414,874	987,152	427,722	4,055,312
37	Hartford Life.....	3,666,486	2,288,994	1,906,400	382,594	4,049,080
38	Franklin Life.....	3,189,427	1,312,261	717,438	594,823	3,784,250
39	Presbyterian Ministers.....	2,457,198	554,916	220,423	334,493	2,791,691
40	Maryland.....	2,580,451	437,201	273,713	163,488	2,743,939
41	Reliance Life.....	2,177,716	632,714	399,728	232,986	2,410,702
42	Minnesota Mutual.....	2,098,522	844,461	605,913	238,548	2,377,774
43	Bankers of Neb.....	1,711,799	794,585	339,620	464,965	2,176,064
44	Des Moines Life.....	1,848,083	903,485	661,998	241,487	2,089,579
45	Royal Union.....	1,718,919	711,234	491,609	219,625	1,938,544
46	American Central.....	1,493,629	922,139	609,973	312,166	1,805,795
47	Reserve Loan.....	1,658,884	592,332	492,760	99,572	1,758,456
48	Security Life of Am.....	965,881	1,047,756	434,091	613,665	1,579,546
49	Bankers of N. Y.....	1,561,147	501,174	575,723	—74,549	1,486,598
50	Inter-State.....	1,200,852	355,714	321,952	33,762	1,234,614
51	Philadelphia Life.....	873,852	734,850	394,925	339,925	1,213,777
52	State Mutual, Ga.....	581,360	1,681,253	1,085,990	595,263	1,176,623
53	Missouri State.....	905,759	695,364	474,685	220,679	1,126,438
54	Bankers Reserve.....	758,764	732,673	410,907	321,766	1,080,530
55	Meridian L. and T.....	886,774	438,270	279,432	158,838	1,045,612
56	Federal Life.....	884,036	437,572	362,887	74,685	958,721
57	Kansas City Life.....	719,953	609,915	397,185	212,730	931,783
58	Central of U. S. A.....	662,853	421,691	242,936	178,755	841,608
59	Citizens Life.....	498,309	779,565	551,092	228,473	726,782
60	German Mutual.....	556,760	98,140	53,217	44,923	601,683
61	Scandia Life.....	534,643	298,305	237,196	61,109	595,752
62	Southern L. and T.....	484,834	159,023	89,554	69,469	554,303
63	Continental L. I. & I.....	415,925	203,035	85,458	117,577	533,502
64	Register L. and A.....	427,943	194,445	102,508	91,937	519,880
65	Security L. and A. N. C.....	365,968	376,722	223,959	152,763	518,731
66	South Atlantic.....	447,940	175,467	112,861	62,606	510,546
67	Jefferson Standard.....	2250,000	278,014	30,198	247,816	497,816
68	Life Assoc. of America.....	464,394	143,135	130,167	12,974	477,368
69	Colorado National.....	365,766	268,195	197,005	71,188	436,954

† Including accident department. The minus sign (—) indicates an excess of disbursements over income.

EXHIBIT XIX.—NET OR LEDGER ASSETS.—Continued.

Rank	NAME OF COMPANY.	Net or Ledger Assets, Jan. 1, 1907.	Income in 1907.	Disbursements in 1907.	Income Laid by.	Net or Ledger Assets, Jan. 1, 1908.
		\$	\$	\$	\$	\$
70	Volunteer State.....	296,268	366,076	238,651	127,421	423,689
71	Columbia Life.....	380,409	160,182	126,882	33,300	413,709
72	Capitol Life.....	332,308	323,055	241,835	81,220	413,528
73	Southwestern.....	273,703	320,822	195,543	125,279	398,982
74	Security Mut., Neb.....	273,524	211,785	111,675	100,110	373,634
75	Great Western.....	2100,000	859,636	591,805	267,831	367,831
76	Southern States, Ala.....	215,752	247,977	124,820	123,157	338,909
77	Southern States, W. Va.....	297,776	89,947	67,830	22,117	319,893
78	Occidental, Cal.....	275,424	112,731	77,730	35,001	310,425
79	Louisiana National.....	303,520	50,714	46,656	4,058	307,578
80	West Coast.....	278,842	295,176	267,578	27,598	306,440
81	Intermediate Life.....	2125,000	318,340	140,010	178,330	303,330
82	U. S. Ann. & Life.....	281,727	123,903	104,026	19,877	301,604
83	North America.....	2200,000	239,549	164,677	74,872	274,872
84	Greensboro Life.....	188,572	283,004	202,138	80,866	269,438
85	American Nat'l, Tex.....	152,397	517,658	407,541	110,117	262,514
86	Indiana National.....	2158,301	218,086	135,651	82,435	240,736
87	Texas Life.....	186,691	165,823	111,963	53,860	240,551
88	Southern Life.....	187,756	229,666	177,013	52,653	240,409
89	American, Ia.....	189,393	144,193	99,191	45,002	234,395
90	St. Louis Nat'l.....	2150,000	102,420	21,687	80,733	230,733
91	Lincoln National.....	163,097	115,900	51,230	64,670	227,767
92	Wisconsin Life.....	184,179	75,110	37,193	37,917	222,096
93	Western Union.....	148,404	124,408	70,305	54,103	202,507
94	Commonwealth of Ky.....	166,010	242,506	222,343	20,163	186,173
95	Midland Mutual.....	193,941	59,979	69,660	—9,681	184,260
96	American Nat'l, Va.....	142,893	105,807	72,969	32,838	175,731
97	Michigan State.....	290,000	111,421	29,483	81,938	171,938
98	Beneficial Life.....	120,795	92,958	49,985	42,973	163,768
99	La Fayette Life.....	63,022	213,453	114,825	98,628	161,650
100	Cleveland Life.....	2125,000	69,577	38,685	30,892	155,892
101	Central of Ill.....	2100,000	86,286	34,292	51,994	151,994
102	Liberty Life.....	2100,000	82,519	31,843	50,676	150,676
103	Northern, Ill.....	150,596	85,246	85,582	—336	150,260
104	Postal Life.....	130,088	34,029	15,937	18,092	148,180
105	Ohio State.....	135,567	47,092	35,632	11,460	147,027
106	Economic Life.....	2100,000	66,208	21,187	45,021	145,021
107	Reliable Life.....	2125,000	57,697	40,882	16,815	141,815
108	Florida Life.....	121,321	95,952	78,327	17,625	138,946
109	North State.....	97,620	106,068	64,864	41,204	138,824
110	Northern, Mich.....	2100,000	81,544	44,380	37,164	137,164
111	Eastern of N. Y.....	2100,000	53,104	17,080	36,024	136,024
112	Inter-Southern.....	2100,000	113,386	77,407	35,979	135,979
113	Columbia L. & T.....	123,769	40,402	31,418	8,984	132,753
114	Midwest Life.....	124,057	52,540	43,871	8,669	132,726
115	Southeastern Life.....	114,464	70,199	52,069	18,130	132,594
116	Guarantee Life.....	122,815	152,510	144,443	8,067	130,882
117	Liberal Life.....	112,593	70,419	52,181	18,238	130,831
118	Commercial of Ill.....	2100,820	105,175	75,442	29,733	130,553
119	Fort Worth.....	120,117	46,033	39,655	6,378	126,495
120	Continental of Del.....	2100,180	31,895	9,970	21,925	122,105
121	Oregon Life.....	100,757	65,585	45,760	19,825	120,582
122	Protective Life.....	2101,370	32,359	15,634	16,725	118,095
123	Puritan, R. I.....	2100,000	31,204	16,354	14,850	114,850
124	Central of Kan.....	2100,000	52,933	39,661	13,272	113,272
125	Anchor Life.....	2100,000	29,055	17,719	11,336	111,336
126	Old Colony.....	2100,000	39,693	33,813	5,880	105,880
127	American, Fla.....	94,586	54,770	45,102	9,668	104,254
128	Northern, Wash.....	107,755	55,459	58,981	—3,522	104,233
129	Occidental, N. Mex.....	2100,000	53,741	51,047	2,694	102,694
130	Majestic Life.....	2100,000	60,799	60,624	175	100,175
131	Lamar Life.....	105,351	51,496	58,477	—6,981	98,370
132	Conservative of W. Va.....	a 73,800	46,975	28,127	18,848	92,648
133	Guardian Life.....	47,309	41,344	35,551	5,793	53,102
134	Indianapolis Life.....	34,969	74,677	58,628	16,049	51,018
135	Guaranty Mutual.....	29,480	79,609	58,092	21,517	50,997
136	Cedar Rapids.....	42,159	23,459	22,195	1,264	43,423
137	Pennsylvania Mut.....	46,079	62,512	68,696	—6,184	39,895
138	Commercial of Ind.....	32,154	37,768	32,180	5,588	37,742
139	Western Reserve.....	28,137	49,071	32,778	25,293	33,430
140	Pioneer Life.....	225,570	18,871	14,723	4,148	29,718
141	South Bend.....	a	54,690	26,306	28,384	28,384

The minus sign (—) indicates an excess of disbursements over income. a Capital paid in; commenced business in 1907. d Reorganized in 1907.

EXHIBIT XIX.—NET OR LEDGER ASSETS.—Continued.

Rank.	NAME OF COMPANY.	Net or Ledger Assets, Jan. 1, 1907.	Income in 1907.	Disbursements in 1907.	Income Laid by.	Net or Ledger Assets, Jan. 1, 1908.
		\$	\$	\$	\$	\$
142	Peoples Life.....d	4,107	72,312	49,151	23,161	27,268
143	Eastern of Va.....d	25,000	20,323	19,151	1,171	26,171
144	Western Mutual of S. D.....	6,935	5,167	1,996	3,171	10,106
145	Dakota Mut.....	2,121	79,598	72,121	7,477	9,598
146	Western Mutual of Ia.....a		15,725	8,264	7,461	7,461
	Aggregates.....	2,476,364,922	527,973,749	347,489,056	180,484,693	2,656,849,615
	<i>Industrial Companies.</i>					
1	Metropolitan.....	173,476,240	72,738,733	43,664,216	29,074,517	202,550,757
2	Prudential.....	123,453,246	56,782,017	34,417,273	22,364,744	145,817,990
3	John Hancock.....	41,135,427	19,507,831	13,035,749	6,472,862	47,607,509
4	Life Ins. Co. of Va.....	2,817,440	2,479,878	1,842,009	637,869	3,455,309
5	Western & Southern.....	2,195,956	1,787,269	1,214,074	573,195	2,759,151
6	Baltimore Life.....	1,071,007	715,382	558,971	156,411	1,227,418
7	Colonial Life.....	783,866	870,873	728,650	142,223	926,089
8	Boston Mutual.....	466,268	566,434	425,391	141,043	607,311
9	Mutual of Balto.....	411,333	333,577	267,347	66,230	477,563
10	Eureka of Maryland.....	149,119	202,902	166,163	36,799	185,918
11	Equitable Ind.....	147,977	137,711	133,764	3,947	151,924
12	Home of Delaware.....	134,300	45,948	34,482	11,466	145,766
13	Rome Industrial.....d	100,000	23,440	15,003	8,437	108,437
14	Immediate Benefit.....	80,190	118,975	95,269	23,706	103,896
	Aggregates.....	346,422,369	156,311,030	96,598,361	59,712,660	406,135,038
	Combined Aggregates.....	2,822,787,291	684,284,779	444,087,417	240,197,352	3,062,984,653

a Capital paid in; commenced business in 1907.

d Reorganized in 1907.

EXHIBIT XX.—PREMIUM INCOME.

Showing the amounts of Premium Income received by the companies in 1907, and the items which make up the same, together with the Premium Income of 1906.

Rank.	NAME OF COMPANY	New Premiums.	Renewals.	Premiums Paid by Dividends.	Premiums Paid by Surrendered Policies.	Consideration for Annuities.	Total Premium Income.	1906. Total Premium Income.	1905.
		\$	\$	\$	\$	\$	\$	\$	
1	New York Life..	5,404,561	72,661,813	1,166,892	21,843	685,200	79,940,309	82,368,737	1
2	Mutual of N. Y.	1,725,880	49,557,929	2,880,169	631,011	1,844,211	56,639,200	58,317,867	2
3	Equitable of N. Y.	2,299,884	48,186,999	1,366,568	1,963,065	614,732	54,431,248	57,285,250	3
4	Northwes. Mut..	3,442,171	25,440,909	4,474,604	.....	84,126	33,441,810	31,839,731	4
5	Mutual Benefit..	1,858,732	12,645,731	1,905,623	11,123	243,221	16,664,430	15,700,915	5
6	Penn Mutual....	1,765,524	12,348,054	1,144,792	267,937	174,145	15,700,452	15,405,543	6
7	Aetna Life.....	855,205	8,629,955	482,670	221,022	67,419	10,256,271	10,360,549	7
8	Union Central...	1,105,849	7,412,904	710,833	214,975	22,103	9,466,664	8,958,406	8
9	Provident L. & T	734,437	5,834,052	915,682	101,910	83,523	7,669,604	7,385,141	9
10	Mass. Mutual...	691,205	5,895,405	955,643	.....	.....	7,542,253	7,278,541	10
11	New England...	530,606	5,429,302	819,413	34,172	1,059	6,814,552	6,102,841	11
12	Travelers.....	730,089	5,115,623	53,439	.....	33,167	5,932,318	5,624,373	12
13	National of Vt..	476,411	4,913,614	145,428	51	387,249	5,922,753	6,139,117	13
14	Connecticut Mut.	401,418	4,204,214	907,700	55,230	20,360	5,588,922	5,526,594	14
15	Germania.....	497,315	4,105,753	184,459	141,872	26,424	4,955,823	4,940,571	15
16	State Mut., Mass.	361,498	3,606,748	532,407	.....	28,109	4,528,702	4,462,093	16
17	Fidelity Mutual.	487,180	3,745,776	52,433	47,615	18,511	4,351,515	4,206,255	17
18	Phoenix Mutual.	437,953	3,007,523	407,619	77,926	3,946,145	3,819,477	3,728,652	18
19	Pacific Mutual..	666,710	2,821,769	203,112	21,856	5,434	3,718,881	3,728,652	19
20	Home of N. Y..	238,179	2,774,123	284,446	.....	55,831	3,352,579	3,516,866	20
21	Provident Savings	.....	3,059,621	.....	.....	.....	3,059,621	3,526,663	21
22	State Life.....	448,744	2,071,338	76,571	27,633	130	2,624,316	2,742,500	22
23	Berkshire.....	108,241	2,052,535	343,060	.....	.....	2,503,836	2,507,447	23
24	Manhattan.....	177,958	2,139,109	31,750	10,655	.....	2,299,472	2,634,032	24
25	Washington.....	101,936	1,955,226	56,261	114,135	892	2,228,450	1,531,474	25
26	Union Mutual...	87,549	2,038,039	63,035	24,391	1,024	2,214,038	2,522,144	26
27	Hartford Life..	120,358	1,940,272	46,355	19,468	.....	2,126,453	2,181,908	27
28	Nat'l of U. S. A..	380,225	1,501,315	452	26,359	.....	1,908,351	1,820,514	28
29	State Mut., Ga..	1,162,445	410,997	47,551	18,442	.....	1,639,435	982,652	29
30	Michigan Mut...	159,096	1,401,197	20,208	525	.....	1,581,026	1,636,257	30

EXHIBIT XX.—PREMIUM INCOME.—Continued.

Rank	NAME OF COMPANY	New Premiums.	Renewals.	Premiums Paid by Dividends.	Premiums Paid by Surrendered Policies.	Consideration for Annuities.	Total Premium Income.	1906.	
								Total Premium Income.	Rank
		\$	\$	\$	\$	\$	\$	\$	
31	Security Mut., NY	119,913	1,423,862	22,852	9,193	.....	1,575,820	1,677,856	31
32	Illinois Life....	281,060	1,092,227	27,068	26,155	.....	1,426,510	1,414,787	33
33	Columbian Nat'l.	122,646	1,158,964	37,930	13,193	632	1,333,365	1,707,632	30
34	Northwest Nat'l.	89,005	1,081,065	362	111,438	.....	1,281,870	1,194,713	35
35	Equitable of Ia..	186,408	910,827	135,539	7,135	.....	1,239,909	1,132,941	38
36	Connecticut Gen.	134,744	1,025,466	52,804	4,547	5,475	1,223,036	1,182,385	37
37	Franklin Life..	116,622	990,874	4,375	31,894	1,684	1,145,440	1,182,900	36
38	United States...	30,990	1,047,217	1,838	32,329	4,334	1,116,708	1,230,495	34
39	Pittsburgh L. & T	63,394	980,688	519	10,646	.....	1,055,247	608,992	45
40	American Central	304,334	503,795	2,368	14,462	.....	844,959	817,935	40
41	Des Moines Life	189,229	595,428	27,826	.....	.....	812,483	753,932	42
42	Minnesota Mut.	52,956	652,331	9,761	25,738	.....	740,786	766,500	41
43	Bankers of Neb.	163,566	532,023	.....	6,218	.....	701,807	628,294	44
44	Bankers Reserve	217,208	414,856	49,882	9,498	.....	691,444	543,147	49
45	Philadelphia Life	277,361	400,444	2,117	.....	.....	679,922	587,613	46
46	Citizens Life....	249,455	417,741	7,581	.....	.....	674,777	495,693	50
47	Missouri State...	272,068	365,223	380	1,336	.....	639,007	465,433	51
48	Great Western..	630,436	479	.....	.....	.....	630,915	(a)	...
49	Royal Union....	120,250	469,966	12,685	5,276	.....	608,177	566,178	47
50	Kan. City Life..	256,027	309,955	5,724	797	.....	572,503	450,169	52
51	Security L. of Am	269,977	271,585	.....	305	.....	541,887	344,140	58
52	Reliance Life....	212,563	323,783	1,346	.....	.....	537,692	429,781	53
53	Reserve Loan....	146,114	356,218	.....	9,977	.....	512,309	681,240	43
54	Am. Nat'l. Tex..	399,710	102,880	.....	.....	.....	502,590	309,658	60
55	Pres. Ministers.	58,448	353,161	10,344	.....	1,000	422,953	410,412	55
56	Bankers of N. Y	12,607	383,590	3,916	17,675	.....	417,788	564,958	48
57	Meridian L. & T	75,473	300,908	21,059	.....	.....	397,440	421,877	54
58	Central of U. S. A	108,387	272,409	.....	74	.....	380,870	350,343	57
59	Federal Life....	53,595	307,618	4,626	2,935	.....	368,774	307,540	61
60	Sec. L. & A., N.C	103,711	250,819	.....	.....	.....	354,530	296,421	62
61	Volunteer State..	142,030	189,264	.....	.....	.....	331,294	222,689	65
62	Inter-State.....	34,039	273,025	.....	.....	.....	307,064	404,327	56
63	Maryland.....	27,744	257,903	15,631	.....	5,477	306,755	310,028	59
64	Southwestern....	113,868	190,742	448	116	.....	305,174	250,502	63
65	Capitol Life....	173,117	120,457	.....	.....	.....	293,574	142,278	73
66	Scandia Life....	40,246	230,203	.....	.....	.....	270,449	243,988	64
67	Greensboro Life.	121,721	144,323	16	.....	.....	266,060	168,931	68
68	Colorado Nat'l..	119,519	125,354	769	.....	.....	245,642	144,947	72
69	Com'w'lth of Ky.	154,842	75,773	6,245	32	.....	236,892	159,984	71
70	Sth'n. States, Ala.	156,668	66,440	8,736	1,845	.....	233,689	80,694	84
71	La Fayette Life.	54,275	144,509	11,918	.....	.....	210,702	198,748	66
72	Southern Life...	107,541	79,791	.....	.....	.....	187,332	97,299	79
73	Security Mut. Neb	42,725	131,918	.....	8,287	.....	182,930	168,454	69
74	Con'tal L. I. & I.	46,776	122,600	.....	2,615	4,382	175,773	162,351	70
75	Reg. L. and A..	11,047	135,349	22,342	2,384	.....	171,122	174,128	67
76	West Coast.....	79,002	74,308	.....	.....	.....	153,310	38,355	...
77	Texas Life.....	86,787	63,406	.....	.....	.....	150,193	84,475	82
78	South Atlantic...	50,385	97,327	916	.....	.....	148,628	110,383	77
79	Guarantee Life..	119,359	20,344	.....	.....	.....	139,703	24,687	98
80	Columbia Life...	52,894	83,824	2,445	326	.....	139,489	92,259	81
81	American, Ia....	40,940	92,680	1,227	.....	.....	134,847	123,904	76
82	Southern L. & T	60,918	69,989	193	.....	.....	131,100	94,280	80
83	Intermediate Life	80,806	41,728	562	.....	.....	123,096	126,766	74
84	U. S. Ann. & L.	84,710	26,418	.....	.....	.....	111,128	61,693	87
85	Western Union...	100,646	10,222	.....	.....	.....	110,868	15,543	108
86	Life Asso. of Am.	17,080	88,891	805	1,883	.....	108,659	126,126	75
87	Indiana Nat'l....	59,256	41,213	.....	.....	.....	100,469	(a)	...
88	North American.	96,815	37	.....	.....	.....	96,852	(a)	...
89	Beneficial Life...	41,915	44,020	.....	.....	.....	85,935	58,032	90
90	Commercial of Ill	79,286	.....	.....	.....	.....	79,286	(a)	...
91	Indianapolis Life	48,322	21,569	3,173	.....	.....	73,064	26,653	95
92	Guaranty Mutual	38,644	34,205	.....	.....	.....	72,849	49,808	91
93	So. States, W. Va.	41,623	30,557	.....	.....	.....	72,180	36,989	93
94	Dakota Mut....	71,479	430	.....	.....	.....	71,909	1,259	122
95	Lincoln National	19,602	51,404	50	.....	.....	71,056	63,698	86
96	Central of Ill...	26,941	43,037	.....	.....	.....	69,978	(d)	...
97	Florida Life....	58,319	11,212	.....	.....	.....	69,531	18,783	105
98	German Mutual.	10,454	48,715	7,479	.....	.....	66,648	60,868	88
99	Wisconsin Life..	6,946	56,554	983	.....	.....	64,483	80,419	85
100	Liberal Life....	14,064	49,589	.....	421	.....	64,074	82,347	83
101	Amer. Nat'l, Va..	58,066	5,145	.....	.....	.....	63,211	7,309	114
102	Southeastern L..	39,975	31,761	.....	.....	.....	62,736	46,679	92

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XX.—PREMIUM INCOME.—Continued.

Rank.	NAME OF COMPANY.	New Premiums.	Renewals.	Premiums Paid by Dividends.	Premiums Paid by Surrendered Policies.	Consideration for Annuities.	Total Premium Income.	1906.	
								Total Premium Income.	Rank.
103	Oregon Life.....	\$ 39,267	\$ 19,141	\$	\$	\$	\$ 58,408	\$ 25,474	79
104	Reliable Life....	11,405	45,366	553	.....	.....	57,324	58,565	89
105	Occidental, Cal..	45,513	11,777	.....	.....	.....	57,290	25,795	96
106	Northern, Mich..	55,582	.....	.....	.....	.....	55,582	(a)	...
107	North State.....	47,319	6,900	84	.....	.....	54,303	7,175	115
108	American, Fla....	28,507	23,369	.....	.....	.....	51,876	37,371	...
109	Northern, Wash..	36,598	13,464	.....	.....	.....	50,062	18,883	104
110	PennsylvaniaMut	34,487	14,126	.....	.....	.....	48,613	11,848	112
111	Central of Kan..	48,548	.....	.....	.....	.....	48,548	(d)	...
112	Peoples Life.....	44,735	2,577	.....	.....	.....	47,312	(a)	...
113	Midwest Life....	31,343	14,015	.....	.....	.....	45,358	19,964	101
114	Midland Mutual	36,885	6,152	.....	.....	.....	43,037	6,355	116
115	Occidental, N.M..	33,785	7,369	.....	.....	.....	41,154	(a)	...
116	Lamar Life.....	28,945	10,827	.....	.....	.....	39,772	17,319	106
117	Louisiana Nat'l.	25,402	14,106	.....	.....	.....	39,508	17,261	107
118	Northern, Ill....	35,932	3,035	125	.....	.....	39,992	3,082	121
119	Fort Worth.....	25,937	13,272	.....	.....	.....	38,309	19,473	102
120	Commerc'l of Ind	26,430	10,439	.....	.....	.....	36,869	14,032	110
121	Ohio State.....	21,572	13,976	435	.....	.....	35,583	15,671	108
122	Columbia L. & T.	14,222	18,544	.....	.....	.....	32,766	20,981	100
123	Postal Life.....	7,704	22,330	.....	.....	.....	30,034	24,660	99
124	Guardian Life....	22,342	7,691	.....	.....	.....	30,033	13,455	111
125	Western Reserve	11,061	16,590	592	(d)	.....	28,243	(d)	...
126	Inter-Southern...	24,815	.....	.....	.....	.....	24,815	(a)	...
127	Michigan State...	20,810	.....	.....	.....	.....	20,810	(a)	...
128	Majestic Life....	12,560	7,432	795	.....	.....	20,787	26,721	94
129	Cedar Rapids....	17,975	3,028	.....	.....	.....	20,703	3,289	120
130	Jefferson Stand..	18,795	.....	.....	.....	.....	18,795	(a)	...
131	Economic Life....	17,914	.....	.....	.....	.....	17,914	(a)	...
132	Puritan, R. I....	11,964	.....	.....	.....	.....	11,964	(a)	...
133	Anchor Life.....	11,181	.....	.....	.....	.....	11,181	(a)	...
134	South Bend.....	11,158	.....	.....	.....	.....	11,158	(a)	...
135	WesternMut.of Ia	10,303	.....	.....	.....	.....	10,303	(a)	...
136	Conser. of W. Va.	9,907	.....	.....	.....	.....	9,907	(a)	...
137	Eastern of Va....	7,865	.....	.....	.....	.....	7,865	(a)	...
138	St. Louis Nat'l..	6,781	.....	.....	.....	.....	6,781	(a)	...
139	Conti. of Del....	6,458	.....	.....	.....	.....	6,458	(a)	...
140	Pioneer Life....	6,007	.....	.....	.....	.....	6,007	(a)	...
141	Protective Life..	5,793	.....	.....	.....	.....	5,793	(a)	...
142	Cleveland Life..	5,772	.....	.....	.....	.....	5,772	(a)	...
143	West.Mut.of S.D.	700	3,848	413	.....	.....	4,961	4,566	119
144	Liberty Life....	3,039	.....	.....	.....	.....	3,039	(a)	...
145	Eastern of N. Y..	2,195	.....	.....	.....	.....	2,195	(a)	...
146	Old Colony.....	1,985	.....	.....	.....	.....	1,985	(a)	...
	Aggregates....	36,463,707	327,950,336	20,808,217	4,412,683	4,424,978	394,059,921	396,338,305	..
	Indus'l Cos.								
1	Metropolitan....	9,980,915	51,652,037	2,273,002	.....	241,029	64,046,983	59,537,161	1
2	Prudential.....	6,408,333	43,152,309	189,375	1,045,245	66,275	50,861,532	48,274,170	2
3	John Hancock...	1,802,673	14,203,028	1,305,136	99,891	.....	17,410,728	16,375,639	3
4	Life Ins. Co. of Va	431,789	1,878,778	1,285	8,642	.....	2,320,494	2,097,149	4
5	West'n & South'n	44,367	1,633,887	.....	5,513	.....	1,683,767	1,505,737	5
6	Colonial Life....	150,223	554,012	.....	.....	.....	704,235	631,734	7
7	Baltimore Life..	116,408	541,573	3,072	1,137	.....	662,190	634,088	6
8	Boston Mutual..	53,147	470,879	3,490	1,417	.....	528,933	396,586	8
9	Mutual of Balto.	44,787	265,394	.....	.....	.....	310,182	274,854	9
10	Eureka of Md....	43,146	152,971	.....	.....	.....	196,117	176,466	10
11	Equitable Ind....	28,138	104,129	.....	.....	.....	132,267	128,284	11
12	Immediate Benft.	14,374	100,254	.....	.....	.....	114,628	103,443	12
13	Home of Del....	.....	41,212	.....	.....	.....	41,212	41,110	13
14	Rome Industrial.	4,258	.....	.....	.....	.....	4,258	(a)	...
	Aggregates....	19,022,558	114,750,464	3,775,360	1,161,840	307,304	139,017,526	130,256,593	...
	Combined Agg	55,486,265	442,700,800	24,583,577	5,574,523	4,732,282	533,077,447	526,594,898	...

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXI.—INTEREST AND OTHER INCOME.

Showing the amounts of Interest and Other Income received by the companies in 1907, compared with the Interest and Other Receipts of 1906.

Rank	NAME OF COMPANY	Interest.	Rents.	Profit and Loss Account.	For Supplementary Contracts.	Other Receipts.	Total Interest and Other Receipts.	1906.	
								Interest and Other Receipts.	Rank
		\$	\$	\$	\$	\$	\$	\$	
1	Mut. of N. Y...	21,166,019	1,668,087	716,965	511,842	121,380	24,184,293	23,565,766	1
2	New York Life...	20,367,225	1,059,133	63,250	209,955	310,926	22,010,489	18,533,442	3
3	Equitable of N.Y.	17,995,064	1,724,410	474,948	102,580	29,907	20,326,909	19,569,444	2
4	Northw'n Mut...	9,735,106	264,857	.....	150,824	2,825	10,153,612	10,093,598	4
5	Mutual Benefit...	4,869,841	128,326	5,095	.....	.....	5,003,262	4,727,374	5
6	Penn Mutual....	4,085,814	159,493	30,141	290,439	12,485	4,578,372	4,181,909	6
7	Aetna Life.....	3,356,432	35,486	29,000	111,290	.....	3,532,208	3,624,685	7
8	Union Central...	3,347,572	20,264	15,412	54,453	19,111	3,456,812	3,009,674	11
9	Conn. Mut.....	2,597,095	489,230	47,261	.....	372	3,133,958	3,219,750	8
10	Provid't L. & T.	2,681,351	169,098	147,525	68,923	.....	3,066,897	3,157,086	10
11	Travelers.....	1,964,998	120,633	79,931	508,088	.....	2,673,650	2,301,958	13
12	Mass. Mutual...	1,939,879	14,838	.....	164,085	12,087	2,130,889	1,968,551	14
13	New England...	1,796,029	208,132	48,478	28,094	18,562	2,099,295	1,981,185	15
14	National of Vt.	1,710,022	42,690	.....	.....	.....	1,752,712	1,651,337	16
15	Germania.....	1,537,246	188,957	.....	7,355	2,012	1,735,570	1,714,649	17
16	State Mut., Mass	1,208,315	123,022	.....	20,492	38,747	1,390,576	1,282,148	19
17	Phoenix Mut....	1,076,854	42,019	11,255	4,300	4,130	1,138,558	1,028,133	21
18	Manhattan.....	702,763	306,058	8,563	.....	13,384	1,030,768	1,031,030	20
19	Home of N.Y...	824,815	103,069	23,057	30,749	.....	981,690	907,120	24
20	Washington.....	560,611	372,680	250	4,218	1,217	938,976	908,473	23
21	Fidelity Mutual.	645,076	83,035	.....	56,438	84,713	869,262	1,304,863	18
22	Provident Sav...	.....	.....	.....	.....	816,040	816,040	969,405	22
23	Berkshire.....	665,839	92,614	5,093	.....	7,745	771,291	729,971	26
24	Union Mutual...	493,643	61,050	137,457	7,094	8,745	707,989	700,051	27
25	Pacific Mutual...	576,793	65,190	28,137	.....	9,614	679,734	3,213,591	9
26	Security L. of Am.	47,288	.....	.....	.....	458,581	505,869	61,491	58
27	Michigan Mut...	485,229	13,607	.....	.....	.....	498,836	468,062	29
28	United States...	416,980	39,141	.....	.....	20,491	467,621	509,394	28
29	Nat'l of U. S. A.	379,072	15,090	.....	4,915	2,628	401,705	331,123	31
30	Pitta. L. & T...	60,797	277,026	6,104	1,780	13,920	2,796,627	2,796,627	12
31	Illinois Life...	255,109	72,825	5,660	.....	1,775	335,369	325,358	32
32	Con. General...	314,529	10,015	.....	.....	161	324,705	290,736	34
33	Equit. of Iowa...	284,040	35,449	1,339	.....	842	322,570	271,859	35
34	State Life.....	214,728	102,531	.....	.....	227	317,486	263,129	36
35	Jefferson Stand...	9,219	.....	.....	.....	250,000	259,219	(a)	...
36	Colum. Nat'l...	148,399	.....	313	20,463	81,913	251,088	804,510	25
37	Northw'n Nat'l...	207,246	33,992	9,817	.....	.....	251,055	316,184	33
38	Great Western...	1,719	.....	.....	.....	226,002	227,721	(a)	...
39	Sec'ty Mut., N.Y.	158,760	45,085	.....	10,327	8,863	223,044	187,735	40
40	Intermediate Life	7,728	.....	.....	.....	187,516	195,244	1,787	115
41	Franklin Life...	152,994	11,657	1,096	.....	1,065	166,812	142,824	42
42	Hartford Life...	142,454	13,801	.....	5,517	769	162,541	150,653	41
43	North American.	4,446	.....	.....	.....	138,251	142,697	(a)	...
44	West Coast...	9,431	.....	395	.....	132,040	141,866	122,645	...
45	Presby. Ministers	116,890	.....	10,038	5,007	28	131,963	104,059	45
46	Maryland.....	107,645	18,314	395	.....	4,092	130,446	124,554	44
47	Indiana Nat'l...	.....	.....	.....	.....	117,617	117,617	(a)	...
48	Citizens Life...	19,368	6,907	.....	.....	78,513	104,788	85,295	51
49	Minnesota Mut...	96,509	.....	124	.....	7,042	103,675	91,727	47
50	Royal Union....	99,827	.....	.....	.....	3,230	103,057	98,550	46
51	Am. Central....	54,818	30,969	.....	.....	11,393	97,180	65,669	56
52	St. Louis Nat'l.	2,250	.....	.....	.....	93,389	95,639	(a)	...
53	Reliance Life...	95,022	.....	.....	.....	.....	95,022	91,113	48
54	Bankers of Neb.	91,132	.....	1,646	.....	.....	92,778	67,302	55
55	Des. Moines L...	82,749	8,253	.....	.....	.....	91,002	73,225	53
56	Michigan State...	567	.....	.....	.....	90,044	90,611	(a)	...
57	Inter-Southern...	3,398	.....	.....	.....	85,173	88,571	(a)	...
58	Bankers of N. Y	73,439	.....	15	2,000	7,932	83,386	88,554	49
59	Reserve Loan...	78,063	.....	.....	.....	1,060	80,023	74,059	52
60	Liberty Life....	4,480	.....	.....	.....	75,000	79,480	(a)	...
61	Federal Life....	42,309	.....	.....	.....	26,489	68,798	106,835	39
62	Cleveland Life...	1,305	.....	.....	.....	62,500	63,805	(a)	...
63	Missouri State...	55,473	.....	.....	.....	884	56,357	43,972	26

a Commenced business in 1907.

EXHIBIT XXI.—INTEREST AND OTHER INCOME.—Continued.

Rank.	NAME OF COMPANY.	Interest.	Rents.	Profit and Loss Account.	For Supplementary Contracts.	Other Receipts.	Total Interest and Other Receipts.	1906.	
								Interest and Other Receipts.	Assets.
		\$	\$	\$	\$	\$	\$	\$	\$
64	Philadelphia Life	37,730	.....	1,351	.....	15,847	54,928	252,505	38
65	North State....	4,498	.....	.....	.....	47,267	51,765	2,181	113
66	Eastern of N. Y.	909	.....	.....	.....	50,000	50,909	(a)	...
67	Inter-State.....	46,864	1,775	.....	.....	.....	48,649	43,120	63
68	Economic Life..	3,618	.....	.....	.....	44,676	48,294	(a)	...
69	Northern, Ill....	6,513	.....	990	.....	38,651	46,154	14,281	92
70	Occidental, Cal..	6,849	.....	.....	.....	38,214	45,063	25,608	76
71	Lincoln Nat'l...	7,544	.....	.....	.....	37,300	44,844	3,354	109
72	South Bend.....	182	.....	.....	.....	43,350	43,532	(a)	...
73	Am. Nat'l, Va...	7,650	.....	.....	.....	34,946	42,596	131,690	43
74	Southern Life...	9,335	80	.....	.....	32,919	42,334	15,583	80
75	State Mut., Ga..	40,218	1,600	.....	.....	.....	41,818	25,400	77
76	Bankers Reserve	41,229	.....	.....	.....	.....	41,229	30,140	67
77	Meridian L. & T	40,756	32	.....	.....	42	40,830	30,516	66
78	Gen. of U. S. A..	36,501	1,458	.....	2,824	38	40,821	33,388	65
79	Majestic Life...	598	.....	.....	.....	39,414	40,012	7,327	101
80	Old Colony.....	1,654	.....	.....	.....	36,054	37,708	(a)	...
81	Kansas City L...	36,482	.....	8	.....	922	37,412	252,985	37
82	Cons'v. of W. Va.	50	.....	87	.....	36,931	37,068	(a)	...
83	Volunteer State..	14,350	.....	64	.....	20,368	34,782	9,374	97
84	Life Assoc. of Am	24,254	.....	.....	.....	10,222	34,476	20,871	81
85	German Mutual.	29,651	1,272	.....	.....	569	31,492	30,078	68
86	Capitol Life....	17,939	.....	.....	.....	12,442	29,481	17,562	85
87	Sec. Mut., Neb...	11,962	16,542	351	.....	.....	28,855	12,687	94
88	Southern L. & T.	17,133	9,782	1,008	.....	.....	27,923	1,972	114
89	Scandia Life....	27,096	.....	.....	.....	760	27,856	22,680	79
90	Con'l L. I. & I..	26,342	.....	.....	.....	920	27,262	19,166	82
91	South Atlantic...	26,839	.....	.....	.....	.....	26,839	19,040	83
92	Protective Life...	709	81	.....	.....	25,776	26,566	(a)	...
93	Florida Life.....	3,304	.....	6,770	.....	16,347	26,421	5,640	105
94	Northern, Mich..	678	.....	.....	.....	25,284	25,962	(a)	...
95	Com'l of Ill....	537	.....	1,955	.....	23,397	25,889	(a)	...
96	Com'l of Del....	347	.....	.....	.....	25,090	25,437	(a)	...
97	Peoples Life....	.....	.....	.....	.....	25,000	25,000	(d)	...
98	Register L. & A.	23,323	.....	.....	.....	.....	23,323	16,968	88
99	Colorado Nat'l...	20,304	.....	.....	.....	2,249	22,553	9,470	96
100	Sec. L. & A., N.C.	13,225	2,441	.....	6,526	.....	22,192	27,925	71
101	Western Reserve	273	12	.....	.....	20,543	20,828	(d)	...
102	Columbia Life...	16,748	.....	.....	.....	3,945	20,693	87,868	50
103	Puritan, R. I....	1,365	.....	.....	.....	17,875	19,240	(a)	...
104	Anchor Life....	300	.....	.....	.....	17,574	17,874	(a)	...
105	Sou'n St., W. Va..	16,607	675	.....	.....	485	17,767	55,083	60
106	Greensboro Life.	9,241	.....	.....	.....	7,703	16,944	17,063	86
107	Midland Mutual	6,292	.....	.....	.....	10,650	16,942	63,863	57
108	Gen. of Ill....	2,008	.....	.....	.....	14,300	16,308	(d)	...
109	Southwestern...	15,648	.....	.....	.....	.....	15,648	16,923	89
110	Texas Life.....	15,332	298	.....	.....	.....	15,630	17,618	84
111	Am. Nat'l, Tex...	7,598	.....	340	.....	7,130	15,068	14,822	91
112	Sou'n. Sta's, Ala.	13,173	.....	.....	.....	1,115	14,288	55,660	59
113	Pennsylvania Mut	41	.....	.....	.....	13,858	13,899	6,000	104
114	Western Union...	10,572	.....	.....	.....	2,968	13,540	17,039	87
115	Pioneer Life....	78	.....	.....	.....	12,786	12,864	(a)	...
116	Guarantee Life...	2,351	.....	.....	.....	10,456	12,807	27,290	72
117	U. S. Ann. & L.	10,775	.....	2,000	.....	.....	12,775	3,766	108
118	Occiden'l, N. Mex	2,447	.....	.....	.....	10,140	12,587	(a)	...
119	Eastern of Va...	784	.....	.....	.....	11,674	12,458	(a)	...
120	Lamar Life.....	3,295	1,779	.....	.....	6,650	11,724	51,533	61
121	Guardian Life...	1,311	.....	.....	.....	10,000	11,311	.....	...
122	Louisiana Nat'l..	11,206	.....	.....	.....	.....	11,206	70,951	54
123	Ohio State.....	5,340	.....	.....	.....	5,769	11,109	26,593	73
124	Wisconsin Life...	10,627	.....	.....	.....	.....	10,627	8,454	98
125	American, Ia....	9,346	.....	.....	.....	.....	9,346	7,180	102
126	Fort Worth.....	6,873	.....	.....	.....	851	7,724	28,647	69
127	Dakota Mut.....	.....	.....	.....	.....	7,689	7,689	2,400	111
128	Columbia L. & T	6,986	.....	.....	.....	650	7,636	28,488	70

a Commenced business in 1907.

d Reorganized in 1907.

EXHIBIT XXI.—INTEREST AND OTHER INCOME.—Continued.

Rank	NAME OF COMPANY	Interest.	Rents.	Profit and Loss Account.	For Supplementary Contracts.	Other Receipts.	Total Interest and Other Receipts.	1906.	
								Interest and Other Receipts	Rank
		\$	\$	\$	\$	\$	\$	\$	
129	Southwest'n Life.	7,463	.....	.....	.....	.....	7,463	1,670	116
130	Midwest Life....	5,725	.....	.....	.....	1,457	7,182	13,568	93
131	Oregon Life....	7,177	.....	.....	.....	.....	7,177	3,017	110
132	Beneficial Life..	7,023	.....	.....	.....	.....	7,023	4,838	106
133	Guaranty Mutual	834	.....	.....	2,400	3,526	6,760	628	120
134	Liberal Life....	2,861	3,176	.....	.....	308	6,345	7,768	99
135	Com'w'th of Ky.	5,614	.....	.....	.....	.....	5,614	7,740	100
136	West'n Mut. of Ia	22	.....	.....	.....	5,400	5,422	(a)	...
137	Northern, Wash.	5,397	.....	.....	.....	.....	5,397	41,223	64
138	Central of Kan..	264	.....	.....	.....	4,121	4,385	(a)	...
139	Postal Life....	3,995	.....	.....	.....	.....	3,995	4,053	107
140	American, Fla..	2,804	.....	.....	.....	.....	2,804	.....	...
141	Cedar Rapids...	2,733	.....	.....	.....	23	2,756	26,327	74
142	La Fayette Life.	2,751	.....	.....	.....	.....	2,751	1,066	119
143	Indianapolis Life	1,243	.....	.....	.....	370	1,613	9,856	95
144	Commerc'l of Ind	899	.....	.....	.....	.....	899	26,008	75
145	Reliable Life....	373	.....	.....	.....	.....	373	2,190	112
146	West. Mut. of S.D.	206	.....	.....	.....	.....	206	73	121
	Aggregates...	111,061,503	8,309,036	1,923,684	2,392,978	4,598,443	128,285,644	125,764,205	...
	Indust. Cos.								
1	Metropolitan....	7,387,540	1,169,573	98,295	1,470	34,872	8,691,750	7,158,665	1
2	Prudential....	4,910,888	791,569	.....	178,725	49,303	5,920,485	5,250,889	2
3	John Hancock...	1,779,159	248,946	2,762	54,682	11,554	2,097,103	1,831,027	3
4	Colonial Life....	32,305	4,333	.....	.....	130,000	166,638	161,537	4
5	Life Ins. Co. of Va.	138,497	6,813	12,694	.....	1,380	159,384	120,183	6
6	West'n & South.	101,187	2,315	.....	.....	.....	103,502	79,381	7
7	Baltimore Life...	49,318	480	.....	.....	3,394	53,192	47,729	8
8	Boston Mutual..	19,890	.....	.....	.....	17,611	37,501	16,810	10
9	Mutual of Balto.	19,712	2,500	1,138	.....	45	23,395	19,724	9
10	Rome Indust....	511	.....	.....	.....	18,671	19,182	(a)	..
11	Eureka of Md...	5,999	450	.....	.....	396	6,845	5,120	12
12	Equitable Ind...	5,209	.....	.....	.....	235	5,444	6,133	11
13	Home of Del....	4,736	.....	.....	.....	.....	4,736	3,500	13
14	Immediate Ben..	2,981	1,240	.....	.....	126	4,347	3,033	14
	Aggregates...	14,447,932	2,228,219	114,889	234,877	267,587	17,293,504	14,826,489	...
	Com'd. Agg...	125,509,435	10,537,255	2,037,573	2,627,855	4,866,030	145,579,148	140,590,694	...

(a) Commenced business in 1907.

EXHIBIT XXII.—TOTAL INCOME.

Showing the Sources of Income and the Total Income of the various companies for the year 1907 in comparison with the Total Income for 1906.

Rank	NAME OF COMPANY.	Premium Income.	Interest and Other Income.	Total Income.	1906.	
					Total Income.	Rank.
		\$	\$	\$	\$	
1	New York Life.....	79,940,309	22,010,489	101,950,798	100,902,179	1
2	Mutual of New York.....	56,639,200	24,184,293	80,823,493	81,883,633	2
3	Equitable of New York.....	54,431,248	20,326,909	74,758,157	76,680,282	3
4	Northwestern Mutual.....	33,441,810	10,153,612	43,595,422	41,933,329	4
5	Mutual Benefit.....	16,664,430	50,032,262	21,667,692	20,434,289	5
6	Penn Mutual.....	15,700,452	4,578,372	2,0278,824	19,587,452	6
7	Aetna Life.....	10,256,271	3,532,208	13,788,479	13,985,234	7
8	Union Central.....	9,466,664	3,456,812	12,923,476	11,968,080	8
9	Provident L. and T.....	7,669,604	3,066,897	10,736,501	10,542,227	9
10	Mass. Mutual.....	7,542,253	2,130,889	9,673,142	9,267,092	10
11	New England.....	6,814,552	2,099,295	8,913,847	8,084,026	12
12	Connecticut Mutual.....	5,588,922	3,133,958	8,722,880	8,746,344	11
13	Travelers.....	5,932,318	2,673,650	8,605,968	7,926,331	13
14	National of Vt.....	5,922,753	1,752,712	7,675,465	7,790,454	14
15	Germania.....	4,955,823	1,735,570	6,691,393	6,655,220	16
16	State Mutual, Mass.....	4,528,762	1,390,576	5,919,338	5,744,241	17
17	Fidelity Mutual.....	4,351,515	869,262	5,220,777	5,511,118	18
18	Phoenix Mutual.....	3,946,145	1,138,558	5,084,703	4,847,610	19
19	Pacific Mutual.....	3,718,881	679,734	4,398,615	6,042,243	15

EXHIBIT XXII.—TOTAL INCOME—Continued.

Rank.	NAME OF COMPANY.	Premium Income.	Interest and Other Income.	Total Income.	1906.	
					Total Income.	Rank.
		\$	\$	\$	\$	
20	Home of New York.....	3,352,579	981,690	4,334,269	4,423,986	21
21	Provident Savings.....	3,059,021	816,040	3,875,661	4,496,068	20
22	Manhattan.....	2,299,472	1,030,768	3,330,240	3,665,062	23
23	Berkshire.....	2,503,836	771,291	3,275,127	3,237,418	26
24	Washington.....	2,228,450	938,976	3,167,426	3,439,947	24
25	State Life.....	2,624,316	317,486	2,941,802	3,005,629	28
26	Union Mutual.....	2,214,038	707,989	2,922,027	3,222,195	27
27	National of U. S. A.....	1,908,351	401,705	2,310,056	2,151,637	31
28	Hartford Life.....	2,126,453	162,541	2,288,994	2,332,561	30
29	Michigan Mutual.....	1,581,026	498,836	2,079,862	2,104,319	32
30	Security Mutual, N. Y.....	1,575,820	223,044	1,798,864	1,865,591	33
31	Illinois Life.....	1,426,510	335,369	1,761,879	1,740,145	34
32	State Mutual, Ga.....	1,639,435	41,818	1,681,253	1,008,052	40
33	Columbian National.....	1,333,305	251,088	1,584,453	2,512,142	29
34	United States.....	1,116,708	407,621	1,584,329	1,739,889	35
35	Northwestern National.....	1,281,870	251,055	1,532,925	1,510,897	36
36	Equitable of Iowa.....	1,239,909	322,570	1,562,479	1,404,800	38
37	Connecticut General.....	1,223,036	324,705	1,547,741	1,473,121	37
38	Pittsburgh L. & T.....	1,055,247	359,627	1,414,874	3,405,679	25
39	Franklin Life.....	1,145,449	166,812	1,312,261	1,325,724	39
40	Security Life of America.....	522,265	505,491	1,027,756	405,631	59
41	American Central.....	824,959	97,180	922,139	882,704	41
42	Des Moines Life.....	812,483	91,002	903,485	827,357	44
43	Great Western.....	630,915	227,721	859,636	(a)	.....
44	Minnesota Mutual.....	740,786	103,675	844,461	858,227	42
45	Bankers of Neb.....	701,807	92,778	794,585	695,596	47
46	Citizens Life.....	674,777	104,788	779,565	580,988	50
47	Philadelphia Life.....	679,922	54,928	734,850	840,118	43
48	Bankers Reserve.....	691,444	41,229	732,673	573,293	51
49	Royal Union.....	608,177	103,507	711,234	664,728	48
50	Missouri State.....	639,007	50,357	695,364	509,405	54
51	Reliance Life.....	537,692	95,002	632,714	530,894	52
52	Kansas City Life.....	572,503	37,412	609,915	703,154	46
53	Reserve Loan.....	512,309	80,023	592,332	755,299	45
54	Presbyterian Ministers.....	422,953	131,963	554,916	514,471	53
55	American National, Tex.....	502,590	15,068	517,658	324,480	61
56	Bankers of N. Y.....	417,788	83,386	501,174	653,512	49
57	Meridian L. and T.....	397,440	40,830	438,270	452,393	56
58	Federal Life.....	368,774	68,798	437,572	504,375	55
59	Maryland.....	306,755	130,446	437,201	434,582	58
60	Central of U. S. A.....	380,870	40,821	421,691	383,731	60
61	Security L. and A., N. C.....	354,530	22,192	376,722	324,346	62
62	Volunteer State.....	331,294	34,782	366,076	232,063	65
63	Inter-state.....	307,064	48,649	355,714	447,447	57
64	Capitol Life.....	293,574	29,481	323,055	159,840	73
65	Southwestern.....	305,174	15,648	320,822	267,425	63
66	Intermediate Life.....	123,096	195,244	318,340	128,553	80
67	Scandia Life.....	270,449	27,856	298,305	266,768	64
68	West Coast.....	153,310	141,866	295,176	161,000	.....
69	Greensboro Life.....	266,060	16,944	283,004	185,994	68
70	Jefferson Standard.....	18,795	259,219	278,014	(a)	.....
71	Colorado National.....	245,642	22,553	268,195	154,417	74
72	Southern States, Ala.....	233,689	14,288	247,977	136,354	77
73	Commonwealth of Ky.....	236,892	5,614	242,506	167,724	72
74	North American.....	96,852	142,697	239,549	(a)	.....
75	Southern Life.....	187,332	42,334	229,666	119,802	81
76	Indiana National.....	100,469	117,617	218,086	(a)	.....
77	La Fayette Life.....	210,702	2,751	213,453	199,814	66
78	Security Mutual, Neb.....	182,930	28,855	211,785	181,141	70
79	Continental L. I. & I.....	175,773	27,262	203,035	181,517	69
80	Register L. and A.....	171,122	23,323	194,445	191,096	67
81	South Atlantic.....	148,628	26,839	175,667	129,423	79
82	Texas Life.....	150,193	15,630	165,823	102,093	83
83	Columbia Life.....	139,489	20,693	160,182	180,127	71
84	Southern L. and T.....	131,100	27,923	159,023	96,252	84
85	Guarantee Life.....	139,703	12,807	152,510	51,977	97
86	American, Ia.....	134,847	9,346	144,193	131,128	78
87	Life Assoc. of America.....	108,659	34,476	143,135	146,997	75
88	Western Union.....	110,868	13,540	124,408	11,097	109
89	U. S. Ann. & Life.....	111,128	12,775	123,903	65,459	93
90	Lincoln National.....	71,056	44,844	115,900	67,052	92
91	Inter-Southern.....	24,815	88,571	113,386	(a)	.....
92	Michigan State.....	20,810	90,611	111,421	(a)	.....
93	North State.....	54,303	51,765	106,068	9,356	119

a Commenced business in 1907.

EXHIBIT XXII.—TOTAL INCOME—Continued.

Rank.	NAME OF COMPANY.	Premium Income.	Interest and Other Income.	Total Income.	1906.	
					Total Income.	Rank.
		\$	\$	\$	\$	
94	American Nat'l, Va.....	63,211	42,596	105,807	138,999	76
95	Commercial of Ill.....	79,286	25,889	105,175	(a)	.....
96	St. Louis Nat'l.....	6,781	95,639	102,420	(a)	.....
97	Occidental, Cal.....	57,290	45,063	102,353	51,493	98
98	German Mutual.....	66,648	31,492	98,140	90,946	86
99	Florida Life.....	69,531	26,421	95,952	24,423	114
100	Beneficial Life.....	85,935	7,023	92,958	62,870	94
101	Southern States, W. Va.....	72,180	17,767	89,947	92,072	85
102	Central of Ill.....	69,978	16,308	86,286	(d)	.....
103	Northern, Ill.....	39,092	46,154	85,246	17,363	116
104	Liberty Life.....	3,039	79,480	82,519	(a)	.....
105	Northern, Mich.....	55,707	25,837	81,544	(a)	.....
106	Guaranty Mutual.....	72,849	6,706	79,609	50,436	99
107	Dakota Mutual.....	71,909	7,689	79,598	3,659	122
108	Wisconsin Life.....	64,483	10,627	75,110	88,873	88
109	Indianapolis Life.....	73,064	1,613	74,677	36,509	107
110	Peoples Life.....	47,312	25,000	72,312	(d)	.....
111	Liberal Life.....	64,074	6,345	70,419	90,115	87
112	Southeastern Life.....	62,736	7,463	70,199	48,349	101
113	Economic Life.....	17,914	48,294	66,208	(a)	.....
114	Oregon Life.....	58,408	7,777	65,585	28,491	112
115	Cleveland Life.....	5,772	63,805	69,577	(a)	.....
116	Pennsylvania Mutual.....	48,613	13,899	62,512	17,848	115
117	Majestic Life.....	20,787	40,012	60,799	34,048	108
118	Midland Mutual.....	43,037	16,942	59,979	70,218	90
119	Reliable Life.....	57,324	373	57,697	60,755	95
120	Northern, Wash.....	50,062	5,397	55,459	60,106	96
121	American, Fla.....	51,876	2,894	54,770	.....	.....
122	South Bend.....	11,158	43,532	54,690	(a)	.....
123	Occidental, N. Mex.....	41,154	12,587	53,741	(a)	.....
124	Eastern of N. Y.....	2,195	50,909	53,104	(a)	.....
125	Central of Kansas.....	48,548	4,385	52,933	(a)	.....
126	Midwest Life.....	45,358	7,182	52,240	33,532	106
127	Lamar Life.....	39,772	11,724	51,496	68,845	91
128	Louisiana National.....	39,508	11,206	50,714	88,213	89
129	Western Reserve.....	28,243	20,828	49,071	(d)	.....
130	Ohio State.....	35,983	11,109	47,092	42,264	104
131	Conservative of W. Va.....	9,907	37,068	46,975	(a)	.....
132	Fort Worth.....	38,309	7,724	46,033	48,120	102
133	Guardian Life.....	39,033	11,311	41,344	.....	.....
134	Columbia L. & T.....	32,766	7,636	40,402	49,469	100
135	Old Colony.....	1,985	37,708	39,693	(a)	.....
136	Commercial of Ind.....	36,868	899	37,767	40,040	105
137	Postal Life.....	30,034	3,995	34,029	28,713	111
138	Protective Life.....	5,793	26,566	32,359	(a)	.....
139	Continental of Del.....	6,458	25,437	31,895	(a)	.....
140	Puritan, R. I.....	11,964	19,240	31,204	(a)	.....
141	Anchor Life.....	11,187	17,874	29,055	(a)	.....
142	Cedar Rapids.....	20,703	2,756	23,459	29,616	110
143	Eastern of Va.....	7,865	12,458	20,323	(a)	.....
144	Pioneer Life.....	6,007	12,864	18,871	(a)	.....
145	Western Mutual of Ia.....	10,303	5,422	15,725	(a)	.....
146	Western Mutual of S. D.....	4,961	206	5,167	4,639	121
	Aggregates.....	394,059,921	128,285,644	522,345,565	522,102,510	.....
	Industrial Companies.					
1	Metropolitan.....	64,046,983	8,691,750	72,738,733	66,695,826	1
2	Prudential.....	50,861,532	5,020,485	56,782,017	53,525,059	2
3	John Hancock.....	17,410,728	2,097,103	19,507,831	18,206,666	3
4	Life Ins. Co. of Va.....	2,320,494	159,384	2,479,878	2,217,332	4
5	Western & Southern.....	1,683,767	103,502	1,787,269	1,585,118	5
6	Colonial Life.....	704,235	166,638	870,873	793,271	6
7	Baltimore Life.....	662,190	53,192	715,382	681,817	7
8	Boston Mutual.....	528,933	37,501	566,434	413,396	8
9	Mutual of Baltimore.....	310,182	23,395	333,577	294,578	9
10	Eureka of Md.....	196,117	6,845	202,962	181,586	10
11	Equitable Ind.....	132,267	5,444	137,711	134,417	12
12	Immediate Benefit.....	114,628	4,347	118,975	106,476	13
13	Home of Del.....	41,212	4,736	45,948	44,610	14
14	Rome Indust.....	4,258	19,182	23,440	(a)	.....
	Aggregates.....	139,017,526	17,293,504	156,311,030	145,083,082	.....
	Combined Aggregates.....	533,077,447	145,579,148	678,656,595	667,185,592	.....

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXIII.—INCREASE IN INCOME.

Giving the Increase in Premium, Interest and Other Income, and Total Income in 1907 and the Rank of the companies in each item.

NAME OF COMPANY	Increase in Pre- mium Income.	Rank	NAME OF COMPANY	Increase in In- terest and Other Income.	Rank	NAME OF COMPANY	Increase in Total Income.	Rank
	\$			\$			\$	
Northwest'n Mut...	1,602,079	1	New York Life...	3,512,772	1	Northwest'n Mut...	1,662,679	1
Mutual Benefit...	957,513	2	Mutual of N. Y...	979,582	2	New York Life...	1,084,344	2
New England...	711,721	3	Equitable of N. Y...	826,030	3	Mutual Benefit...	1,010,169	3
State Mut., Ga.	656,783	4	Union Central...	447,138	4	Union Central...	955,396	4
Great Western...	663,915	5	Sec. L. of Amer...	444,000	5	New England...	875,423	5
Union Central...	508,255	6	Penn Mutal...	436,270	6	Great Western...	850,636	6
Pittsburgh L. & T.	446,258	7	Travelers...	377,555	7	Penn Mutal...	731,179	7
Travelers...	307,945	8	Jefferson Stand...	225,219	8	Travelers...	685,500	8
Penn Mutal...	294,909	9	Great Western...	227,721	9	State Mut., Ga...	673,201	9
Provident L. & T.	284,463	10	Intermediate Life...	192,896	10	Sec. L. of Amer...	642,125	10
Mass. Mutal...	263,712	11	New England...	163,712	11	Mass. Mutal...	406,626	11
Sec. L. of Amer...	198,125	12	Mass. Mutal...	142,914	12	Jefferson Stand...	627,814	12
Amer. Nat'l, Tex...	192,932	13	North American...	212,697	13	North American...	629,549	13
Citizens Life...	179,084	14	State Mut., Mass...	140,607	14	Phoenix Mutal...	237,993	14
Missouri State...	173,574	15	National of Vt...	112,237	15	State Mut., Mass...	207,276	15
South'n States, Ala.	152,995	16	Phoenix Mutal...	110,425	16	Citizens Life...	198,577	16
Capitol Life...	151,296	17	St. Louis Nat'l...	99,539	17	Amer. Nat'l, Tex...	193,178	17
Bankers Reserve...	148,297	18	Indiana National...	92,992	18	Indiana National...	192,123	18
Fidelity Mutal...	145,260	19	Michigan State...	90,611	19	Intermediate Life...	189,226	19
Phoenix Mutal...	126,668	20	Inter-Southern...	88,571	20	Missouri State...	185,959	20
Kansas City Life...	122,334	21	Liberty Life...	87,480	21	Capitol Life...	163,215	21
Guarantee Life...	115,016	22	Home of N. Y...	74,570	22	Bankers Reserve...	159,380	22
West Coast...	112,955	23	National of U.S.A...	70,582	23	National of U.S.A...	158,419	23
Volunteer State...	108,605	24	Cleveland Life...	66,305	24	Equitable of Iowa...	157,679	24
Reliance Life...	107,911	25	Northwest'n Mut...	60,600	25	West Coast...	134,176	25
Equitable of Iowa...	106,968	26	Germania...	60,171	26	Volunteer State...	134,013	26
Colorado Nat'l...	102,200	27	State Life...	54,357	27	Colorado National...	113,778	27
Indiana National...	99,131	28	Mutual Benefit...	52,654	28	Inter-Southern...	113,386	28
Greensboro Life...	97,129	29	Eastern of N. Y...	50,909	29	Reliance Life...	111,820	29
North American...	96,852	30	Equitable of Iowa...	50,711	30	South'n States, Ala.	111,623	30
Western Union...	95,325	31	North State...	49,584	31	Michigan State...	111,421	31
Philadelphia Life...	92,309	32	Economic Life...	48,294	32	Southern Life...	109,864	32
Southern Life...	90,933	33	South Bend...	44,532	33	Commercial of Ill...	105,175	33
Nat'l of U. S. A...	87,837	34	Lincoln National...	41,490	34	St. Louis National...	102,420	34
Northwest'n Nat'l...	87,157	35	Berkshire...	41,320	35	Guarantee Life...	100,533	35
Commercial of Ill...	87,286	36	Sec. Mut., N. Y...	38,436	36	Bankers of Neb...	98,989	36
Comm'w'th of Ky...	76,909	37	Old Colony...	37,708	37	Greensboro Life...	97,010	37
Bankers of Neb...	73,513	38	Conserv. of W. Va...	37,068	38	North State...	96,712	38
Dakota Mut...	70,650	39	Connecticut Gen'l...	33,969	39	Western Union...	91,826	39
Central of Ill...	69,978	40	Majestic Life...	32,685	40	Central of Ill...	86,286	40
State Mut., Mass...	66,660	41	Northern, Ill...	31,874	41	Liberty Life...	82,519	41
Texas Life...	65,718	42	American Central...	31,511	42	Northern, Mich...	81,544	42
Connecticut Mut...	62,328	43	Michigan Mutal...	30,774	43	Des Moines Life...	76,128	43
Federal Life...	61,234	44	Washington...	30,593	44	Dakota Mutal...	75,939	44
Des Moines Life...	58,551	45	Presbyterian Mins...	28,754	45	Provident L. & T...	75,703	45
Sec. L. & A., N. C.	58,109	46	Protective Life...	26,566	46	Germania...	75,423	46
Amer. Nat'l, Va...	55,902	47	South'n L. and T...	25,951	47	Comm'w'th of Ky...	74,782	47
Northern, Mich...	55,707	48	Commercial of Ill...	25,889	48	Connecticut Gen'l...	74,620	48
Southwestern...	54,671	49	Northern, Mich...	25,837	49	Florida Life...	71,529	49
Florida Life...	50,748	50	Bankers of Neb...	25,476	50	Cleveland Life...	69,577	50
U. S. Ann. & Life...	49,435	51	Cont'l of Del...	25,437	51	Northern, Ill...	67,884	51
Central of Kan...	48,548	52	Volunteer State...	25,408	52	Economic Life...	66,803	52
Columbia Life...	47,230	53	Franklin Life...	23,988	53	Peoples Life...	64,194	53
North State...	47,128	54	Peoples Life...	23,000	54	Texas Life...	62,730	54
Indianapolis Life...	46,411	55	Western Reserve...	22,828	55	South'n L. and T...	62,771	55
Royal Union...	41,999	56	Florida Life...	20,781	56	South Bend...	64,690	56
Peoples Life...	41,194	57	Southern Life...	19,831	57	Occidental, N. Mex	63,741	57
Occidental, N. Mex	41,154	58	Citizens Life...	19,493	58	Southwestern...	53,397	58

a Commenced business in 1907.

d Reorganized in 1907.

EXHIBIT XXIII.—INCREASE IN INCOME.—Continued.

NAME OF COMPANY	Increase in Pre- mium Income.	Rank	NAME OF COMPANY	Increase in In- terest and Other Income.	Rank	NAME OF COMPANY	Increase in Total Income.	Rank
Connecticut Gen'l..	\$ 40,651	59	Occidental, Cal....	\$ 19,365	59	Eastern of N. Y....	\$ 553,104	59
South Atlantic.....	38,244	60	Puritan, R. I.....	219,240	60	Central of Kan.....	452,933	60
South'n L. and T....	36,820	61	West Coast.....	19,221	61	Sec. L. & A., N. C..	52,376	61
Pennsylvania Mut..	36,765	62	Anchor Life.....	217,874	62	Occidental, Cal....	50,860	62
Midland Mutual....	36,682	63	Des Moines Life....	17,577	63	Lincoln National...	48,848	63
Northern, Ill.....	36,010	64	State Mut., Ga....	16,418	64	Conserv. of W. Va..	446,975	64
South States, W. Va.	35,191	65	Central of Ill.....	216,308	65	Royal Union.....	46,506	65
Oregon Life.....	32,934	66	Sec. Mut., Neb....	16,168	66	South Atlantic.....	46,043	66
Occidental, Cal....	31,495	67	Life Ass'n of Amer.	13,605	67	Pennsylvania Mut..	44,664	67
Northern, Wash....	31,179	68	Pioneer Life.....	212,804	68	Presbyterian Mins..	40,445	68
Central of U.S.A....	30,527	69	Occidental N. Mex.	212,587	69	U. S. Ann. & Life..	39,726	69
Beneficial Life.....	27,903	70	Eastern of Va.....	212,458	70	Old Colony.....	339,693	70
Scandia Life.....	26,460	71	Missouri State....	12,385	71	American Central...	39,435	71
Midwest Life.....	25,394	72	Minnesota Mutual.	11,948	72	Indianapolis Life...	38,168	72
Inter-Southern....	224,815	73	Capitol Life.....	11,919	73	Central of U.S.A....	37,960	73
Guaranty Mutual...	23,041	74	Hartford Life.....	11,888	74	Berkshire.....	37,709	74
Commercial of Ind.	22,836	75	Colorado National.	11,578	75	Oregon Life.....	37,094	75
Lamar Life.....	22,460	76	Bankers Reserve...	11,083	76	Protective Life....	32,359	76
Louisiana National	22,247	77	Meridian L. & T...	10,314	77	Cont'al of Del....	32,1895	77
Michigan State....	220,810	78	Illinois Life.....	10,011	78	Scandia Life.....	31,536	78
Ohio State.....	20,312	79	Cont'l L. I. & I...	8,096	79	Puritan, R. I.....	231,204	79
Fort Worth.....	18,836	80	Union Mutual.....	7,938	80	Sec. Mut., Neb....	30,644	80
Jefferson Standard.	218,795	81	Pennsylvania Mut..	7,899	81	Beneficial Life....	30,088	81
Economic Life.....	217,914	82	South Atlantic....	7,799	82	Guaranty Mutual...	29,173	82
Cedar Rapids.....	17,414	83	Central of U.S.A....	7,433	83	Anchor Life.....	229,055	83
Guardian Life.....	16,793	84	Register L. and A..	6,355	84	Western Reserve...	228,569	84
Southeast'n Life...	16,057	85	Guaranty Mutual...	6,132	85	Majestic Life.....	26,751	85
Germania.....	15,252	86	Reserve Loan.....	5,964	86	Northwest'n Nat'l..	22,028	86
Sec. Mut., Neb....	14,476	87	Maryland.....	5,892	87	Southeast'n Life...	21,850	87
La Fayette Life....	13,619	88	Southeast'n Life...	5,793	88	Illinois Life.....	21,734	88
Cont'l L. I. & I...	13,422	89	Inter-State.....	5,529	89	Cont'al L. I. & I...	21,518	89
Puritan, R. I.....	211,964	90	West'n Mut., of Ia.	25,422	90	Eastern of Va.....	220,323	90
Columbia L. & T...	11,785	91	Dakota Mutual....	5,289	91	Midwest Life.....	19,008	91
Illinois Life.....	11,723	92	Scandia Life.....	5,076	92	Pioneer Life.....	218,871	92
Presby. Ministers..	11,691	93	Royal Union.....	4,507	93	Guardian Life.....	16,053	93
Anchor Life.....	211,181	94	Central of Kan....	24,385	94	West'n Mut. of Ia..	215,725	94
South Bend.....	211,158	95	Oregon Life.....	4,160	95	La Fayette Life....	13,639	95
American, Ia.....	10,907	96	Reliance Life.....	3,909	96	American, Ia.....	13,073	96
West'n Mut of Ia...	210,303	97	Beneficial Life....	2,185	97	German Mutual....	7,194	97
Conserv. of W. Va..	209,907	98	Wisconsin Life....	2,173	98	Postal Life.....	5,316	98
American Central...	7,924	99	American, Ia.....	2,166	99	Ohio State.....	4,828	99
Eastern of Va.....	27,865	100	German Mutual...	1,414	100	Register L. and A..	3,349	100
Western Reserve...	27,741	101	Amer. Nat'l, Tex...	246	101	Maryland.....	2,619	101
Lincoln National...	7,358	102	West'n Mut of S.D.	133	102	American, Fla.....	1,904	102
St. Louis National..	26,781	103	American, Fla.....	112	103	West'n Mut. of S.D	528	103
Cont'l of Del.....	26,458	104	La Fayette Life....	20	104	Life Ass'n of Amer.	—1,024	104
Pioneer Life.....	26,007	105	Postal Life.....	—58	105	Fort Worth.....	—2,087	105
Protective Life....	25,793	106	Greensboro Life...	—119	106	S'th'n States, W. Va.	—2,125	106
German Mutual....	5,780	107	Guardian Life....	—740	107	Commercial of Ind.	—2,273	107
Cleveland Life....	25,772	108	Manhattan.....	—973	108	Reliable Life.....	—3,057	108
Postal Life.....	5,374	109	Southwestern.....	—1,274	109	Northern, Wash....	—4,647	109
Liberty Life.....	23,039	110	Liberal Life.....	—1,423	110	Cedar Rapids.....	—6,157	110
Eastern of N. Y....	22,195	111	Reliable Life.....	—1,817	111	Columbia L. & T...	—9,067	111
Old Colony.....	21,985	112	Texas Life.....	—1,988	112	Midland Mutual...	—10,239	112
American, Fla.....	1,792	113	Comm'w'th of Ky..	—2,127	113	Franklin Life.....	—13,463	113
West'n Mut of S.D.	395	114	Western Union....	—3,499	114	Wisconsin Life....	—13,763	114
Reliable Life.....	—1,240	115	Sec. L. & A., N. C..	—5,733	115	Minnesota Mutual.	—13,766	115
Register L. and A..	—3,006	116	Midwest Life.....	—6,386	116	Meridian L. & T...	—14,123	116
Maryland.....	—3,273	117	Indianapolis Life...	—8,243	117	Lamar Life.....	—17,349	117
Berkshire.....	—3,611	118	U. S. Ann. & Life..	—9,709	118	Liberal Life.....	—19,696	118

a Commenced business in 1905. d Reorganized in 1907. The minus (—) sign indicates a decrease.

EXHIBIT XXIII.—INCREASE IN INCOME.—Continued.

NAME OF COMPANY	Increase in Pre- mium Income.	Rank	NAME OF COMPANY	Increase in In- terest and Other Income.	Rank	NAME OF COMPANY	Increase in Total Income.	Rank
	\$			\$			\$	
Intermediate Life...	—3,670	119	Guarantee Life....	—14,483	119	Columbia Life.....	—19,945	119
Majestic Life.....	—5,934	120	Ohio State.....	—15,484	120	Connecticut Mut...	—23,463	120
Pacific Mutual.....	—9,771	121	Columbia L. & T..	—20,852	121	Michigan Mutual...	—24,457	121
Life Ass'n of Amer.	—14,029	122	Fort Worth.....	—20,923	122	Amer. Nat'l, Va...	—33,193	122
Wisconsin Life....	—15,936	123	Bankers of N. Y....	—22,567	123	Louisiana Nat'l...	—37,499	123
Liberal Life.....	—18,273	124	Cedar Rapids.....	—23,571	124	Hartford Life.....	—43,567	124
Meridian L. & T...	—24,437	125	Commercial of Ind.	—25,109	125	Sec. Mut., N. Y....	—63,600	125
Minnesota Mutual.	—25,714	126	United States.....	—34,273	126	State Life.....	—63,827	126
Franklin Life.....	—37,451	127	Northern, Wash...	—35,826	127	Federal Life.....	—66,804	127
Michigan Mutual...	—55,231	128	South'n States W. Va	—37,316	128	Home of N. Y....	—89,717	128
Hartford Life.....	—55,455	129	Lamar Life.....	—39,809	129	Inter-State.....	—91,734	129
Inter-State.....	—97,263	130	South'n States Ala.	—41,372	130	Kansas City Life...	—93,239	130
Sec. Mut., N. Y....	—102,036	131	Midland Mutual...	—46,921	131	National of Vt....	—104,127	131
Aetna Life.....	—104,279	132	Louisiana National	—59,746	132	Philadelphia Life...	—105,268	132
United States.....	—113,787	133	Northwest'n Nat'l..	—65,129	133	United States.....	—148,060	133
State Life.....	—118,184	134	Columbia Life.....	—67,175	134	Bankers of N. Y....	—151,736	134
Bankers of N. Y....	—129,160	135	Connecticut Mut...	—85,791	135	Reserve Loan.....	—162,967	135
Home of N. Y....	—164,287	136	Amer. Nat'l, Va...	—89,095	136	Aetna Life.....	—196,755	136
Reserve Loan.....	—168,931	137	Aetna Life.....	—92,476	137	Washington.....	—272,521	137
National of Vt....	—216,364	138	Federal Life.....	—128,038	138	Fidelity Mutual...	—289,677	138
Washington.....	—303,024	139	Provident Savings..	—153,365	139	Union Mutual.....	—300,168	139
Union Mutual.....	—308,106	140	Philadelphia Life...	—197,577	140	Manhattan.....	—335,533	140
Manhattan.....	—334,560	141	Provident L. and T	—208,760	141	Provident Savings..	—320,407	141
Columbian Nat'l..	—374,267	142	Kansas City Life...	—215,573	142	Mutual of N. Y....	—699,085	142
Provident Savings.	—467,042	143	Fidelity Mutual...	—434,937	143	Columbian Nat'l..	—927,689	143
Mutual of N. Y....	—1,678,667	144	Columbian Nat'l..	—553,422	144	Pittsburgh L. & T..	—1,990,805	144
New York Life....	—2,428,428	145	Pittsburgh L. & T.	—2,437,060	145	Equitable of N. Y..	—2,027,972	145
Equitable of N. Y..	—2,854,002	146	Pacific Mutual....	—2,514,272	146	Pacific Mutual....	—2,524,043	146
Aggregates.....	2,278,384	...	Aggregates.....	2,521,439	...	Aggregates.....	243,055	...
Industrial Cos.			Industrial Cos.			Industrial Cos.		
Metropolitan.....	4,509,822	1	Metropolitan.....	1,533,824	1	Metropolitan.....	6,043,646	1
Prudential.....	2,587,362	2	Prudential.....	670,918	2	Prudential.....	3,258,280	2
John Hancock.....	1,035,090	3	John Hancock.....	269,412	3	John Hancock.....	1,304,502	3
Life Ins. Co. of Va.	223,345	4	Life Ins. Co. of Va.	39,201	4	Life Ins. Co. of Va.	262,546	4
West'n & South'n..	178,030	5	West'n & South'n..	24,121	5	West'n & South'n..	202,151	5
Boston Mutual....	132,347	6	Boston Mutual....	20,691	6	Boston Mutual....	153,038	6
Colonial Life.....	72,501	7	Rome Indust.....	219,182	7	Colonial Life.....	77,602	7
Mutual of Balto...	35,328	8	Baltimore Life....	5,463	8	Mutual of Balto...	38,999	8
Baltimore Life....	28,102	9	Colonial Life.....	5,101	9	Baltimore Life....	33,505	9
Eureka of Md.....	19,651	10	Mutual of Balto...	3,671	10	Rome Indust.....	223,440	10
Immediate Benefit.	11,185	11	Eureka of Md.....	1,725	11	Eureka of Md.....	21,376	11
Rome Indust.....	44,258	12	Immediate Ben...	1,314	12	Immediate Benefit.	12,499	12
Equitable Ind.....	3,983	13	Home of Del.....	1,236	13	Equitable Ind.....	3,294	13
Home of Del.....	102	14	Equitable Ind.....	—689	14	Home of Del.....	1,338	14
Aggregates.....	8,760,933	...	Aggregates.....	2,467,015	...	Aggregates.....	11,227,948	...
Com. Agg.....	6,482,549	...	Com. Agg.....	4,088,454	...	Com. Agg.....	11,671,003	...

The minus (—) sign indicates a decrease. a Commenced business in 1907.

EXHIBIT XXIV.—PAYMENTS TO POLICYHOLDERS.

Showing the various items making up the Total Payments to Policyholders in 1907, compared with the total amounts paid in 1906.

Rank.	NAME OF COMPANY.	Death Claims Paid.	Matured Endowments.	Paid to Annuitants.	Lapsed, Surrendered and Purchased Policies.	Dividends to Policyholders.	Total Paid Policyholders.	1906. Total Paid Policyholders.	Rank.
		\$	\$	\$	\$	\$	\$	\$	
1	New York Life...	22,761,594	5,802,737	1,774,484	11,832,697	5,877,354	48,048,866	44,971,419	1
2	Equitable of N. Y.	18,992,080	4,704,119	1,142,230	12,814,159	7,508,776	45,161,364	44,457,439	2
3	Mutual of N. Y.	23,294,033	5,075,597	2,812,003	8,147,995	4,321,493	43,651,121	37,736,684	3
4	Northwestern Mut	7,999,316	2,021,404	67,946	5,538,530	7,911,285	23,448,481	21,800,231	4
5	Mutual Benefit...	5,407,700	1,405,051	168,435	1,915,032	2,239,455	11,135,973	10,372,161	5
6	Penn Mutual.....	4,608,313	1,331,728	255,676	1,365,189	1,361,086	8,921,992	7,932,734	6
7	Aetna Life.....	3,510,372	2,129,394	11,242	922,406	918,364	7,491,778	7,048,441	7
8	Connecticut Mut.	4,395,792	286,764	18,101	683,897	1,196,187	6,508,741	6,322,783	8
9	Provident L. & T.	2,131,909	2,415,618	81,351	742,812	1,000,634	6,423,324	5,521,215	9
10	Union Central....	2,013,342	738,129	24,390	695,890	1,081,462	4,553,213	3,957,461	11
11	New England....	2,368,482	435,331	.....	702,070	899,777	4,405,660	3,951,542	12
12	Mass. Mutual....	2,259,777	279,663	.....	639,273	1,151,014	4,329,727	4,153,361	13
13	Germania.....	1,533,212	1,221,755	39,269	499,707	309,843	3,003,786	3,287,413	14
14	National of Vt. .	1,634,689	643,212	253,429	763,238	222,386	3,359,654	3,085,625	15
15	State Mut., Mass.	1,344,746	497,576	6,230	546,362	584,728	2,979,742	2,774,738	16
16	Travelers.....	1,852,512	663,637	25,133	321,323	53,439	2,916,044	2,998,120	17
17	Washington.....	913,573	758,785	34,557	414,713	112,777	2,234,405	2,035,283	18
18	Phoenix Mutual..	1,215,396	195,249	11,308	397,720	474,569	2,234,248	1,993,929	19
19	Home of N. Y. .	1,089,337	294,319	45,889	378,341	301,672	2,109,558	1,867,708	20
20	Provident Savings.	1,359,164	64,742	.....	319,655	171,701	1,915,336	2,282,122	21
21	Manhattan.....	1,287,353	185,695	11,411	313,014	57,018	1,854,491	1,680,200	22
22	Berkshire.....	784,243	117,929	.....	562,431	343,060	1,807,663	1,679,045	23
23	Fidelity Mutual..	1,318,424	.....	2,370	300,740	70,777	1,692,311	1,602,980	24
24	Pacific Mutual...	881,683	33,841	10,997	373,206	253,587	1,553,314	1,466,971	25
25	Hartford Life....	1,404,506	.....	.....	47,839	47,090	1,499,435	1,670,961	26
26	Union Mutual....	75,7701	156,763	2,392	242,200	105,799	1,264,855	1,302,571	27
27	United States....	656,321	107,812	18,149	398,630	79,289	1,260,201	1,195,045	28
28	Michigan Mutual.	644,960	282,109	.....	186,690	31,809	1,145,568	1,086,695	29
29	State Life.....	528,246	.....	.....	255,665	88,345	792,198	792,198	30
30	Illinois Life.....	486,616	21,407	1,800	252,287	34,660	796,770	896,625	31
31	North'n Nat'l..	417,915	238,736	.....	119,592	11,102	787,345	514,759	32
32	Sec'y Mut., N. Y.	575,318	.....	293	95,301	28,374	698,286	655,408	33
33	Conn. General...	241,667	172,201	2,258	87,494	63,378	566,998	474,380	34
34	Pittsburgh L. & T	382,513	23,888	66,388	139,000	712	552,501	218,982	35
35	National of U. S. A	361,870	707	2,610	117,535	5,193	487,915	455,566	36
36	Bankers of N. Y.	223,239	.....	.....	244,389	3,978	471,606	499,938	37
37	Minnesota Mutual	353,891	.....	.....	92,678	9,762	456,331	435,238	38
38	Equitable of Iowa.	212,407	14,621	.....	64,764	144,183	435,975	378,940	39
39	Franklin Life....	333,545	.....	100	72,655	4,680	410,089	387,030	40
40	Des Moines Life..	238,117	.....	.....	70,983	32,709	341,809	251,467	41
41	Columbian Nat'l..	168,602	.....	515	84,142	48,037	301,296	208,721	42
42	Reserve Loan....	78,724	.....	.....	179,410	50	258,184	330,895	43
43	Royal Union.....	120,009	7,000	.....	71,542	46,548	245,099	163,866	44
44	State Mut., Ga...	126,486	.....	27,098	30,187	47,551	231,322	59,497	45
45	Inter-State.....	61,994	.....	.....	163,579	.....	225,573	383,603	46
46	American Central.	77,830	.....	.....	143,510	2,368	223,708	472,532	47
47	Federal Life.....	97,014	.....	.....	117,234	4,626	218,874	160,740	48
48	Maryland.....	106,262	36,100	6,047	21,708	21,337	191,544	207,667	49
49	Meridian L. & T.	39,405	.....	.....	308,557	21,747	169,709	215,767	50
50	Presby'n Min's...	116,434	23,387	4,716	9,958	14,238	168,733	138,756	51
51	Scandia Life....	161,895	.....	.....	15	.....	161,910	111,083	52
52	Missouri State...	111,756	.....	.....	49,289	510	161,555	171,743	53
53	Kansas City Life.	67,291	.....	.....	69,471	5,743	142,505	101,499	54
54	Bankers Reserve..	58,850	.....	.....	25,827	50,444	135,121	103,417	55
55	Bankers of Neb...	75,233	5,019	.....	30,937	4,225	115,414	91,104	56
56	Am. Nat'l, Tex...	41,166	.....	665,135	.....	.....	106,301	51,475	57
57	Reliance Life....	88,611	.....	75	13,880	2,341	104,911	94,992	58

EXHIBIT XXIV.—PAYMENTS TO POLICYHOLDERS.—Continued.

Rank.	NAME OF COMPANY.	Death Claims Paid.	Matured Endowments.	Paid to Annuitants.	Lapsed, Surrendered and Purchased Policies.	Dividends to Policyholders.	Total Paid Policyholders.	1906. Total Paid Policyholders.	Rank.
		\$	\$	\$	\$	\$	\$	\$	
58	Citizens Life.....	51,666	.....	.....	1,199	49,712	102,577	68,422	60
59	Security L. of Am.	34,495	5175	587	43,308	9,148	87,713	83,317	57
60	Register L. and A.	34,791	1,000	.....	15,687	23,592	75,070	49,538	67
61	Sec. L. & A., N.C.	71,101	.....	.....	2,448	.....	73,549	74,917	58
62	Central of U. S. A.	36,307	16,555	.....	13,505	3,188	69,555	73,186	59
63	Volunteer State...	62,709	.....	.....	2,161	.....	64,870	39,329	70
64	Phila. Life.....	59,553	.....	.....	440	2,347	62,340	26,000	73
65	Intermediate Life.	20,974	.....	.....	28,658	562	50,194	34,662	71
66	Southwestern.....	46,732	.....	.....	1,423	544	48,699	53,677	64
67	Life Assoc. of Am.	31,947	.....	.....	14,991	812	47,750	44,770	68
68	South'n St., Ala...	36,500	.....	.....	1,845	8,736	47,081	1,000	92
69	Security Mut., Neb	20,675	.....	.....	19,572	47	40,294	39,445	69
70	Southern Life.....	34,409	.....	.....	4,780	.....	39,189	13,815	79
71	Com'w'lth of Ky...	32,009	.....	.....	32	6,259	38,300	10,713	74
72	Greensboro Life..	33,763	.....	.....	3,436	16	37,215	10,905	81
73	Columbia Life.....	25,736	.....	.....	3,675	2,591	32,002	21,259	74
74	Con'l L.I. & I....	14,563	.....	210	16,540	31	31,344	59,324	63
75	Capitol Life.....	30,465	.....	.....	.....	.....	30,465	10,000	82
76	German Mutual...	9,015	6,172	.....	6,449	8,252	29,888	65,307	61
77	La Fayette Life..	17,000	.....	.....	.....	11,918	28,918	15,992	78
78	American, Ia.....	11,481	.....	.....	15,314	1,414	28,209	19,510	76
79	Colorado National	24,000	.....	6844	.....	3,003	27,847	3,406	87
80	Liberal Life.....	11,800	.....	.....	10,259	4,512	26,571	49,547	66
81	South Atlantic...	21,492	.....	.....	1,968	916	24,376	29,897	72
82	Wisconsin Life...	10,500	.....	.....	5,498	1,308	17,306	18,999	77
83	West Coast.....	4,860	.....	68,539	.....	.....	13,399	3,483	..
84	Guaranty Mutual	9,831	.....	.....	1,979	137	11,947	5,005	85
85	Texas Life.....	10,184	.....	.....	1,696	.....	11,880	7,658	83
86	Columbia L. & T.	10,000	.....	.....	1,667	73	11,740	.....	..
87	Indiana Nat'l....	4,000	.....	.....	4,364	3,056	11,420	(a)	..
88	Southeastern Life.	7,000	.....	.....	3,722	.....	10,722	745	95
89	North State.....	9,069	.....	.....	.....	83	9,152	5	98
90	Beneficial Life...	8,201	.....	.....	.....	.....	8,201	6,201	84
91	Northern, Wash...	7,000	.....	61,173	.....	22	8,195	20	97
92	Reliable Life.....	7,000	.....	.....	.....	553	7,553	2,500	90
93	Pennsylvania Mut	7,083	.....	.....	.....	.....	7,083	.....	..
94	Western Union...	5,195	.....	61,808	.....	.....	7,003	.....	..
95	Lamar Life.....	7,000	.....	.....	.....	.....	7,000	.....	..
96	Central of Ill....	6,000	.....	.....	837	.....	6,837	(d)	..
97	U. S. Ann. & Life.	6,164	.....	.....	.....	.....	6,164	.....	..
98	Lincoln National.	6,000	.....	.....	.....	50	6,050	.....	..
99	Com'l of Ind.....	3,300	.....	.....	2,357	.....	5,657	1,000	92
100	Ohio State.....	5,000	.....	.....	.....	435	5,435	.....	..
101	Guarantee Life...	5,000	.....	.....	.....	.....	5,000	.....	..
102	Indianapolis Life.	1,000	.....	.....	.....	3,173	4,173	783	94
103	Florida Life.....	4,000	.....	.....	.....	.....	4,000	.....	..
103	Occid'l, N. Mex..	4,000	.....	.....	.....	.....	4,000	(a)	..
104	Fort Worth.....	1,000	.....	.....	813	2,146	3,959	3,307	88
105	Southern L. & T.	3,750	.....	.....	.....	193	3,943	4,459	86
106	Western Reserve..	2,500	.....	.....	651	592	3,743	(d)	..
107	South'n St., W. Va.	3,010	.....	.....	.....	113	3,123	.....	..
108	Great Western...	3,000	.....	.....	.....	.....	3,000	(a)	..
109	American, Fla....	2,989	.....	.....	.....	.....	2,989	1,141	..
110	Midwest Life.....	1,000	.....	.....	1,864	.....	2,864	.....	..
111	Peoples Life.....	1,100	.....	.....	1,417	.....	2,517	(d)	..
112	Postal Life.....	2,000	.....	.....	115	.....	2,115	1,000	92
113	Eastern of Va....	1,500	.....	.....	.....	.....	1,500	(a)	..
114	West. Mut. of S.D.	1,000	.....	.....	.....	413	1,413	.....	..
115	Occid'l, Cal.....	1,000	.....	336	.....	.....	1,336	.....	..
116	Northern, Ill....	1,000	.....	.....	.....	125	1,125	.....	..

a Commenced business in 1907.

b Sick and accident benefits.

EXHIBIT XXIV.—PAYMENTS TO POLICYHOLDERS.—Continued.

Rank	NAME OF COMPANY.	Death Claims Paid.	Matured Endowments.	Paid to Annuitants.	Lapsed, Surrendered and Purchased Policies.	Dividends to Policyholders.	Total Paid Policyholders.	1906.	
								Total Paid Policyholders.	Rank
		\$	\$	\$	\$	\$	\$	\$	
117	Guardian Life....	1,000	.....	.....	.....	.....	1,000	.....	..
117	Louisiana Nat'l...	1,000	.....	.....	.....	.....	1,000	.....	..
118	Majestic Life....	144	.....	.....	.....	795	939	2,141	89
119	Am. Nat'l, Va....	500	.....	.....	.....	.....	500	2,000	91
120	Eastern of N. Y..	200	.....	.....	.....	.....	200	(a)	..
121	Dakota Mutual....	.....	.....	b94	100	.....	194	.....	..
...	Oregon Life.....	.....	.....	.....	.....	.....	.....	1,000	92
	Aggregates.....	125,231,577	32,255,927	6,947,618	55,032,214	39,534,348	259,001,684	225,874,037	..
	<i>Industrial Cos.</i>								
1	Metropolitan.....	17,912,807	320,562	133,010	1,036,896	3,694,876	23,098,151	19,456,665	1
2	Prudential.....	14,016,756	230,720	60,565	2,028,301	703,874	18,040,216	16,245,588	2
3	John Hancock....	5,122,998	129,040	.....	698,348	1,304,197	7,314,583	6,389,835	3
4	Life Ins. Co. of Va	701,529	572	b630	39,618	27,737	770,086	690,199	4
5	Western & South.	463,448	.....	.....	9,908	.....	473,356	414,879	5
6	Baltimore Life. .	133,154	33,335	b93,619	4,927	3,077	268,112	258,449	6
7	Colonial Life....	211,185	.....	.....	4,379	5,115	220,679	185,468	7
8	Boston Mutual...	158,935	.....	.....	48,760	5,608	213,303	122,661	9
9	Mutual of Balto..	125,170	.....	b12,170	780	.....	138,120	126,847	8
10	Eureka of Md....	16,964	.....	b45,966	382	.....	63,312	52,858	10
11	Equitable Ind....	51,003	.....	.....	34	.....	51,037	43,454	11
12	Immediate Benef't	21,776	.....	b6,684	67	335	28,862	24,855	12
13	Home of Del.....	14,607	.....	.....	5	.....	14,612	14,703	13
14	Rome Indust.....	317	.....	b547	.....	.....	864	(a)	..
	Aggregates.....	38,950,649	714,229	353,191	3,872,405	6,804,819	50,695,293	44,031,137	..
	Combined Agg.	164,182,226	32,970,156	7,300,809	58,904,619	46,330,167	309,696,977	287,325,629	..

a Commenced business in 1907.

b Sick and accident benefits

EXHIBIT XXV.—EXPENSES

Showing the principal items of the Expenditures of the several companies in 1907, other than

Rank.	NAME OF COMPANY.	Commis- sions.	Salaries and Expenses of Agents.	Medical Fees and Inspec- tions.	Salaries of Officers and Employees.	Rents.	Real Estate Repairs, Etc.	Other Manage- ment Expenses.
		\$	\$	\$	\$	\$	\$	\$
1	New York Life.....	4,462,588	2,164,841	305,139	1,345,542	601,908	269,953	898,405
2	Equitable of N. Y....	4,466,926	1,269,905	228,348	1,405,893	369,974	476,594	587,988
3	Mutual of N. Y....	1,798,472	2,106,795	143,694	1,200,790	557,432	488,311	1,133,804
4	Northwestern Mut....	3,699,348	13,275	207,913	636,341	53,342	123,754	413,239
5	Penn Mutual.....	1,675,551	121,395	129,889	337,282	119,671	54,192	195,897
6	Mutual Benefit.....	1,607,668	67,010	124,061	384,573	.....	30,418	358,495
7	Aetna Life.....	847,832	102,367	88,719	257,908	65,823	17,903	144,335
8	Union Central.....	984,429	71,597	55,033	224,178	33,505	7,080	415,957
9	Travelers.....	542,867	184,413	54,431	141,506	59,770	66,710	140,084
10	Provident L. and T.	655,020	39,989	35,746	318,196	25,236	79,193	145,238
11	Mass. Mutual.....	678,646	85,417	56,013	189,947	51,046	2,937	103,096
12	Connecticut Mut....	448,681	69,936	26,196	170,558	41,315	234,112	91,711
13	Provident Savings....	.....	.....	.....	.....	.....	.....	1,190,907
14	New England.....	519,683	121,108	39,720	193,187	43,751	81,714	74,529
15	Germania.....	465,050	259,306	29,154	164,506	35,140	74,542	85,683
16	National of Vt....	578,527	85,834	45,088	131,939	48,068	16,133	108,461
17	Pacific Mutual....	671,805	43,028	66,711	130,413	31,959	19,534	81,534
18	Fidelity Mutual....	436,227	104,009	45,885	176,892	56,670	30,905	95,032
19	State Life.....	644,609	39,790	23,160	116,931	19,005	34,184	36,340
20	Phoenix Mutual....	370,266	125,299	31,914	121,225	10,609	19,147	52,930
21	State Mut., Ga....	665,608	19,468	55,924	43,271	2,555	.....	49,046
22	State Mut., Mass....	385,563	76,622	29,495	84,141	32,485	36,079	51,773
23	Home of N. Y....	345,761	43,646	16,669	124,843	24,000	39,674	63,590
24	Manhattan.....	181,095	49,731	13,409	122,716	75,220	97,825	54,119
25	Nat'l. of U. S. A....	345,386	56,624	34,091	87,139	11,266	.....	55,020
26	Columbian Nat'l....	59,646	143,725	15,144	117,178	50,175	.....	72,013
27	Illinois Life.....	293,283	11,169	21,159	95,017	17,743	18,696	50,122
28	Great Western.....	451,507	15,811	26,622	35,295	7,046	.....	43,887
29	Washington.....	154,834	48,946	3,860	95,447	30,000	86,854	50,549
30	Security Mut., N. Y	187,408	103,898	16,701	77,965	27,937	19,382	32,162
31	Michigan Mutual..	212,320	39,308	16,498	63,255	11,587	5,156	38,237
32	Citizens Life.....	199,204	70,341	21,788	58,774	7,155	3,373	22,653
33	Berkshire.....	167,580	46,883	12,317	62,168	24,255	38,486	28,555
34	Pittsburgh L. & T.	64,774	17,304	7,228	43,722	11,643	73,652	32,633
35	Union Mutual.....	162,532	42,616	5,441	80,649	25,957	32,685	19,049
36	United States.....	95,661	20,086	3,406	65,730	24,471	14,128	42,829
37	Hartford Life.....	117,146	40,460	14,147	79,695	10,637	1,386	42,361
38	American Central..	221,728	26,801	11,483	58,862	7,951	9,999	26,250
39	Sec. Life of Am....	241,390	13,656	9,903	39,231	12,269	.....	18,618
40	Philadelphia Life..	222,338	5,265	14,323	52,054	4,525	.....	20,526
41	Equitable of Iowa.	158,230	26,334	14,392	40,690	3,450	34,158	17,474
42	Des Moines Life....	167,748	37,272	17,624	45,646	3,080	5,140	22,930
43	Missouri State....	202,590	17,221	18,564	27,666	6,387	.....	13,961
44	Franklin Life.....	130,487	32,034	12,505	62,335	6,177	6,927	23,686
45	Am. Nat'l, Tex....	158,483	48,984	17,518	30,624	3,489	.....	19,936
46	Reliance Life.....	193,919	7,302	25,534	22,993	16,596	.....	18,222
47	Bankers Reserve....	172,976	22,153	13,426	31,186	2,700	.....	21,815
48	Conn. General.....	129,821	14,514	10,746	48,964	.....	8,718	11,570
49	Kansas City Life..	178,256	9,768	12,088	20,571	3,250	.....	16,322
50	West Coast.....	101,350	76,762	6,771	34,584	10,616	.....	22,296
51	Northw'n Nat'l....	70,563	14,928	4,107	68,366	12,000	14,329	45,394
52	Royal Union.....	130,241	19,564	10,362	24,357	3,733	.....	18,232
53	Reserve Loan.....	143,055	19,171	5,806	47,133	4,733	.....	9,621
54	Bankers of Neb....	134,572	2,908	9,164	31,318	2,160	.....	20,549
55	Capitol Life.....	114,882	27,833	14,680	17,758	5,500	.....	23,853
56	Commonw'th of Ky.	78,051	46,202	16,551	21,336	3,061	.....	15,569
57	Volunteer State....	86,455	17,820	13,090	30,973	965	.....	18,308
58	Central of U. S. A.	88,678	24,546	10,251	21,010	2,072	.....	11,003

ETC., NET AND GROSS.

payments to policyholders, compared with the Total Expenditures of similar nature for 1906.

Total Management Expenses.	Paid on Supplementary Contracts.	Dividends to Stockholders.	Insurance Taxes, Licenses, Fees and Fines.	Real Estate Taxes.	Profit and Loss, Etc.	Total Expenses, Etc.	1906.		
							Total Management Expenses.	Total Expenses, Etc.	Rank
\$	\$	\$	\$	\$	\$	\$	\$	\$	
10,048,376	212,623		970,125	148,409		11,379,533	12,976,154	14,358,784	1
8,805,628	144,467	7,000	670,859	325,569		9,953,523	9,887,097	11,209,116	2
7,429,298	308,124		768,616	304,567	79,703	8,950,308	9,663,270	11,444,330	3
5,147,212	124,061		762,820	40,433	217,706	6,292,233	4,926,746	5,841,443	4
2,633,877	151,558		456,925	37,634	6,923	3,286,917	2,834,035	3,515,008	5
2,572,225			427,178	45,312	126,418	3,171,123	2,558,333	3,183,851	6
1,524,887	20,043	200,000	380,978	12,117		2,138,025	1,839,060	2,470,905	7
1,791,779	36,112	10,000	158,981	8,088		2,004,960	1,843,235	2,181,816	8
1,189,781	292,112		81,554	21,959		1,585,406	1,200,634	1,506,932	9
1,298,618	59,236		115,164	35,598		1,508,616	1,162,446	1,711,029	10
1,165,102	98,259		132,770	9,573	45,426	1,451,130	1,212,204	1,441,318	16
1,082,509			217,501	139,027		1,439,637	1,082,106	1,445,091	15
1,190,907			112,211			1,303,118	1,220,013	1,474,190	14
1,073,692	3,500		112,845	45,081		1,235,118	1,192,563	1,477,909	13
1,113,381	3,000	24,000	60,241	32,477	1,241	1,234,340	1,276,275	1,396,071	17
1,014,050	4,701		151,395	8,537	9,503	1,188,186	1,272,672	1,553,439	11
1,044,984	3,513	70,000	46,028	11,779		1,176,304	1,270,496	1,740,735	9
1,005,620	30,490		74,116	23,479	2,606	1,136,311	1,266,815	1,380,025	18
914,019			49,667	13,284	5,122	982,112	1,029,892	1,091,178	21
731,391	8,260		109,743	5,570		854,964	989,199	1,106,506	22
835,872			17,417	1,140	239	854,668	730,242	753,562	29
696,158	5,727		81,216	20,338	14,155	817,594	778,372	954,517	26
658,183	11,294	15,000	56,525	12,296		753,298	1,015,567	1,121,733	27
594,415	1,350	20,000	44,160	67,846		733,771	924,912	1,058,738	25
589,526	9,610	50,000	30,585	4,584	44,213	728,518	618,563	667,898	31
457,881		70,000	39,692		133,378	700,951	1,257,778	1,366,415	19
507,189		7,000	14,971	27,113	51,200	607,473	533,647	589,156	32
579,668			9,137			588,805	(a)	(a)	30
470,490	4,014		34,398	58,700	2,856	570,458	656,846	766,794	28
465,453	719		30,784	7,253	23,590	527,799	642,128	699,506	30
386,361	1,167	25,000	32,967	5,608	8,316	459,419	476,901	545,271	33
383,288			10,364	5,840	49,023	448,515	399,742	416,928	36
381,244	455	1,785	42,499	15,235		441,218	456,133	504,948	34
249,956	3,640	39,543	17,504	43,869	80,139	434,651	207,114	778,961	27
368,929	4,815		46,432	11,906	173	432,255	751,942	1,098,670	23
266,311	8,828	30,800	16,496	5,605	94,565	422,605	311,297	394,542	38
305,832	708	50,000	24,482	6,500	19,443	406,965	297,937	379,573	39
363,074	500	8,220	11,828	2,055	588	386,265	342,882	361,744	40
335,067			9,649	50	1,612	346,378	176,062	201,605	53
319,031			11,730		1,822	332,585	497,987	501,361	35
294,728	395	7,000	20,320	4,963		327,406	251,146	280,577	44
299,440	180		16,620	3,949		320,189	288,207	303,680	43
286,389		8,000	8,453	1,778	8,510	313,130	228,446	271,177	45
283,151			22,230	1,068		306,449	377,625	410,627	37
279,034			2,330		19,876	301,240	226,884	238,044	48
284,586			10,223		9	294,817	297,092	316,385	42
264,256			9,545		1,985	275,786	207,625	217,610	52
224,333	1,060	12,000	18,538	2,732	464	259,127	296,796	332,021	41
240,255		8,000	4,981		1,444	254,680	238,628	242,955	46
251,779			2,400			254,179	126,272	127,112	...
229,687			16,743	4,077	2,620	253,127	195,344	230,077	50
216,489	4,900	67,000	18,121			246,510	203,270	234,854	49
229,009			4,597	370		234,576	218,047	225,961	51
200,671		6,000	7,535			214,206	183,477	195,197	54
204,506			6,864			211,370	129,593	132,922	64
180,770			3,178		95	184,043	155,285	156,872	60
167,611			6,774			173,785	131,698	135,050	63
159,459	625	4,000	9,703	4		173,381	180,546	102,147	55

a Commenced business in 1907.

c Paid on Guaranty fund.

EXHIBIT XXV.—EXPENSES.

Rank	NAME OF COMPANY.	Commis- sions.	Salaries and Expenses of Agents.	Medical Fees and Inspec- tions.	Salaries of Officers and Employees.	Rents.	Real Estate Repairs, Etc.	Other Manage- ment Expenses.
		\$	\$	\$	\$	\$	\$	\$
59	Colorado Nat'l....	84,937	26,711	10,394	16,047	4,760		20,422
60	Greensboro Life...	94,082	11,765	22,280	16,406	1,140	297	15,235
61	North American...	59,152	39,082	3,805	33,870	5,818		15,936
62	Sec. L. & A., N. C.	80,226	2,479	16,800	14,529	1,200		10,810
63	Minnesota Mutual.	60,444	14,867	4,194	28,485	4,261		22,283
64	Southwestern.....	91,546	7,472	8,406	23,119	2,306	291	10,127
65	Federal Life.....	57,846	12,008	6,072	30,499	6,636		24,714
66	Guarantee Life....	100,682		7,857	13,915	1,235		12,510
67	Southern Life.....	73,192	19,782	15,910	11,289	745		11,822
68	Indiana National..	35,846	19,618	1,728	19,489	3,165		43,940
69	Meridian L. and T.	54,725	20,476	7,415	17,981	1,742	2	5,668
70	Bankers of N. Y.	15,145	6,212	618	43,952	7,065		10,569
71	Texas Life.....	67,026	1,122	3,770	10,745	600	57	6,289
72	U. S. Ann. & Life.	59,407		8,679	12,537	1,225		3,260
73	Inter-State.....	21,248	964	1,686	20,768	2,920		13,166
74	Columbia Life....	53,604	5,944	2,626	22,577	1,500		7,652
75	Intermediate Life..	55,392	3,731	3,064	5,696	675		3,220
76	South Atlantic....	34,555	8,825	6,697	16,377	1,481		8,899
77	La Fayette Life...	52,238	1,146	4,128	21,319	400		5,927
78	Southern L. & T..	45,427	2,046	7,220	11,956	5,130	4,750	4,501
79	Northern, Ill.....	10,787	23,810	3,628	20,561	4,494		21,251
80	Life Assoc. of Am.	12,279	4,156	2,408	29,347	5,361		8,828
81	Maryland.....	27,370	5,494	2,980	22,584	75	3,875	5,635
82	South'n St., Ala...	31,513	14,956	4,671	10,627	829		5,774
83	Inter-Southern....	23,897	8,930	4,877	17,748	1,195		19,830
84	Commercial of Ill..	44,528	718	4,585	13,560	3,253		7,807
85	Scandia Life.....	33,781	5,458	2,859	12,336	3,254		12,927
86	Florida Life.....							71,807
87	Am. Nat'l, Va.....	39,212	6,894	4,630	11,009	1,235		7,404
88	Dakota Mutual....							71,719
89	Security Mut., Neb.	32,681	1,812	3,772	12,632	984	7,942	3,779
90	American, Ia.....	32,775	6,137	3,782	17,568	1,370		6,367
91	Midland Mutual...	15,924	25,804	4,546	15,025	2,031		5,628
92	Southern St., W.Va	21,026	10,949	3,391	19,165	1,530	29	5,343
93	Western Union....	27,580	9,419	5,318	11,233	1,598		5,961
94	Penn. Mutual.....	27,734	7,175	3,952	10,399	5,136		7,096
95	Occidental, Cal....	30,447	8,655	3,480	9,457	1,753		5,362
96	Majestic Life.....	10,992	1,718	12	4,041	90		1,701
97	North State.....	21,194	8,734	7,179	11,318	358	22	5,728
98	Indianapolis Life..	24,490	5,413	2,833	11,657	1,037		2,392
99	Con'l L. I. & I....	37,925	83	3,164	7,970	1,026		782
100	Presby'n Min's....	13,261		2,899	15,359	3,621	23	10,055
101	Lamar Life.....	19,463	7,648	5,975	8,423	720		8,671
102	Northern, Wash....	13,103	12,905	3,131	13,603	1,774		2,552
103	Occidental, N. Mex.	26,334		3,590	8,275	985		7,651
104	Peoples Life.....	35,849	6,796	1,420	1,380	102		999
105	Guaranty Mutual..	25,408		5,227	9,466	924		4,329
106	Oregon Life.....	20,856	1,257	3,148	4,720	1,560		6,361
107	Louisiana Nat'l...	15,389	8,400	2,010	10,045	853		6,031
108	Lincoln National..	16,724	5,398	1,785	8,079	840		11,785
109	Northern, Mich....	33,260		1,754	700	2,970		5,590
110	American, Fla.....							40,498
111	Beneficial Life....	24,372	2,294	3,137	6,622	540		3,577
112	Southeastern Life..	17,435	6,114	3,428	7,506	570		4,288
113	Midwest Life.....	7,415	20,408	1,279	5,889	666		3,557
114	Central of Kan....	34,580	141	2,416	1,566			793
115	Cleveland Life....	4,617		219	2,653	383		1,444
116	Fort Worth.....	11,555	4,340	2,385	10,769	697		5,384
117	Guardian Life.....	10,196	13,713	2,051	2,869	1,398		3,878
118	Old Colony.....	1,130	3,296	43	8,064	3,120		18,015

ETC., NET AND GROSS.—Continued.

Total Management Expenses.	Paid on Supplementary Contracts.	Dividends to Stockholders.	Insurance Taxes, Licenses, Fees and Fines.	Real Estate Taxes.	Profit and Loss, Etc.	Total Expenses, Etc.	1906.		
							Total Management Expenses.	Total Expenses, Etc.	Rank.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
163,271			4,581	1,308		169,160	73,942	106,976	67
161,205	494		2,695		529	164,923	155,080	157,497	59
157,663			2,025	286	4,703	164,677	(a)	(a)	...
126,044	12,998		4,233	478	6,657	150,410	139,526	150,807	61
134,534	1,193		13,555			149,582	212,084	242,598	47
143,267			1,044	1,313	1,220	146,844	142,612	144,583	62
137,775	1,226		5,012			144,013	184,092	191,524	56
136,199			559	1,836	849	139,443	29,121	29,162	93
132,740	199		2,621		2,264	137,824	83,386	84,781	72
123,786			445			124,231	(a)	(a)	...
108,009			1,580	134		109,723	114,245	115,188	66
83,561	3,713		5,206		11,637	104,117	107,450	119,791	65
89,609		8,000	394	1,387	693	100,083	62,780	70,135	76
85,108		9,829	2,925			97,862	51,589	52,487	81
60,752		226,737	4,259	265	4,366	96,379	115,654	177,912	57
93,903	250		643		84	94,880	72,558	73,785	74
71,778			177	178	17,683	89,816	54,317	54,458	80
73,834			5,509		9,142	88,485	34,325	38,532	87
85,158			749			85,907	160,871	160,916	58
81,030			2,194	734	1,653	85,611	47,921	48,612	83
83,531			926			84,457	16,689	16,767	110
62,379			2,146		17,886	82,411	68,256	83,095	73
68,013		6,000	3,998	4,158		82,169	74,213	90,005	70
68,370		6,000	1,658		1,711	77,739	19,310	19,602	108
76,477			680	250		77,407	(a)	(a)	...
74,451			991			75,442	(a)	(a)	...
70,615			3,198	981	492	75,286	56,596	59,837	78
71,807		1,657	863			74,327	19,307	19,636	107
70,444			2,025			72,409	17,158	21,307	104
71,719			208			71,927	1,514	1,538	120
63,602			318	658	6,803	71,381	63,691	70,743	75
67,999	500	1,250	1,233			70,982	100,774	103,825	68
69,558			79		23	69,660	22,096	22,177	103
61,433			998	93	2,183	64,707	43,888	44,295	84
61,109			709		1,484	63,302	8,089	8,353	117
61,492		97	24			61,613	10,174	10,182	116
59,154			329		1,203	60,686	25,876	26,069	99
18,554			131		41,000	59,685	23,356	29,500	92
54,533	160		1,019			55,712	11,653	11,731	114
47,822			24	23	6,586	54,455	25,921	26,979	98
50,950			3,164			54,114	75,255	86,748	71
45,218	300		810	2,143	3,219	51,690	45,133	60,440	77
50,000			577			51,477	26,993	27,093	97
47,068			683		3,035	50,786	15,955	15,955	111
46,835			212			47,047	(a)	(a)	...
46,546			88			46,634	(d)	(d)	...
45,354	200		533		58	46,145	30,677	30,918	91
37,902		7,000	100		758	45,760	22,395	22,607	102
43,718			1,938			45,656	23,965	24,386	101
44,611			569			45,180	56,103	58,128	79
44,274			106			44,380	(a)	(a)	...
40,498			1,615			42,113	36,237	36,237	...
40,542			1,231	11		41,784	41,468	42,786	86
39,341			2,006			41,347	32,637	33,140	89
39,214			896		897	41,007	27,070	27,175	96
39,496			165			39,661	(a)	(a)	...
9,516			48		29,121	38,685	(a)	(a)	...
35,130			333		233	35,696	28,159	28,205	94
34,105			446			34,551	23,012	23,012	...
33,668			145			33,813	(a)	(a)	...

a Commenced business in 1907. c Paid on guaranty fund. d Reorganized in 1907.

EXHIBIT XXV.—EXPENSES.

Rank.	NAME OF COMPANY.	Commis- sions.	Salaries and Expenses of Agents.	Medical Fees and Inspec- tions.	Salaries of Officers and Employees.	Rents.	Real Estate Repairs, Etc.	Other Manage- ment Expenses.
		\$	\$	\$	\$	\$	\$	\$
119	Reliable Life.....	10,344	6,145	467	10,675	.....	.....	4,993
120	Liberty Life.....	1,440	1,179	323	7,878	2,373	.....	3,713
121	Jefferson Standard	5,626	2,683	3,146	11,866	355	.....	6,407
122	Ohio State.....	10,243	3,492	1,959	5,429	1,606	.....	6,861
123	Michigan State....	12,392	594	1,404	3,086	600	.....	11,402
124	Consrv'e. of W.Va..	4,361	4,765	908	8,014	1,154	.....	8,575
125	Central of Ill.....	13,877	2,103	1,096	5,268	718	.....	4,342
126	Register L. and A.	5,029	3,917	987	12,664	930	.....	3,092
127	Commercial of Ind.	18,614	728	1,546	3,380	105	.....	1,051
128	South Bend.....	1,249	15,403	832	4,175	.....	.....	4,591
129	Liberal Life.....	9,344	5,071	869	5,843	853	85	2,757
130	German Mutual...	6,574	2,092	685	7,532	540	281	2,255
131	Cedar Rapids.....	10,077	1,992	1,610	5,404	413	.....	2,359
132	St. Louis Nat'l....	3,425	3,617	320	6,970	698	.....	4,501
133	Economic Life.....	7,136	2,209	2,666	5,818	1,886	.....	580
134	Western Reserve...	10,353	225	981	4,785	560	.....	3,027
135	Wisconsin Life....	7,604	740	919	4,733	687	.....	2,432
136	Columbia L. & T.	6,838	2,479	1,175	4,371	1,026	.....	1,532
137	Anchor Life.....	8,234	892	1,433	3,889	660	.....	2,459
138	Eastern of Va.....	3,829	2,317	1,038	7,140	.....	.....	2,519
139	Eastern of N. Y....	1,550	2,123	434	1,301	532	.....	1,880
140	Puritan, R. I.....	5,177	.....	227	2,584	393	.....	7,795
141	Protective Life....	1,520	445	357	4,413	395	.....	8,068
142	Pioneer Life.....	3,793	641	420	4,927	260	.....	4,413
143	Postal Life.....	.....	.....	.....	.....	.....	.....	8,639
144	Continental of Del.	2,012	880	604	2,282	531	.....	3 284
145	Western Mut. of Ia.	8,023	.....	229	12	.....	.....	.....
146	West'n. Mut. of S.D.	276	.....	86	.....	.....	.....	4
	Aggregates.....	46,981,963	9,011,738	2,615,439	10,678,600	2,890,481	2,691,617	8,317,528
	<i>Industrial Cos.</i>							
1	Metropolitan.....	9,737,804	3,612,371	897,488	2,510,912	792,637	374,812	1,223,536
2	Prudential.....	7,685,334	2,876,068	527,477	1,675,954	679,383	252,052	950,952
3	John Hancock.....	3,091,682	955,214	270,275	513,630	190,830	96,299	316,813
4	Life Ins. Co. of Va.	445,088	249,210	44,334	130,171	22,453	883	103,665
5	Western & South'n	332,333	236,609	34,455	65,036	17,744	293	33,385
6	Colonial Life.....	109,546	276,314	20,809	50,144	21,815	1,105	17,907
7	Baltimore Life....	115,197	91,151	16,390	48,533	1,500	154	9,050
8	Boston Mutual....	32,830	73,367	220	23,868	6,571	.....	62,080
9	Mutual of Balto...	95,538	.....	5,641	15,523	2,500	270	7,026
10	Eureka of Md.....	212	75,684	6,584	12,106	2,239	.....	5,032
11	Equitable Ind....	32,227	16,226	3,155	12,177	1,870	80	7,069
12	Immediate Ben't..	34,142	6,127	3,227	17,447	1,200	127	3,693
13	Home of Del.....	6,145	8,468	153	2,613	474	.....	1,750
14	Rome Indust.....	1,887	3,920	.....	2,648	345	.....	5,063
	Aggregates.....	25,296,703	8,480,729	1,830,208	5,080,762	1,741,561	726,075	2,747,003
	Combined Agg...	72,278,666	17,492,467	4,445,647	15,759,362	4,632,042	3,417,692	11,064,558

ETC., NET AND GROSS.—Continued.

Total Management Expenses.	Paid on Supplementary Contracts.	Dividends to Stockholders.	Insurance Taxes, Licenses, Fees and Fines.	Real Estate Taxes.	Profit and Loss, Etc.	Total Expenses, Etc.	1906.		
							Total Management Expenses.	Total Expenses, Etc.	Rank.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
32,624			705			33,329	49,319	51,528	82
16,906			123		14,814	31,843	(a)	(a)	...
30,083			115			30,198	(a)	(a)	...
29,590			607			30,197	19,173	19,202	109
29,478			5			29,483	(a)	(a)	...
27,777					350	28,127	(a)	(a)	...
27,404	50		1			27,455	(d)	(d)	...
26,619	333		319		167	27,438	42,571	44,110	85
25,424			99		1,000	26,523	6,708	6,723	118
26,250			56			26,306	(a)	(a)	...
24,822			55	733		25,610	31,825	33,811	88
19,959			2,200	106	1,004	23,329	18,829	21,287	105
21,855			44		296	22,195	12,112	12,173	113
19,531			124		2,032	21,687	(a)	(a)	...
20,295			892			21,187	(a)	(a)	...
19,931			104			20,035	(d)	(d)	...
17,121			2,766			19,887	28,711	31,802	90
17,421			1,999		258	19,678	23,041	24,581	100
17,567			152			17,719	(a)	(a)	...
16,843			808			17,651	(a)	(a)	...
7,820			60		9,000	16,880	(a)	(a)	...
16,176					178	16,354	(a)	(a)	...
15,108			208		138	15,634	(a)	(a)	...
14,454			152		117	14,723	(a)	(a)	...
8,639		5,000	143		40	13,822	15,808	15,808	112
9,593			377			9,970	(a)	(a)	...
8,264						8,264	(a)	(a)	...
366			217			583	179	307	121
83,187,366	1,581,422	757,918	6,741,046	1,653,019	1,262,351	95,183,122	80,027,701	93,682,212	
19,149,560	5,285	140,000	935,523	170,087	165,610	20,566,065	19,144,561	20,359,039	1
14,647,220	93,525	200,000	1,069,579	190,020	176,713	16,377,057	14,804,998	16,203,559	2
5,434,743	24,746		204,120	55,481	2,076	5,721,166	5,804,701	6,098,136	3
995,804		24,000	48,421	1,818	1,880	1,071,923	940,934	1,013,361	4
719,855		10,000	9,053	1,810		740,718	673,202	691,145	5
497,640			8,643	672	1,016	507,971	468,130	475,607	6
281,984			7,778	1,001	96	290,859	283,590	292,361	7
197,936	12,861		1,101		190	212,088	165,932	182,406	8
126,498			1,322	416	991	129,227	119,390	121,841	10
101,857			422	86	486	102,851	102,768	103,266	11
72,804		6,000	3,098		825	82,727	73,785	83,512	12
65,063			89	215	140	66,407	59,879	60,193	13
19,603			267			19,870	19,142	19,503	15
13,863			276			14,139	(a)	(a)	...
45,903,068	136,417	380,000	2,289,692	421,606	350,023	49,480,806	42,809,250	45,853,522	...
129,090,434	1,717,839	1,137,918	9,030,738	2,074,625	1,612,374	144,663,028	122,836,951	130,535,734	...

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXVI.—TOTAL DISBURSEMENTS.

Showing the Total Disbursements of the companies in 1907 for all purposes in comparison with the Total Disbursements in 1906.

Rank.	NAME OF COMPANY.	Payments to Policy-holders.	Expenses, Etc.	Total Disbursements.	1906.	
					Total Disbursements.	Rank.
		\$	\$	\$	\$	
1	New York Life.....	48,048,866	11,379,533	59,428,399	59,330,203	1
2	Equitable of New York.....	45,161,364	9,953,523	55,114,887	55,726,555	2
3	Mutual of New York.....	43,651,121	8,950,308	52,601,429	49,180,987	3
4	Northwestern Mutual.....	23,448,481	6,292,232	29,740,713	27,641,674	4
5	Mutual Benefit.....	11,135,673	3,171,123	14,306,796	13,556,012	5
6	Penn Mutual.....	8,921,992	3,286,917	12,208,909	11,447,742	6
7	Aetna Life.....	7,491,778	2,138,025	9,629,803	9,519,346	7
8	Connecticut Mutual.....	6,580,741	1,439,637	8,020,378	7,767,874	8
9	Provident L. and T.....	6,432,324	1,508,616	7,940,940	7,232,244	9
10	Union Central.....	4,553,213	2,004,960	6,558,173	6,139,277	10
11	Mass. Mutual.....	4,329,727	1,451,130	5,780,857	5,594,079	11
12	New England.....	4,405,660	1,235,118	5,640,778	5,429,451	12
13	Germania.....	3,603,786	1,234,340	4,838,126	4,683,484	13
14	National of Vt.....	3,356,954	1,188,186	4,545,140	4,639,064	14
15	Travelers.....	2,916,044	1,585,406	4,501,450	4,505,052	15
16	State Mutual, Mass.....	2,979,642	817,594	3,797,236	3,729,255	16
17	Provident Savings.....	1,915,336	1,303,118	3,218,454	3,756,312	17
18	Phoenix Mutual.....	2,234,248	854,964	3,089,212	3,100,435	20
19	Home of New York.....	2,109,558	753,298	2,862,856	2,980,441	21
20	Fidelity Mutual.....	1,692,311	1,136,311	2,828,622	2,983,005	22
21	Washington.....	2,234,405	570,458	2,804,863	2,802,077	23
22	Pacific Mutual.....	1,553,314	1,176,304	2,729,618	3,207,706	19
23	Manhattan.....	1,854,491	733,771	2,588,262	2,738,938	24
24	Berkshire.....	1,807,663	441,218	2,248,881	2,183,993	26
25	Hartford.....	1,499,435	406,965	1,906,400	2,050,534	27
26	State Life.....	873,256	982,112	1,855,368	1,883,376	28
27	Union Mutual.....	1,204,855	432,255	1,697,110	2,401,241	25
28	United States.....	1,260,201	422,605	1,682,806	1,589,587	30
29	Michigan Mutual.....	1,145,568	459,419	1,604,987	1,631,966	29
30	Illinois Life.....	796,770	607,473	1,404,243	1,485,781	32
31	Security Mutual, N. Y.....	608,286	527,799	1,226,085	1,354,914	33
32	National of U. S. A.....	487,915	728,518	1,216,433	1,123,464	34
33	State Mutual, Ga.....	231,322	854,668	1,085,990	795,059	39
34	Northwestern National.....	787,345	253,127	1,040,472	744,836	40
35	Columbian National.....	301,296	700,951	1,002,247	1,575,136	31
36	Pittsburgh L. & T.....	552,501	434,651	987,152	997,943	35
37	Connecticut General.....	566,998	259,127	826,125	806,401	37
38	Equitable of Iowa.....	435,975	327,406	763,381	659,517	42
39	Franklin Life.....	410,989	306,449	717,438	797,657	38
40	Des Moines Life.....	341,809	320,189	661,998	557,147	45
41	American Central.....	223,708	386,265	609,973	834,276	36
42	Minnesota Mutual.....	456,331	149,582	605,913	677,836	41
43	Great Western.....	3,000	588,805	591,805	(a).....	....
44	Bankers of N. Y.....	47,106	104,117	575,783	619,729	43
45	Citizens Life.....	102,577	448,515	551,092	485,350	48
46	Reserve Loan.....	258,184	234,576	492,760	556,856	46
47	Royal Union.....	245,099	246,510	491,609	398,720	51
48	Missouri State.....	161,555	313,130	474,685	442,920	49
49	Security Life of Am.....	87,713	346,378	434,091	284,922	59
50	Bankers Reserve.....	135,121	275,786	410,907	321,027	55
51	American National, Tex.....	106,301	301,240	407,541	280,519	57
52	Reliance Life.....	104,911	294,817	399,728	411,377	50
53	Kansas City Life.....	142,505	254,680	397,185	344,454	53
54	Philadelphia Life.....	62,340	332,585	394,925	527,361	47
55	Federal Life.....	218,874	144,013	362,887	352,264	52
56	Bankers of Neb.....	115,414	214,206	329,620	286,301	58
57	Inter-State.....	225,573	96,379	321,952	561,515	44
58	Meridian L. and T.....	169,709	109,723	279,432	330,955	54
59	Maryland.....	191,544	82,169	273,713	297,672	56
60	West Coast.....	13,399	254,179	267,578	130,595	....
61	Central of U. S. A.....	69,555	173,381	242,936	265,333	60
62	Capitol Life.....	30,465	211,370	241,835	142,922	70
63	Volunteer State.....	64,870	173,785	238,655	174,379	65
64	Scandia Life.....	161,910	75,286	237,196	170,920	67
65	Security L. and A., N. C.....	73,549	150,410	223,959	225,724	61
66	Commonwealth of Ky.....	38,300	184,043	222,343	176,585	65
67	Presbyterian Ministers.....	168,733	51,690	220,423	199,196	62

a Commenced business in 1907.

EXHIBIT XXVI.—TOTAL DISBURSEMENTS.—Continued.

Rank.	NAME OF COMPANY.	Payments to Policy- holders.	Expenses, Etc.	Total Disburse- ments.	1906.	
					Total Dis- bursements.	Rank.
		\$	\$	\$	\$	
68	Colorado National.....	27,847	169,160	197,007	110,382	73
69	Southwestern.....	48,609	146,844	195,543	198,260	63
70	Southern Life.....	39,189	137,824	177,013	98,596	76
71	Greensboro Life.....	37,215	164,923	164,923	168,402	68
72	North American.....		164,077	164,077	(a)	.....
73	Intermediate Life.....	50,194	89,816	140,010	89,120	79
74	Guarantee Life.....	5,000	139,443	139,443	29,162	95
75	Indiana National.....	11,420	124,231	135,657	(a)	.....
76	Life Ass'n of America.....	47,750	82,411	130,161	127,865	71
77	Columbia Life.....	32,002	94,880	126,882	95,044	77
78	Southern States, Ala.....	47,081	77,739	124,820	20,602	107
79	La Fayette Life.....	28,918	85,907	114,825	176,608	64
80	South Atlantic.....	24,376	88,485	112,861	68,429	83
81	Texas Life.....	11,880	100,083	111,963	77,793	82
82	Security Mutual, Neb.....	40,294	71,381	111,675	110,188	74
83	U. S. Ann. & Life.....	6,164	97,862	104,026	52,487	87
84	Register L. and A.....	75,070	27,438	102,508	93,648	78
85	American, Ia.....	28,209	70,982	99,191	123,335	72
86	Southern L. and T.....	3,943	85,611	89,554	53,071	86
87	Northern, Ill.....	1,125	84,457	85,582	16,767	111
88	Continental L. I. & I.....	31,344	54,114	85,458	146,072	69
89	Florida Life.....	4,000	74,327	78,327	19,636	108
90	Inter-Southern.....		77,407	77,407	(a)	.....
91	Commercial of Ill.....		75,442	75,442	(a)	.....
92	American Nat'l, Va.....	500	72,469	72,969	23,307	104
93	Dakota Mutual.....	194	71,927	72,121	1,538	120
94	Western Union.....	7,003	63,302	70,305	8,353	117
95	Midland Mutual.....		69,660	69,660	22,177	105
96	Pennsylvania Mutual.....	7,083	61,613	68,696	10,182	116
97	Southern States, W. Va.....	3,123	64,707	67,830	44,295	90
98	North State.....	9,152	55,712	64,864	11,736	114
99	Occidental, Cal.....	1,336	60,686	62,022	26,069	100
100	Majestic Life.....	939	59,685	60,624	31,701	93
101	Northern, Wash.....	8,195	50,786	58,981	15,975	112
102	Indianapolis Life.....	4,173	54,455	58,628	27,762	97
103	Lamar Life.....	7,000	51,477	58,477	27,093	99
104	Guaranty Mutual.....	11,947	46,145	58,092	36,823	91
105	German Mutual.....	29,888	23,329	53,217	86,594	80
106	Liberal Life.....	26,571	25,610	52,181	83,358	81
107	Southeastern Life.....	10,722	41,347	52,069	33,885	92
108	Lincoln National.....	6,050	45,180	51,230	58,128	84
109	Occidental, N. Mex.....	4,000	47,047	51,047	(a)	.....
110	Beneficial Life.....	8,201	41,784	49,985	48,987	89
111	Peoples Life.....	2,517	46,634	49,151	(d)	.....
112	Louisiana National.....	1,000	45,656	46,656	24,386	102
113	Oregon Life.....		45,760	45,760	23,607	103
114	American, Fla.....	2,989	42,113	45,102	1,141	.....
115	Northern, Mich.....		44,380	44,380	(a)	.....
116	Midwest Life.....	2,864	41,007	43,871	27,175	98
117	Reliable Life.....	7,553	33,329	40,882	54,028	85
118	Central of Kan.....		39,661	39,661	(a)	.....
119	Fort Worth.....	3,959	35,606	39,565	31,512	94
120	Cleveland Life.....		38,685	38,685	(a)	.....
121	Wisconsin Life.....	17,306	19,887	37,193	50,801	88
122	Ohio State.....	5,435	30,197	35,632	19,202	109
123	Guardian Life.....	1,000	34,551	35,551	None	.....
124	Central of Ill.....	6,837	27,455	34,292	(d)	.....
125	Old Colony.....		33,813	33,813	(a)	.....
126	Commercial of Ind.....	5,657	26,523	32,180	7,723	118
127	Liberty Life.....		31,843	31,843	(a)	.....
128	Columbia L. & T.....	11,740	19,678	31,418	24,581	101
129	Jefferson Standard.....		30,198	30,198	(a)	.....
130	Michigan State.....		29,483	29,483	(a)	.....
131	Conservative of W. Va.....		28,127	28,127	(a)	.....
132	South Bend.....		26,306	26,306	(a)	.....
133	Western Reserve.....	3,743	20,035	23,778	(d)	.....
134	Cedar Rapids.....		22,195	22,195	12,173	113
135	St. Louis National.....		21,687	21,687	(a)	.....
136	Economic Life.....		21,187	21,187	(a)	.....
137	Eastern of Va.....	1,500	17,651	19,151	(a)	.....
138	Anchor Life.....		17,719	17,719	(a)	.....
139	Eastern of N. Y.....	200	16,880	17,080	(a)	.....

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXVI.—TOTAL DISBURSEMENTS.—Continued.

Rank.	NAME OF COMPANY.	Payments to Policyholders.	Expenses, Etc.	Total Disbursements.	1906.	
					Total Disbursements.	Rank.
		\$	\$	\$	\$	
140	Puritan, R. I.....	.....	16,354	16,354	(a)	.....
141	Postal Life.....	2,115	13,822	15,937	16,808	110
142	Protective Life.....	.....	15,634	15,634	(a)	.....
143	Pioneer Life.....	.....	14,723	14,723	(a)	.....
144	Continental of Del.....	.....	9,970	9,970	(a)	.....
145	Western Mutual of Ia.....	.....	8,264	8,264	(a)	.....
146	Western Mutual of S. D.....	1,413	583	1,996	307	121
	Aggregates.....	259,001,684	83,187,366	342,189,050	336,976,704	.....
	Industrial Companies.					
1	Metropolitan.....	23,098,151	20,566,065	43,664,216	39,815,704	1
2	Prudential.....	18,040,216	16,377,057	34,417,273	32,449,147	2
3	John Hancock.....	7,314,583	5,721,166	13,035,749	12,487,971	3
4	Life Ins. Co. of Va.....	770,086	1,071,923	1,842,009	1,703,560	4
5	Western & Southern.....	473,356	740,718	1,214,074	1,106,024	5
6	Colonial Life.....	220,769	507,971	728,650	661,075	6
7	Baltimore Life.....	268,112	290,859	558,971	550,810	7
8	Boston Mutual.....	213,303	212,088	425,391	305,067	8
9	Mutual of Balto.....	138,120	129,227	267,347	248,688	9
10	Eureka of Md.....	63,312	102,851	166,163	156,124	10
11	Equitable, Ind.....	51,037	82,727	133,764	126,966	11
12	Immediate Benefit.....	28,862	66,407	95,269	85,048	12
13	Home of Del.....	14,612	19,870	34,482	34,206	13
14	Rome Indust.....	864	14,139	15,003	(a)	.....
	Aggregates.....	50,695,293	45,903,068	96,598,361	89,884,659	.....
	Combined Aggregates.....	309,696,977	129,090,434	438,787,411	426,861,363	.....

EXHIBIT XXVII. INCREASE IN DISBURSEMENTS.

Giving the Increase in the Payments to Policyholders, Expenses of Management and Total Disbursements in 1907, together with Rank in the same Items.

NAME OF COMPANY	Increase in Payments to Policyholders.	Rank	NAME OF COMPANY	Increase in Expenses, Etc.	Rank	NAME OF COMPANY	Increase in Total Disbursements.	Rank
Mutual of N. Y....	5,914,437	1	Great Western...	2,588,805	1	Mutual of N. Y....	3,781,497	1
New York Life....	3,077,447	2	Northwest'n Mut..	451,375	2	Northwest'n Mut..	2,099,625	2
Northwest'n Mut..	1,648,250	3	North American...	416,677	3	Penn Mutual.....	800,974	3
Penn Mutual.....	989,258	4	Sec. L. of Amer...	154,182	4	Great Western...	2,591,805	4
Provident L. & T	911,109	5	West Coast.....	127,067	5	Provident L. & T.	590,125	5
Equitable of N. Y.	703,925	6	State Mut., Ga....	119,106	6	Mutual Benefit...	527,549	6
Mutual Benefit...	640,793	7	Indiana Nat'l....	112,789	7	Union Central....	427,737	7
Union Central....	595,752	8	Guarantee Life...	110,281	8	Northwest'n Nat'l	295,636	8
New England.....	454,118	9	Travelers.....	84,338	9	State Mutual, Ga.	290,931	9
Aetna Life.....	443,337	10	Capitol Life.....	78,448	10	New England.....	256,929	10
Pittsburgh L. & T.	333,519	11	Inter-Southern...	677,407	11	Connecticut Mut..	252,504	11
Germania.....	316,373	12	Commercial of Ill.	675,442	12	Mass. Mutual....	186,754	12
Northwest'n Nat'l.	272,586	13	Dakota Mut.....	70,389	13	North American...	216,677	13
National of Vt....	271,329	14	Midland Mutual..	60,660	14	Germania.....	154,642	14
Connecticut Mut..	257,958	15	Northern, Ill....	67,690	15	Sec. L. of Amer...	149,169	15
Home of N. Y....	241,850	16	Amer. Nat'l, Tex..	63,196	16	West Coast.....	136,983	16
Phoenix Mutual...	240,319	17	Colorado Nat'l...	62,184	17	New York Life...	133,921	17
State Mut., Mass..	204,904	18	National of U.S.A.	60,620	18	Indiana Nat'l....	124,209	18
Washington.....	190,122	19	Bankers Reserve.	58,176	19	Amer. Nat'l, Tex..	118,022	19
Mass. Mutual....	176,365	20	South'n States Ala	58,137	20	Guarantee Life...	115,281	20
Manhattan.....	174,291	21	Western Union...	54,949	21	Aetna Life.....	110,517	21
State Mut., Ga....	171,825	22	Florida Life.....	54,691	22	Des Moines Life..	106,851	22
Berkshire.....	128,618	23	Southern Life....	53,043	23	South'n States Ala	104,218	23
Columbian Nat'l..	92,575	24	Pennsylvania Mut	51,431	24	Equitable of Iowa	103,864	24
Connecticut Gen'l.	92,618	25	Amer. Nat'l, Va...	51,162	25	State Mut., Mass..	100,160	25
Des Moines Life...	90,342	26	South Atlantic...	49,952	26	Capitol Life.....	98,913	26
Fidelity Mutual...	89,331	27	Occidental N.M....	447,047	27	United States....	93,219	27
Pacific Mutual....	86,344	28	Equitable of Iowa	46,829	28	National of U.S.A	92,969	28
Royal Union.....	81,333	29	U.S. Ann. & Life.	45,375	29	Royal Union.....	92,889	29
State Life.....	81,058	30	Northern, Mich...	444,380	30	Bankers Reserve..	89,880	30
United States....	65,156	31	North State.....	43,981	31	Colorado National	86,625	31
Michigan Mutual..	58,873	32	Peoples Life.....	42,622	32	Southern Life....	78,417	32

a Commenced business in 1907.

EXHIBIT XXVII.—INCREASE IN DISBURSEMENTS.—Continued.

NAME OF COMPANY	Increase in Pay- ments to Policy- holders.	Rank.	NAME OF COMPANY	Increase in Expenses, Etc.	Rank.	NAME OF COMPANY	Increase in Total Disburse- ments.	Rank.
	\$			\$			\$	
Federal Life.....	58,134	33	Missouri State....	41,953	33	Inter-Southern....	477,407	33
Equitable of Iowa...	57,035	34	Central of Kan....	439,661	34	Commercial of Ill.	475,442	34
Amer. Nat'l, Tex....	54,820	35	Volunteer State...	38,735	35	Equitable of N.Y.	71,200	35
Scandia Life.....	50,827	36	Cleveland Life....	438,685	36	Dakota Mut.....	70,583	36
South'n States, Ala.	46,081	37	Northern, Wash...	37,248	37	Midland Mutual..	69,660	37
Sec. Mut., N. Y....	42,878	38	South'n L. & T....	36,999	38	Northern, Ill....	68,815	38
Kansas City Life...	41,006	39	Intermediate Life..	34,837	39	Scandia Life.....	66,275	39
Philadelphia Life...	36,340	40	Occidental, Cal...	34,617	40	Citizens Life.....	65,742	40
Citizens Life.....	34,155	41	Old Colony.....	433,813	41	Berkshire.....	64,888	41
National of U. S. A.	32,349	42	Liberty Life.....	431,843	42	Volunteer State..	64,276	42
Bankers Reserve...	31,704	43	Citizens Life.....	31,587	43	Western Union...	61,952	43
Presbyterian Mins..	29,977	44	Jefferson Stand...	430,198	44	Florida Life.....	58,691	44
Greensboro Life...	26,310	45	Texas Life.....	29,948	45	Pennsylvania Mut	58,514	45
Volunteer State...	25,541	46	Michigan State....	429,483	46	North State.....	53,128	46
Register L. and A..	25,532	47	Majestic Life.....	29,289	47	Kansas City Life.	52,731	47
Southern Life.....	25,374	48	Conserv. of W. Va.	428,127	48	U.S. Ann. & Life.	51,539	48
Colorado National.	24,441	49	United States....	28,063	49	Occidental, N. Mex	451,047	49
Bankers of Neb....	24,310	50	Indianapolis Life.	27,476	50	Intermediate Life.	50,890	50
Franklin Life.....	23,959	51	Central of Ill.....	427,455	51	Amer. Nat'l, Va...	49,662	51
Minnesota Mutual.	21,093	52	Hartford Life....	27,392	52	Comm'w'th of Ky.	45,758	52
Capitol Life.....	20,465	53	Comm'w'th of Ky	27,171	53	Northern, Wash...	45,423	53
Comm'w'th of Ky..	18,587	54	South Bend.....	426,306	54	Peoples Life.....	45,139	54
Intermediate Life..	16,053	55	American Central.	24,521	55	South Atlantic...	44,431	55
La Fayette Life...	14,891	56	Lamar Life.....	24,384	56	Northern, Mich...	444,380	56
Columbia L. & T...	11,740	57	Oregon Life.....	23,153	57	Bankers of Neb...	43,319	57
Indiana National...	11,420	58	Northwest'n Nat'l	23,050	58	Central of Kan...	439,661	58
Columbia Life.....	10,743	59	St. Louis Nat'l...	421,687	59	Cleveland Life...	438,685	59
Southeast'n Life...	9,977	60	Louisiana Nat'l...	21,270	60	South'n L. & T...	36,483	60
Reliance Life.....	9,919	61	Economic Life....	421,187	61	Occidental, Cal...	35,953	61
West Coast.....	9,916	62	Columbia Life....	21,095	62	Central of Ill....	434,292	62
North State.....	9,147	63	So. States, W. Va.	20,412	63	Texas Life.....	34,170	63
American, Ia.....	8,699	64	Commercial of Ind	19,800	64	Old Colony.....	433,813	64
Northern, Wash...	8,175	65	Bankers of Neb...	19,009	65	Greensboro Life..	33,736	65
Pennsylvania Mut..	7,083	66	Illinois Life.....	18,317	66	Liberty Life.....	431,843	66
Western Union.....	7,003	67	Anchor Life.....	417,719	67	Columbia Life....	31,838	67
Lamar Life.....	7,000	68	Eastern of Va....	417,651	68	Missouri State...	31,765	68
Central of Ill....	46,837	69	Eastern of N. Y...	416,880	69	Lamar Life.....	31,884	69
U. S. Ann. & Life..	6,164	70	Des Moines Life..	16,509	70	Indianapolis Life.	30,866	70
Lincoln National...	6,050	71	Puritan, R. I....	416,354	71	Jefferson Stand...	430,198	71
Guaranty Mutual...	6,042	72	Protective Life...	415,634	72	Michigan State...	429,483	72
Ohio State.....	5,435	73	Scandia Life.....	15,448	73	Majestic, Life...	28,923	73
Reliable Life.....	5,053	74	Guaranty Mutual.	15,227	74	Conserv. of W. Va.	428,127	74
Guarantee Life....	5,000	75	Pioneer Life.....	414,723	75	South Bend.....	426,306	75
Commercial of Ind.	4,657	76	Midwest Life....	13,832	76	Commercial of Ind	24,457	76
Life Ass'n of Amer.	4,225	77	Kansas City Life.	11,725	77	So. States, W. Va.	23,535	77
Texas Life.....	4,222	78	Royal Union.....	11,656	78	Louisiana Nat'l...	22,270	78
Florida Life.....	4,000	79	Guardian Life....	11,539	79	Oregon Life.....	22,153	79
Occidental, N. Mex.	44,000	80	Ohio State.....	10,995	80	St. Louis Nat'l...	421,687	80
Western Reserve...	3,743	81	Mass. Mutual.....	10,389	81	Guaranty Mutual.	21,269	81
Indianapolis Life..	3,390	82	Cont'l of Del....	49,970	82	Presbyterial Mins.	21,227	82
So. States, W. Va.	3,123	83	Cedar Rapids....	9,760	83	Economic Life...	421,187	83
Great Western....	43,000	84	Reserve Loan....	8,615	84	Connecticut Gen'l	20,739	84
Midwest Life.....	2,864	85	West'n Mut of Ia.	48,264	85	Eastern of Va....	419,151	85
Peoples Life.....	2,517	86	Southeastern Life.	8,207	86	Southeast'n Life.	18,184	86
Beneficial Life....	2,000	87	Fort Worth.....	7,491	87	Eastern of N. Y...	417,080	87
American, Fla.....	1,849	88	Western Reserve..	7,441	88	Anchor Life.....	417,719	88
Eastern of Va....	41,500	89	Greensboro Life..	7,426	89	Midwest Life....	16,696	89
West'n Mut. of S.D.	1,413	90	American, Fla....	5,876	90	Ohio State.....	16,430	90
Occidental, Cal...	1,336	91	Southwestern....	2,261	91	Puritan, R. I....	416,354	91
Northern, Ill....	1,125	92	German Mutual...	2,043	92	Protective Life...	415,634	92
Postal Life.....	1,115	93	Sec. Mut., Neb...	638	93	Pioneer Life.....	414,723	93
Guardian Life....	1,000	94	West'n Mut of S.D.	276	94	Guardian Life....	12,539	94
Louisiana Nat'l...	1,000	95	Life Ass'n of Am.	—684	95	Western Reserve..	11,184	95
Sec. Mut., Neb...	849	96	Sec. L. & A., N. C	—974	96	Federal Life.....	10,623	96
Fort Worth.....	652	97	Beneficial Life...	—1,002	97	Cont'l of Del....	49,970	97
Eastern of N. Y...	4200	98	Postal, Life.....	—1,986	98	Cedar Rapids....	9,760	98
Dakota Mutual....	194	99	Columbia L. & T.	—4,903	99	Register L. & A..	8,859	99
Anchor Life.....	(a)	100	Connecticut Mut..	—5,454	100	Western Mut. of Ia.	48,264	100
Cedar Rapids.....	(a)	101	Meridian L. & T.	—5,465	101	Fort Worth.....	8,143	101
Central of Kan....	(a)	102	Maryland.....	—7,836	102	American, Fla....	7,725	102
Cleveland Life....	(a)	103	Liberal Life.....	—8,201	103	Columbia L. & T.	6,837	103
Commercial of Ill...	(a)	104	Presbyterian Min.	—8,750	104	Life Ass'n of Am..	3,541	104

a Commenced business in 1907.

The minus sign (—) indicates a decrease.

d Reorganized in 1907.

EXHIBIT XXVIII.—INCOME SAVED.—Continued.

Rank.	NAME OF COMPANY.	Total Income.	Total Expendi- tures.	Excess of Income Over Ex- penditures.	Percentage of Income Saved.	Rank.	1906.			
							Income Saved.	Rank.	Per- cent- age.	Rank.
		\$	\$	\$	%		\$		%	
70	Capitol Life.....	323,055	241,835	81,220	25.14	102	16,918	94	10.59	105
71	Greensboro Life....	283,004	202,138	80,866	28.57	89	17,592	92	9.46	106
72	St. Louis Nat'l.....	102,420	21,687	80,733	78.82	2	(a)	...	(a)	...
73	North American....	239,549	164,677	74,872	31.26	79	(a)	...	(a)	...
74	Federal Life.....	437,572	362,887	74,685	17.07	118	152,111	48	30.16	65
75	Colorado National..	268,195	197,007	71,188	26.54	95	44,035	72	28.52	70
76	Southern L. and T..	159,023	89,554	69,469	43.68	40	43,181	73	44.86	32
77	Lincoln National....	115,900	51,230	64,670	55.80	15	8,924	101	13.31	97
78	South Atlantic.....	175,467	112,861	62,606	35.68	64	60,994	66	47.12	29
79	Scandia Life.....	298,305	237,196	61,109	20.48	114	95,848	59	35.93	51
80	Western Union.....	124,408	70,305	54,103	43.49	41	24,229	86	74.37	5
81	Texas Life.....	165,823	111,963	53,860	32.47	72	24,300	85	23.80	82
82	Southern Life.....	229,666	177,013	52,653	22.93	106	21,206	90	17.70	92
83	Central of Ill.....	86,286	34,292	51,994	60.26	10	(d)	...	(d)	...
84	Liberty Life.....	82,519	31,843	50,676	61.40	7	(a)	...	(a)	...
85	Economic Life.....	66,208	21,187	45,021	67.98	5	(a)	...	(a)	...
86	American, Ia.....	144,193	99,191	45,002	31.21	87	7,785	103	5.94	111
87	German Mutual....	98,140	53,217	44,923	45.77	35	4,352	111	4.78	114
88	Beneficial Life.....	92,958	49,885	42,973	46.22	32	13,883	97	22.08	84
89	North State.....	106,068	64,864	41,204	38.85	54	—2,380	118	Loss	...
90	Occidental, Cal....	102,353	62,022	40,331	39.40	50	25,424	83	49.38	25
91	Wisconsin Life.....	75,110	37,193	37,917	50.46	21	38,072	76	42.84	37
92	Northern, Mich....	81,544	44,380	37,164	45.57	36	(a)	...	(a)	...
93	Eastern of N. Y....	53,104	17,080	36,024	67.82	6	(a)	...	(a)	...
94	Inter-Southern....	113,386	77,407	35,979	31.74	77	(a)	...	(a)	...
95	Inter-State.....	355,714	321,952	33,762	9.49	129	—114,068	120	Loss	...
96	Columbia Life.....	160,182	126,882	33,300	20.79	113	85,083	61	47.23	28
97	American Nat'l, Va..	105,807	72,069	32,838	31.01	82	115,692	55	83.22	3
98	Cleveland Life.....	69,577	38,685	30,892	44.41	38	(a)	...	(a)	...
99	Commercial of Ill..	105,175	75,442	29,733	28.27	90	(a)	...	(a)	...
100	South Bend.....	54,690	26,306	28,384	51.92	17	(a)	...	(a)	...
101	West Coast.....	295,176	267,578	27,598	9.35	131	30,405	...	18.88	...
102	Western Reserve...	49,071	23,778	25,293	51.54	19	(d)	...	(d)	...
103	Peoples Life.....	72,312	49,151	23,161	32.03	74	(d)	...	(d)	...
104	South'n States, W.V.	89,947	67,830	22,117	24.58	104	47,777	70	51.90	20
105	Cont'al of Del.....	31,895	9,070	21,925	68.74	4	(a)	...	(a)	...
106	Guaranty Mutual...	79,609	58,092	21,517	27.03	93	13,613	98	26.99	73
107	Comm'w'th of Ky...	242,506	222,343	20,163	8.31	133	—8,861	119	Loss	...
108	U. S. Ann. & Life..	123,903	104,020	19,877	16.04	123	12,972	99	19.82	87
109	Oregon Life.....	65,585	45,760	19,825	30.21	85	4,884	109	17.15	93
110	Conserv. of W. Va...	46,975	28,127	18,848	40.12	48	(a)	...	(a)	...
111	Liberal Life.....	70,419	52,181	18,238	25.90	100	6,757	105	7.50	109
112	Southeastern Life...	70,190	52,069	18,120	25.83	101	14,464	96	29.92	67
113	Postal Life.....	34,029	15,937	18,092	53.16	16	11,905	100	41.46	39
114	Florida Life.....	95,952	78,327	17,625	18.37	116	4,787	110	19.59	88
115	Reliable Life.....	57,697	40,882	16,815	29.14	88	6,727	106	11.07	103
116	Protective Life.....	32,359	15,634	16,725	51.68	18	(a)	...	(a)	...
117	Indianapolis Life...	74,677	58,628	16,049	21.49	111	8,747	102	23.96	80
118	Puritan, R. I.....	31,204	16,354	14,850	47.59	25	(a)	...	(a)	...
119	Central of Kan.....	52,933	39,661	13,272	25.07	103	(a)	...	(a)	...
120	Life Ass'n of Amer...	143,135	130,161	12,974	9.06	132	19,132	91	13.01	99
121	Ohio State.....	47,092	35,632	11,460	24.33	105	23,062	88	54.57	15
122	Anchor Life.....	29,055	17,719	11,336	39.01	53	(a)	...	(a)	...
123	American, Fla.....	54,770	45,102	9,668	17.65	117	15,480	...	...	...
124	Columbia L. & T....	40,402	31,418	8,984	22.23	109	24,888	84	50.31	24
125	Midwest Life.....	52,540	43,871	8,669	16.50	122	6,357	108	18.96	90
126	Guarantee Life.....	152,510	144,443	8,067	5.29	128	22,815	89	43.80	34
127	Dakota Mutual.....	79,598	72,121	7,477	9.39	130	2,121	114	57.96	14
128	Western Mut. of Ia..	15,725	8,264	7,461	47.45	26	(a)	...	(a)	...
129	Fort Worth.....	46,033	39,655	6,378	13.85	127	16,608	95	34.51	53
130	Old Colony.....	39,693	33,813	5,880	14.81	124	(a)	...	(a)	...
131	Guardian Life.....	41,344	35,851	5,493	13.01	126	—7,721	...	Loss	...
132	Commercial of Ind..	37,768	32,180	5,588	14.79	125	32,317	81	80.71	4
133	Pioneer Life.....	18,871	14,723	4,148	21.98	110	(a)	...	(a)	...
134	Louisiana National..	50,714	46,656	4,058	8.00	135	63,827	65	72.36	8
135	West'n Mut. of S. D.	5,167	1,006	3,171	61.36	8	4,332	112	93.38	1
136	Occidental, N. Mex.	53,741	51,047	2,694	5.01	139	(a)	...	(a)	...
137	Cedar Rapids.....	23,459	22,105	1,264	5.39	137	17,443	93	58.00	12
138	Eastern of Va.....	20,323	10,151	1,171	5.76	136	(a)	...	(a)	...
139	Majestic Life.....	60,790	60,624	175	0.29	140	2,347	113	6.80	110
140	Northern, Ill.....	85,246	85,582	—336	Loss	...	506	117	3.43	115

a Commenced business in 1907. The minus sign (—) indicates an excess of disbursements over income.
d Reorganized in 1907.

EXHIBIT XXVIII.—INCOME SAVED.—Continued.

Rank.	NAME OF COMPANY.	Total Income.	Total Expenditures.	Excess of Income Over Expenditures.	Percentage of Income Saved.	Rank.	1906.			
							Income Saved.	Rank.	Percentage.	Rank.
		\$	\$	\$	%		\$		%	
141	Northern, Wash.....	55,459	58,981	—3,522	Loss	...	44,131	71	73.42	6
142	Pennsylvania Mut...	62,512	68,696	—6,184	Loss	...	7,666	104	42.96	36
143	Lamar Life.....	51,496	58,477	—6,981	Loss	...	41,752	74	60.65	11
144	Midland Mutual....	59,979	69,660	—9,681	Loss	...	48,041	69	68.42	9
145	Bankers of N. Y.....	501,174	575,723	—74,549	Loss	...	33,783	79	5.17	113
146	United States.....	1,584,329	1,682,806	—98,477	Loss	...	150,302	49	8.64	108
	Aggregates.....	522,345,565	342,189,050	180,156,515	34.49	...	185,125,806	...	35.46	...
	<i>Industrial Cos.</i>									
1	Metropolitan.....	72,738,733	43,664,216	29,074,517	39.97	1	26,880,122	1	40.30	1
2	Prudential.....	56,782,017	34,417,273	22,364,744	39.37	2	21,075,912	2	39.38	2
3	John Hancock.....	19,507,831	13,035,749	6,472,082	33.18	4	5,718,695	3	31.41	3
4	Life Ins. Co. of Va..	2,479,878	1,842,009	637,869	25.72	6	513,772	4	23.17	7
5	Western & Southern	1,787,269	1,214,074	573,195	32.07	5	479,094	5	30.22	4
6	Baltimore Life	715,382	558,971	156,411	21.86	9	131,007	7	19.22	9
7	Colonial Life.....	870,873	728,650	142,223	16.33	13	132,196	6	16.66	11
8	Boston Mutual.....	566,434	425,391	141,043	24.90	8	108,329	8	26.20	5
9	Mutual of Balto.....	333,577	267,347	66,230	19.85	11	45,890	9	15.58	12
10	Eureka of Md.....	202,962	166,163	36,799	18.13	12	25,462	11	14.02	13
11	Immediate Benefit..	118,975	95,269	23,706	19.92	10	21,428	12	20.13	8
12	Home of Del.....	45,948	34,482	11,466	24.95	7	10,404	13	23.32	6
13	Rome Indust.....	23,440	15,003	8,437	35.99	3	(a)	...	(a)	...
14	Equitable Ind.....	137,711	133,764	3,947	2.87	14	7,451	14	5.54	14
	Aggregates.....	156,311,030	96,598,361	59,712,669	38.20	...	55,198,423	...	38.04	...
	Com. Agg.....	678,656,595	438,787,411	239,869,184	35.35	...	240,324,220	...	36.01	...

a Commenced business in 1907.

EXHIBIT XXIX.—SURPLUS EARNED.

Showing the Surplus Earned and the Rate on the Mean Reserves in 1907 in comparison with similar items of 1906.

Rank	NAME OF COMPANY.	Mean Reserves.	Dividends to Policy-holders.	Increase in Surplus.*	Surplus Earned.	Rate Per Cent.	Rank in Ratio.	1906.		
								Surplus Earned.	Ratio	E. to R. Ratio
		\$	\$	\$	\$	%		\$	%	
1	Northwes'n Mut.	192,750,648	8,017,483	—2,418,977	5,598,506	2.90	23	5,828,885	3.26	20
2	Union Central...	47,566,497	1,079,764	1,446,799	2,526,503	5.31	14	2,195,593	5.13	9
3	Mutual Benefit...	99,022,722	2,252,946	—583,194	1,669,752	1.69	37	2,279,498	2.46	30
4	Nat'l of Vt.....	34,219,601	222,312	314,363	536,675	1.57	39	622,247	1.96	36
5	Phoenix Mutual...	21,597,497	467,350	—56,701	410,649	1.90	34	471,590	2.37	32
6	Germania.....	32,814,428	306,545	90,464	397,009	1.21	44	379,360	1.21	48
7	Union Mutual...	12,496,710	104,791	231,613	336,404	2.69	28	—135,649	Loss	...
8	Manhattan.....	17,958,206	59,291	206,377	265,668	1.48	40	224,712	1.29	45
9	Equitable of Iowa	5,179,780	144,945	98,850	243,795	4.71	17	221,520	4.94	10
10	Mass. Mutual...	40,466,121	1,172,527	—950,144	222,383	0.55	52	1,248,926	3.34	19
11	Franklin Life...	3,040,092	6,592	146,005	152,597	5.02	16	70,046	2.72	26
12	Berkshire.....	14,779,121	343,072	—195,421	147,651	1.00	46	310,371	2.23	35
13	State Life.....	4,975,600	88,366	48,786	137,152	2.76	26	180,916	4.56	12
14	Washington.....	17,580,240	113,250	754	114,004	0.65	49	187,500	1.08	51
15	Bankers Reserve.	744,914	50,444	57,939	108,383	14.55	6	108,555	20.78	2
16	Illinois Life.....	5,855,067	36,452	69,992	106,444	1.82	36	52,302	0.96	52
17	Phila. Life.....	233,760	4,431	99,837	104,268	.....	.....	.....	.....	.....
18	Colum'n Nat'l...	2,266,503	52,646	41,735	94,381	4.16	19	—240,725	Loss	...
19	Con. General...	6,213,223	65,429	7,701	73,130	1.18	45	80,465	1.44	43
20	Mich. Mutual...	9,601,159	31,735	39,898	71,633	0.75	48	58,654	0.63	54
21	Royal Union....	1,647,823	45,448	25,130	70,578	4.28	18	36,951	2.60	28
22	Hartford Life...	2,398,436	47,239	20,029	67,268	2.80	24	108,749	4.44	13
23	Pacific Mutual...	11,456,484	253,587	—189,043	64,544	0.56	51	318,532	3.21	21
24	Pitts. L. & T....	3,414,034	1,173	62,622	63,795	1.87	35	—242,666	Loss	...
25	South'n L. & T.	84,843	193	54,021	54,214	.....	.....	11,012	.....	.....
26	Sec. Mut., N.Y..	3,663,371	39,845	10,718	50,563	1.38	41	39,555	1.26	46
27	Mer'n L. & T....	860,196	22,877	20,750	43,627	5.07	15	—2,619	Loss	...
28	Des Moines Life.	1,680,530	31,493	3,849	35,342	2.10	33	67,411	4.65	11
29	Conti., L. I. & I.	175,041	31	33,718	33,749	19.28	5	—53,921	Loss	...
30	American Cen'l..	1,381,096	533	32,659	33,192	2.40	29	87,275	6.95	6
31	Register L. & A.	464,985	23,009	7,099	30,108	6.47	12	24,791	6.67	7
32	Federal Life...	755,353	4,626	25,066	29,692	3.93	21	4,791	0.77	53
33	Minn. Mutual...	2,249,368	9,762	18,386	28,148	1.25	43	—62,037	Loss	...
34	Scandia Life...	139,894	.....	27,764	27,764	19.85	4	66,611	.....	.....
35	Northw'n Nat'l..	4,288,337	—52,498	79,856	27,358	0.64	50	122,765	3.14	22
36	Sec'y. Mut., Neb.	271,913	47	26,978	27,025	9.94	9	5,060	2.51	29
37	Bankers of N. Y.	1,242,931	11,558	15,296	26,854	2.16	32	244,900	.....	.....
38	Kansas City Life.	636,735	5,743	15,092	20,835	3.27	22	7,330	1.94	37
39	Bankers of Neb.	1,568,389	4,225	15,908	20,133	1.28	42	100,324	8.49	4
40	La Fayette Life.	84,683	11,901	8,152	20,053	2.37	30	—2,988	Loss	...
41	Missouri State...	838,310	510	18,875	19,385	2.31	31	11,395	1.67	42
42	Reliance Life...	713,501	2,341	16,915	19,256	2.70	27	—70,490	Loss	...
43	Texas Life.....	85,018	.....	18,757	18,757	22.07	3	22,132	.....	.....
44	Central of U.S.A.	612,637	3,188	13,784	16,972	2.77	25	2,425	0.51	55
45	Beneficial Life...	31,612	.....	15,259	15,259	48.27	1	2,424	21.28	1
46	Presby'n Min's...	2,338,202	14,238	697	14,935	0.64	50	63,482	3.10	23
47	Sec. L. & A., N.C.	305,985	.....	12,660	12,660	4.14	20	3,408	1.90	38
48	Western Union...	25,263	.....	12,161	12,161	.....	.....	.....	.....	.....
49	South'n St., Ala.	120,517	8,870	—63	8,807	7.31	10	.....	.....	.....
50	Wisconsin Life...	193,707	1,383	6,680	8,063	4.16	19	—10,720	Loss	...
51	Postal Life.....	32,264	.....	7,557	7,557	23.42	2	—2,453	Loss	...
52	Liberal Life.....	90,342	4,512	1,293	5,805	6.43	13	1,642	1.79	39
53	Inter-State.....	1,109,767	.....	5,712	5,712	0.52	53	—96,632	Loss	...
54	Am. Nat'l, Tex...	83,661	.....	5,642	5,642	6.74	11	27,006	.....	.....
55	Am. Nat'l, Va....	8,786	.....	4,967	4,947	.....	.....	.....	.....	.....
56	Nat'l. of U. S. A.	6,097,724	5,433	—932	4,501	0.07	54	89,729	1.75	40
57	South Atlantic...	259,090	898	3,375	4,273	1.65	38	10,222	5.16	8
58	German Mutual...	440,048	8,367	—5,005	3,362	0.76	47	556	0.13	57
59	Oregon Life.....	10,841	.....	1,713	1,713	14.46	7	.....	.....	.....
60	West. Mut. of S.D	3,258	413	—71	342	10.49	8	.....	.....	.....
61	Guaranty Mut...	30,793	137	—548	—411	Loss	.....	—4,171	Loss	...
62	Fort Worth.....	9,764	2,146	—3,075	—929	Loss	.....	.....	.....	.....
63	Louis'a Nat'l....	8,011	.....	—979	—979	Loss	.....	.....	.....	.....

The minus sign (—) indicates a decrease in surplus, or loss in surplus earned. * Not including increase in capital or premium on stock.

EXHIBIT XXIX.—SURPLUS EARNED.—Continued.

Rank	NAME OF COMPANY.	Mean Reserves.	Dividends to Policy-holders.	Increase in Surplus.*	Surplus Earned.	Rate Per Cent.	Rank in Ratio.	1908.		
								Surplus Earned.	Ratio	Rank
		\$	\$	\$	\$	%		\$	%	
64	Midwest Life....	8,170	.....	—980	—980	Loss	.....	.....	.....	.....
65	Guarantee Life..	13,593	.....	—1,381	—1,381	Loss	.....	.....	.....	.....
66	Penn. Mut.....	13,915	.....	—1,410	—1,410	Loss	.....	.....	.....	.....
67	Lincoln Nat'l...	36,667	2,060	—6,236	—4,176	Loss	.....	—10,412	Loss	.....
68	Southern Life...	68,721	.....	—4,646	—4,646	Loss	.....	—2,930	Loss	.....
69	So. States, W. Va.	27,446	394	—5,137	—4,743	Loss	.....	.....	.....	.....
70	Southwestern...	239,316	544	—6,183	—5,639	Loss	.....	—6,520	Loss	.....
71	Southeast'n Life.	23,409	.....	—5,878	—5,878	Loss	.....	.....	.....	.....
72	Cedar Rapids...	2,806	.....	—6,436	—6,436	Loss	.....	.....	.....	.....
73	Reserve Loan...	1,585,960	1,110	—7,824	—6,714	Loss	.....	33,360	2.31	34
74	Citizens Life....	312,363	49,712	—57,252	—7,540	Loss	.....	—16,735	Loss	.....
75	Guardian Life...	4,264	.....	—9,084	—9,084	Loss	.....	.....	.....	.....
76	Colum. L. & T...	15,523	73	—9,170	—9,097	Loss	.....	.....	.....	.....
77	American, Ia....	161,748	1,817	—11,264	—9,447	Loss	.....	3,445	3.07	24
78	Volunteer State..	171,273	.....	—10,887	—10,887	Loss	.....	3,082	3.58	18
79	Indianapolis Life	29,341	2,865	—14,530	—11,665	Loss	.....	949	11.98	3
80	Comm'l of Ind...	8,103	.....	—11,873	—11,873	Loss	.....	.....	.....	.....
81	Northern, Wash..	27,648	22	—12,708	—12,686	Loss	.....	.....	.....	.....
82	U. S. Ann. & L.	25,994	.....	—14,013	—14,013	Loss	.....	.....	.....	.....
83	Ohio State.....	16,622	435	—15,737	—15,302	Loss	.....	.....	.....	.....
84	Columbia Life...	246,447	2,905	—12,418	—15,323	Loss	.....	—40,438	Loss	.....
85	Home of N. Y...	18,242,948	297,299	—312,714	—15,415	Loss	.....	199,099	1.17	50
86	Florida Life....	21,838	.....	—17,412	—17,412	Loss	.....	.....	.....	.....
87	Occidental, Cal.	14,846	.....	—20,489	—20,489	Loss	.....	.....	.....	.....
88	New England...	38,978,167	916,641	—937,851	—21,210	Loss	.....	633,918	1.72	41
89	Greensboro Life.	90,136	16	—26,786	—26,770	Loss	.....	—17,738	Loss	.....
90	Comm'w. of Ky.	69,909	6,259	—33,277	—27,018	Loss	.....	—47,444	Loss	.....
91	L. Assoc. of Am.	162,934	757	—27,939	—27,182	Loss	.....	—8,040	Loss	.....
92	Maryland.....	2,346,390	21,561	—49,602	—28,041	Loss	.....	27,751	1.23	47
93	Midland Mutual.	7,643	.....	—31,386	—31,386	Loss	.....	.....	.....	.....
94	State Mutual, Ga	812,489	35,051	—73,696	—38,645	Loss	.....	13,043	4.31	14
95	Col. National....	103,589	3,003	—42,079	—39,076	Loss	.....	5,949	.....	.....
96	North State.....	15,645	83	—44,760	—44,677	Loss	.....	.....	.....	.....
97	Sec. L. of Am...	497,567	9,148	—63,979	—54,831	Loss	.....	—6,718	Loss	.....
98	Capitol Life....	99,963	.....	—65,944	—65,944	Loss	.....	—23,105	Loss	.....
99	United States....	8,273,739	79,806	—153,563	—73,757	Loss	.....	98,001	1.18	49
100	Northern, Ill....	12,001	355	—79,694	—79,339	Loss	.....	.....	.....	.....
101	Fidelity Mutual.	11,993,483	71,420	—178,981	—107,561	Loss	.....	238,430	2.44	31
102	West Coast.....	19,499	.....	—148,728	—148,728	Loss	.....	.....	.....	.....
103	State Mut., Mass.	26,685,272	683,885	—1,233,091	—549,206	Loss	.....	739,541	2.96	25
104	Penn Mutual....	73,304,640	1,392,479	—1,963,316	—570,837	Loss	.....	2,718,563	4.07	15
105	Aetna Life.....	71,503,159	921,473	—1,592,030	—670,557	Loss	.....	2,544,506	3.72	16
106	Travelers.....	38,810,678	54,926	—1,026,980	—972,054	Loss	.....	68,999	0.19	56
107	Conn. Mutual...	59,832,920	1,240,520	—2,245,299	—1,004,779	Loss	.....	801,287	1.36	44
108	Provi't L. & T...	53,057,450	1,063,648	—2,844,861	—1,781,213	Loss	.....	1,169,516	2.31	34
109	New York Life...	432,872,357	5,947,674	—8,900,881	—2,953,207	Loss	.....	14,143,823	3.63	17
110	Equit. of N. Y...	370,106,689	7,569,001	—14,420,937	—6,851,936	Loss	.....	9,412,020	2.68	27
111	Mutual of N. Y.	412,083,595	4,173,330	—18,786,859	—14,613,529	Loss	.....	9,264,850	2.34	33
Aggregates...		2244,334,317	39,683,871	—56,402,081	—16,718,210	Loss	.....	57,083,824	2.71	...
Indust. Cos.										
1	Prudential.....	110,693,726	1,752,012	54,926	1,806,938	1.63	6	6,032,713	6.32	1
2	John Hancock...	38,985,465	1,386,280	378,621	1,764,901	4.53	2	2,070,942	6.05	2
3	L. Ins. Co. of Va.	2,609,255	28,963	21,488	50,451	1.93	4	68,918	3.26	4
4	Eureka of Md...	47,818	.....	23,950	23,950	50.04	1	14,127	.....	.....
5	West'n & Southn.	2,441,608	.....	23,877	23,877	0.98	7	15,813	0.82	8
6	Boston Mutual...	521,812	6,148	11,133	17,281	3.31	3	12,180	2.72	6
7	Mut. of Balto...	398,710	.....	7,605	7,605	1.92	5	1,921	0.54	10
8	Colonial Life...	639,643	5,115	—7,311	—2,196	Loss	.....	2,705	0.55	9
9	Immediate Ben'ft.	70,413	174	—2,793	—2,619	Loss	.....	1,804	3.70	3
10	Baltimore Life...	854,878	3,378	—9,242	—5,864	Loss	.....	—5,132	Loss	.....
11	Equitable, Ind...	37,928	.....	—7,879	—7,879	Loss	.....	—3,913	Loss	.....
12	Home of Del...	45,705	.....	—17,966	—17,966	Loss	.....	778	1.95	7
13	Metropolitan...	168,626,817	3,761,135	—4,401,617	—640,482	Loss	.....	4,468,743	3.10	5
Aggregates...		325,973,778	6,943,205	—3,925,148	3,018,057	0.93	.....	12,681,599	4.60	...

The minus sign (—) indicates a decrease in surplus, or loss in surplus earned. * Not including increase in capital or premium on stock.

EXHIBIT XXX.—NEW

Showing the Number and Amount of Policies Issued, Revived and Increased in 1907, in comparison or Decrease of New

Rank.	NAME OF COMPANY.	TOTAL NEW BUSINESS.		Average of Each Policy.	Rank in Average.	NEW ISSUES.		REVIVED POLICIES.	
		Policies.	Amount.			Policies.	Amount.	Policies.	Amount.
			\$	\$			\$		\$
1	New York Life....	65,017	141,154,197	2,171	65	62,667	135,371,754	2,350	5,354,538
2	Metropolitan.....	160,871	122,405,935	761	147	140,556	108,389,632	20,315	13,827,345
3	Northwestern Mut.	38,657	106,237,187	2,748	25	37,809	102,242,289	473	1,260,279
4	Prudential.....	74,022	76,404,136	1,034	140	70,181	72,968,861	3,841	3,209,979
5	Equitable of N. Y..	21,383	72,831,885	3,380	7	20,456	69,491,044	927	2,530,195
6	Penn Mutual.....	23,484	67,441,432	2,872	23	19,889	59,937,775	3,595	7,503,657
7	Mutual Benefit....	21,718	51,025,218	2,351	48	21,543	50,055,041	161	268,836
8	Mutual of N. Y....	20,351	50,221,020	2,468	39	19,524	44,092,857	747	1,500,979
9	John Hancock....	20,159	32,164,502	1,597	109	19,347	31,335,975	799	638,692
10	Union Central.....	14,013	31,273,938	2,231	58	13,691	30,137,725	322	695,775
11	Aetna Life.....	12,298	27,315,732	2,221	60	12,206	27,158,873	92	156,853
12	Travelers.....	9,443	24,105,484	2,552	33	9,161	23,420,041	282	647,824
13	State Mutual, Ga...	7,905	23,893,510	3,022	20	7,759	23,478,042	146	415,200
14	Provident L. & T..	8,202	22,821,634	2,783	24	7,938	21,930,317	264	587,690
15	Mass. Mutual.....	9,561	21,355,821	2,233	57	9,506	21,096,796	55	114,598
16	Pacific Mutual.....	10,697	19,372,386	1,812	91	10,188	18,327,503	509	756,166
17	National of Vt....	8,821	18,094,955	2,050	78	7,818	16,951,537	1,003	1,126,137
18	Great Western....	5,516	16,842,980	3,053	18	5,516	16,842,980	.....	.....
19	Fidelity Mutual....	7,283	16,451,820	2,250	55	6,716	15,098,511	551	1,341,158
20	New England.....	6,868	15,801,792	2,300	51	6,749	15,259,478	76	179,336
21	State Life.....	5,558	14,288,793	2,569	31	4,877	12,620,618	150	438,806
22	Phoenix Mutual....	6,192	13,535,645	2,185	63	6,146	13,272,838	46	97,303
23	National of U. S. A	6,519	12,112,590	1,858	87	6,311	11,979,167	181	133,423
24	Connecticut Mut...	4,622	11,817,518	2,550	34	4,593	11,767,748	23	49,770
25	Germania.....	5,463	11,405,246	2,087	75	5,379	11,238,576	77	123,691
26	State Mutual, Mass.	4,020	10,610,341	2,639	28	3,988	10,269,177	32	105,600
27	Illinois Life.....	4,864	9,777,328	2,010	79	4,354	9,024,031	145	245,250
28	Philadelphia Life..	2,596	8,266,291	3,186	13	2,472	7,880,251	124	386,000
29	Home of N. Y....	3,667	8,168,720	2,227	59	3,523	7,379,650	144	272,862
30	Citizens Life.....	2,529	8,006,100	3,160	14	2,501	7,904,350	28	101,750
31	Sec. L. of Amer....	1,922	7,540,728	3,923	4	1,893	7,401,112	27	100,500
32	Sec. Mut., N. Y....	4,161	7,164,376	1,721	101	2,617	4,290,584	1,544	2,746,756
33	Provident Savings..	3,221	7,000,890	2,173	64	2,619	5,605,673	575	1,395,207
34	Kansas City Life...	3,070	6,534,034	2,128	71	3,055	6,496,034	15	38,000
35	Missouri State....	4,024	6,443,931	1,601	108	3,946	6,329,770	78	114,161
36	American Central..	2,596	6,170,435	2,370	46	2,157	5,253,448	328	867,900
37	Des Moines Life...	3,426	5,962,233	1,740	99	3,263	5,555,753	160	406,480
38	Bankers Reserve...	2,474	5,889,250	2,380	45	2,455	5,845,750	16	43,500
39	Reliance Life.....	3,131	5,844,160	1,866	86	3,110	5,802,979	21	38,350
40	Equitable of Iowa..	3,983	5,833,170	1,460	120	3,949	5,678,376	34	57,000
41	Michigan Mutual..	3,282	5,380,608	1,639	103	3,260	5,296,074	22	64,600
42	Franklin Life.....	2,807	5,064,305	1,804	93	2,507	4,442,575	281	393,232
43	Columbian Nat'l..	2,280	5,034,458	2,208	62	2,093	4,763,412	187	270,854
44	Connecticut Gen'l..	2,337	5,014,613	2,140	70	2,274	4,918,373	56	75,508
45	Bankers of Neb....	3,403	4,977,795	1,462	119	3,263	4,824,003	94	143,000
46	Indiana National..	2,385	4,944,000	2,072	76	2,346	4,860,000	39	84,000
47	Capitol Life.....	1,964	4,923,250	2,507	37	1,958	4,902,250	6	21,000
48	South'n States, Ala.	1,735	4,511,071	2,600	29	1,735	4,511,071	.....	.....
49	Hartford State....	2,529	4,254,944	1,680	102	2,166	3,481,777	363	773,167
50	Volunteer Life.....	2,325	4,180,620	1,798	94	2,321	4,177,500	4	3,129
51	Central of Ill.....	1,698	4,014,250	2,360	47	1,698	4,014,250	.....	.....
52	Commercial of Ill..	1,202	3,990,750	3,320	8	1,202	3,990,750	.....	.....
53	Manhattan.....	1,763	3,954,772	2,242	56	1,566	3,519,000	197	433,552
54	Washington.....	1,459	3,931,825	2,694	27	1,323	3,620,100	136	241,810
55	Guarantee Life....	995	3,830,350	3,800	5	995	3,830,350	.....	.....
56	Amer. Nat'l, Tex...	2,097	3,822,027	1,820	90	2,097	3,822,027	.....	.....
57	Greensboro Life...	2,555	3,806,187	1,480	117	2,528	3,763,067	27	41,000
58	Northwest'n Nat'l.	2,651	3,779,915	1,425	124	1,721	3,061,788	930	718,127
59	North American...	1,150	3,754,500	3,265	10	1,149	3,744,245	1	10,000
60	Royal Union.....	2,252	3,622,338	1,608	106	2,211	3,546,718	41	71,187

BUSINESS ISSUED.

with the Issues of 1906, also showing the average Amount of each New Policy Issued, and the Increase Business over 1906.

POLICIES INCREASED.†		DIVIDEND ADDITIONS.	1906.						INCREASE OR DECREASE IN 1907.		
Policies.	Amount.		NEW BUSINESS.		Rank.	Average of Each Policy.	Rank in Average.	Policies.	Amount.	Rank in Amount.	
			Policies.	Amount.							
	\$	\$	\$	\$							
.....	427,905	86,315	172,709,090	1	2,001	60	—21,298	—31,554,893	154		
.....	57,938	131,020	112,886,895	2	741	123	8,571	9,519,040	2		
285	2,734,621	35,757	97,931,377	3	2,740	21	2,900	8,305,810	3		
.....	184,092	101,204	82,737,849	6	973	115	—11,045	—6,273,713	146		
.....	810,646	36,161	87,741,697	5	2,426	35	—14,778	—14,909,812	153		
.....	.....	24,863	65,417,020	7	2,631	31	—1,379	2,024,412	16		
14	701,341	22,028	50,452,671	8	2,291	46	—310	572,547	47		
80	4,627,193	41,667	90,550,892	4	2,174	49	—21,316	—40,329,863	155		
13	189,835	24,021	35,393,967	9	1,473	96	—3,862	—3,229,405	138		
.....	440,438	15,068	31,853,040	10	2,115	54	—1,055	—599,102	112		
.....	6	15,042	28,766,722	11	1,912	63	—2,744	—1,450,990	127		
.....	37,619	9,456	22,297,321	13	2,357	39	—213	1,808,163	21		
.....	268	6,719	22,380,680	12	3,331	12	1,186	1,512,830	27		
.....	303,627	7,532	20,228,794	17	2,685	25	670	2,592,840	12		
.....	144,427	9,913	21,527,859	16	2,171	51	—352	—172,038	100		
.....	288,717	12,871	22,053,702	15	1,713	76	—2,174	—2,681,316	134		
.....	17,281	11,877	22,070,706	14	1,859	68	—3,056	—3,975,751	143		
.....	.....	(a)	(a)	.....	(a)	.....	5,516	16,842,980	1		
16	8,446	3,714	9,175	20	2,083	57	—1,892	—2,664,384	132		
43	362,978	8,855	19,237,402	19	2,172	50	—1,991	—3,435,610	140		
.....	.....	7,354	20,084,836	18	2,730	22	—1,796	—5,796,043	145		
531	1,229,369	165,504	16,978,998	22	2,174	49	—1,615	—3,443,353	141		
.....	.....	6,689	12,618,466	28	1,885	66	—170	—505,876	111		
27	.....	3,929	10,499,124	32	2,670	26	603	1,318,394	32		
6	.....	8,093	14,641,614	25	1,809	70	—2,630	—3,162,418	136		
7	.....	42,979	13,278,823	27	2,415	36	—1,474	—2,668,482	133		
.....	235,564	5,494	7,084,324	38	1,959	62	1,248	2,693,004	11		
365	475,121	32,926	16,492,216	23	3,545	7	—2,955	—8,225,925	150		
.....	40	4,651	10,492,216	23	3,545	7	—2,955	—8,225,925	150		
.....	516,217	7,670	14,636,580	26	1,907	64	—4,003	—6,467,851	147		
.....	.....	3,349	9,348,800	34	2,791	20	—820	—1,342,700	125		
.....	.....	1,061	3,335,241	61	3,143	14	563	3,300,487	8		
2	39,116	6,871	10,967,517	29	1,595	83	—2,710	—3,744,711	142		
.....	127,036	7,118	17,969,737	21	2,523	32	—3,897	—10,968,847	152		
27	.....	6,097	8,877,691	35	1,456	98	—3,027	—2,343,057	131		
.....	.....	3,458	5,121,104	48	1,482	94	566	1,322,827	31		
110	49,087	2,738	7,225,465	39	2,638	29	—142	—1,055,030	123		
3	.....	3,145	6,241,423	42	1,984	61	281	—279,190	106		
.....	.....	2,049	4,908,000	51	2,395	37	425	981,250	41		
.....	.....	2,831	5,715,497	44	2,077	58	379	128,663	85		
.....	97,794	3,594	5,285,912	45	1,470	97	389	547,258	48		
.....	19,925	4,394	7,664,239	37	1,744	74	—1,112	—2,283,631	130		
19	213,867	4,402	6,642,871	41	1,509	93	—1,595	—1,577,566	128		
.....	192	5,132	15,250,533	24	2,972	17	—2,852	—10,216,075	151		
9	.....	2,761	5,910,482	43	2,140	52	—424	—895,869	120		
46	10,259	3,175	4,541,756	52	1,430	100	228	436,039	59		
.....	.....	(a)	(a)	.....	(a)	.....	2,385	4,944,000	4		
.....	.....	1,140	3,109,250	64	2,727	23	824	1,814,000	20		
.....	.....	527	2,296,000	67	4,357	3	1,208	2,296,000	13		
.....	.....	2,500	3,949,344	55	1,580	86	20	305,622	67		
.....	.....	2,281	3,731,500	57	1,635	79	44	449,129	57		
.....	.....	(a)	(a)	.....	(a)	.....	1,698	4,014,250	5		
.....	.....	(a)	(a)	.....	(a)	.....	1,202	3,900,750	6		
.....	1,620	4,546	10,557,156	31	2,321	42	—2,783	—6,602,384	148		
.....	69,915	3,278	6,934,617	40	2,115	54	—1,819	—3,002,792	135		
.....	.....	172	766,500	99	4,364	2	823	3,063,850	9		
.....	.....	1,126	3,623,000	.....	3,217	13	971	199,027	78		
.....	2,120	2,736	4,465,938	53	1,632	80	—181	—659,751	114		
.....	.....	1,231	1,878,458	72	1,525	91	1,420	1,901,457	19		
.....	255	(a)	(a)	.....	(a)	.....	1,150	3,754,500	7		
.....	4,433	1,852	3,261,653	62	1,761	71	400	360,685	63		

The minus sign (—) indicates a decrease from 1906. † Including net changes and transfers. a Commenced business in 1907.

EXHIBIT XXX.—NEW

Rank.	NAME OF COMPANY.	TOTAL NEW BUSINESS.		Average of Each Policy.	Rank in Average.	NEW ISSUES.		REVISED POLICIES.	
		Policies.	Amount.			Policies.	Amount.	Policies.	Amount.
			\$	\$			\$		\$
61	Central of U. S. A..	2,478	3,508,344	1,415	126	2,427	3,419,000	51	80,100
62	Berkshire.....	1,338	3,454,524	2,580	30	1,320	2,735,600	18	64,130
63	Western Union....	1,035	3,323,500	3,211	12	1,035	3,323,500	.....	.....
64	Colorado National.	1,277	3,197,059	2,504	38	1,271	3,170,659	6	27,000
65	Sec. L. and A., N.C	1,907	3,159,121	1,605	107	1,962	3,148,820	5	10,301
66	Southern Life.....	2,069	3,004,618	1,452	121	2,042	2,959,618	27	45,000
67	Southwestern.....	1,605	2,971,750	1,851	88	1,460	2,887,250	145	84,500
68	Meridian L. & T..	1,488	2,939,855	1,975	82	1,434	2,812,355	54	127,500
69	Pittsburgh L. & T.	2,704	2,898,817	1,071	139	2,644	2,799,176	60	99,641
70	Federal Life.....	1,105	2,730,984	2,344	49	1,092	2,543,323	73	187,661
71	U. S. Ann. & Life.	1,507	2,628,489	1,743	97	1,507	2,628,489	.....	.....
72	Texas Life.....	826	2,530,000	3,063	17	815	2,520,000	11	10,000
73	Union Mutual.....	1,723	2,524,457	1,464	118	1,601	2,282,701	121	195,218
74	Pennsylvania Mut..	820	2,461,900	3,002	21	820	2,461,900	.....	.....
75	South Atlantic....	1,108	2,403,269	2,168	66	1,052	2,317,409	56	85,860
76	Guaranty Mutual..	11,340	2,357,607	208	151	11,304	2,334,607	36	23,000
77	Minnesota Mut..	1,339	2,324,886	1,735	100	990	1,622,250	91	268,703
78	Intermediate Life..	916	2,260,750	2,460	40	957	2,347,250	5	5,500
79	West Coast.....	901	2,211,500	2,454	42	898	2,208,000	3	3,500
80	Comm'w'th of Ky..	1,306	2,203,700	1,680	102	1,296	2,159,200	10	44,500
81	Amer. Nat'l, Va....	1,653	2,194,200	1,320	131	1,653	2,194,200	.....	.....
82	Northern, Mich....	504	2,111,000	4,188	2	504	2,111,000	.....	.....
83	Florida Life.....	1,125	2,035,000	1,809	92	1,125	2,035,000	.....	.....
84	Majestic Life.....	1,992	2,008,478	1,008	142	1,991	2,006,478	1	2,000
85	Dakota Mut.....	734	2,007,200	2,740	26	734	2,007,200	.....	.....
86	North State.....	1,906	1,945,900	1,021	141	1,757	1,757,400	149	188,400
87	La Fayette Life....	751	1,917,000	2,556	32	696	1,760,500	55	156,500
88	United States.....	959	1,903,790	1,984	81	705	1,529,345	113	266,500
89	South'n L. and T..	1,147	1,874,000	1,634	104	1,134	1,850,500	13	23,500
90	Boston Mutual....	3,484	1,840,841	528	150	3,437	1,823,393	47	16,448
91	Columbia Life.....	449	1,800,725	4,010	3	445	1,790,725	4	10,000
92	West'n & South'n.	1,796	1,750,500	974	144	1,694	1,649,000	102	101,500
93	Reserve Loan.....	803	1,734,669	2,160	68	765	1,634,169	38	100,500
94	Life Ins. Co. of Va.	2,202	1,730,227	786	146	2,126	1,668,536	76	61,691
95	Inter-Southern....	499	1,650,500	3,306	9	499	1,650,500	.....	.....
96	Midland Mutual....	1,201	1,608,700	1,341	130	1,201	1,608,700	.....	.....
97	Sth'n States, W. Va.	609	1,539,518	2,529	36	609	1,539,518	.....	.....
98	Northern, Ill.....	860	1,525,500	1,774	95	860	1,525,500	.....	.....
99	Sec. Mut., Neb....	1,298	1,510,854	1,163	135	1,191	1,383,386	107	127,468
100	Northern, Wash....	862	1,502,500	1,742	98	862	1,502,500	.....	.....
101	Central of Kan.....	630	1,392,250	2,299	52	630	1,392,250	.....	.....
102	Cont'l L. I. & I....	756	1,384,856	1,830	89	731	1,322,856	25	62,000
103	Colonial Life.....	1,471	1,343,058	912	145	1,372	1,254,058	99	89,000
104	Peoples Life.....	523	1,331,850	2,545	35	523	1,331,850	.....	.....
105	Presbyterian Mina..	830	1,317,727	1,588	110	794	1,267,213	36	50,514
106	Economic Life.....	399	1,297,326	3,250	11	399	1,297,326	.....	.....
107	Beneficial Life....	1,064	1,282,800	1,206	134	1,058	1,275,800	6	7,000
108	Occidental, Cal....	399	1,257,040	3,150	15	399	1,257,040	.....	.....
109	Indianapolis Life..	878	1,239,809	1,412	127	875	1,236,809	3	3,000
110	Lamar Life.....	786	1,200,000	1,526	114	786	1,200,000	.....	.....
111	American, Ia.....	839	1,188,794	1,417	125	828	1,178,250	11	10,500
112	Southeastern Life..	725	1,171,150	1,615	105	724	1,169,150	1	2,000
113	Scandia Life.....	1,022	1,100,700	1,077	138	860	929,644	162	171,056
114	Occidental, N. Mex.	495	1,095,500	2,213	61	495	1,095,500	.....	.....
115	Fort Worth.....	473	1,015,350	2,147	69	473	1,015,350	.....	.....
116	Guardian Life.....	661	1,012,100	1,533	113	661	1,012,100	.....	.....
117	Ohio State.....	558	983,155	1,762	96	558	982,750	.....	.....
118	Oregon Life.....	462	970,500	2,101	73	462	970,500	.....	.....
119	Commercial of Ind.	444	858,500	1,930	84	444	856,500	.....	.....
120	Midwest Life.....	607	851,750	1,403	128	606	850,750	1	1,000
121	Jefferson Standard.	587	848,200	1,445	123	587	848,200	.....	.....
122	Inter-State.....	326	801,119	2,458	41	318	654,148	8	37,750

BUSINESS ISSUED.—Continued.

POLICIES INCREASED.†		DIVIDEND ADDITIONS.	1906.						INCREASE OR DECREASE IN 1907.		
Policies.	Amount.		NEW BUSINESS.		Rank.	Average of Each Policy.	Rank in Average.	Policies.	Amount.	Rank in Amount.	
			Policies.	Amount.							
	\$	\$		\$		\$			\$		
	9,244		3,397	5,200,243	46	1,531	90	—919	—1,691,899	129	
		654,794	1,888	4,880,440	49	2,510	33	—550	—1,425,916	126	
			100	402,500	119	4,025	4	935	2,921,000	10	
			482	1,670,918	76	3,465	11	795	1,526,741	25	
			2,593	4,132,661	54	1,593	84	—626	—973,539	122	
			2,301	3,259,287	63	1,417	101	—232	—254,969	104	
			2,843	3,736,699	56	1,314	106	—1,238	—764,949	118	
			1,352	3,545,118	59	2,715	24	136	—605,263	113	
			1,492	2,420,090	66	1,622	81	1,212	478,727	54	
			4,149	8,313,532	36	2,004	59	—2,984	—5,582,548	144	
			1,017	1,456,468	82	1,432	99	490	1,172,021	35	
			574	2,020,000	70	3,519	10	252	510,000	51	
I		46,538	7,366	10,234,754	33	1,389	103	—5,643	—7,710,297	149	
			84	321,000	121	3,821	5	736	2,140,900	14	
			503	883,814	98	1,757	73	605	1,519,455	26	
			4,578	1,303,860	77	285	129	6,762	1,053,747	38	
258	433,933		1,220	2,370,915	66	1,943	61	119	—46,029	95	
			812	1,529,250	79	1,883	67	104	731,500	43	
			241	538,500	113	2,235	47	660	1,673,000	23	
			699	2,000,000	71	2,861	19	607	203,700	77	
			128	237,500	124	1,855	69	1,525	1,956,700	18	
			(a)	(a)	...	(a)	...	504	2,111,000	15	
			564	895,500	96	1,588	85	561	1,139,500	36	
			1,003	667,585	104	665	124	989	1,340,893	29	
			67	41,950	132	626	127	667	1,965,250	17	
		100	209	212,400	126	1,016	113	1,697	1,733,500	22	
			1,933	5,159,500	47	2,670	26	—1,182	—3,242,500	139	
141	106,816	1,129	1,636	2,652,611	65	1,621	82	—677	—748,821	116	
			910	1,381,000	84	1,518	92	237	493,000	53	
			2,321	2,060,732	68	891	119	1,163	—219,891	103	
			365	1,286,842	88	3,523	8	84	513,883	50	
			1,535	1,482,000	81	966	116	261	268,500	73	
			1,849	4,914,650	50	2,658	28	—1,046	—3,179,981	137	
			2,105	1,821,186	73	865	120	97	—90,969	96	
			(a)	(a)	...	(a)	...	499	1,650,500	24	
			130	278,100	123	2,139	53	1,071	1,330,600	30	
			359	1,100,000	91	3,064	15	250	439,518	58	
			127	217,000	125	1,700	77	733	1,308,500	33	
			1,470	1,681,095	75	1,144	110	—172	—170,241	99	
			170	510,000	114	3,000	9	692	992,500	39	
			(a)	(a)	...	(a)	...	630	1,392,250	28	
			467	804,675	101	1,723	75	289	580,181	46	
			1,420	1,320,807	87	930	118	51	22,251	91	
			424	349,550	...	824	...	99	982,300	40	
			858	1,340,992	85	1,562	87	—28	—23,264	93	
			(a)	(a)	...	(a)	...	399	1,297,326	34	
			1,026	1,223,500	90	1,192	109	38	59,300	89	
			130	602,000	108	4,631	1	269	655,040	44	
			582	969,378	92	1,665	78	296	270,431	72	
			359	552,000	111	1,537	89	427	648,000	45	
		44	2,312	2,039,050	69	1,380	104	—639	—850,256	119	
			674	1,268,175	89	1,888	65	51	—97,025	97	
			867	937,820	95	1,069	112	155	162,880	83	
			(a)	(a)	...	(a)	...	495	1,095,500	37	
			245	652,460	105	2,663	27	228	362,890	62	
			398	546,000	112	1,372	105	263	466,100	56	
		405	197	461,000	116	2,340	40	361	522,155	49	
			286	625,000	107	2,185	48	176	345,500	64	
	2,000		255	583,500	109	2,294	44	189	275,000	71	
			426	559,000	110	1,312	107	181	292,750	70	
			(a)	(a)	...	(a)	...	587	848,200	42	
	109,221		495	1,743,260	74	3,521	9	—169	—942,141	121	

The minus sign (—) indicates a decrease from 1906. † Including net changes and transfers. a Commenced business in 1907.

EXHIBIT XXX.—NEW

Rank	NAME OF COMPANY.	TOTAL NEW BUSINESS.		Average of Each Policy.	Rank in Average.	NEW ISSUES.		REVIVED POLICIES.	
		Policies.	Amount.			Policies.	Amount.	Policies.	Amount.
			\$	\$			\$		\$
123	Louisiana National	344	793,950	2,309	50	344	793,950	.....	.....
124	Maryland.....	364	760,865	2,090	74	361	754,750	3	4,500
125	Baltimore Life.....	1,151	751,290	652	149	1,077	700,250	74	51,000
126	Life Ass'n of Am....	311	741,000	2,383	44	268	620,500	43	120,500
127	American, Fla.....	206	725,000	3,548	6	206	725,000	.....	.....
128	Bankers of N. Y....	319	660,341	2,070	77	94	215,450	225	444,891
129	Lincoln National..	418	643,550	1,540	112	414	636,550	4	7,000
130	Liberal Life.....	274	593,600	2,166	67	264	572,750	10	20,850
131	Cedar Rapids.....	362	568,669	1,570	111	362	568,669	.....	.....
132	Columbia L. & T..	241	506,400	2,101	73	241	506,400	.....	.....
133	Michigan State....	383	500,500	1,305	132	383	500,500	.....	.....
134	Reliable Life.....	210	441,979	2,105	72	207	433,979	3	8,000
135	Western Reserve...	305	441,800	1,449	122	304	430,800	1	5,000
136	Register L. and A..	271	407,980	1,505	115	269	403,345	2	2,000
137	South Bend.....	266	394,500	1,481	116	266	394,500	.....	.....
138	Puritan, R. I.....	47	310,500	6,606	1	47	310,500	.....	.....
139	Anchor Life.....	221	306,410	1,386	129	221	306,410	.....	.....
140	Western Mut. of Ia	277	300,000	1,083	137	277	300,000	.....	.....
141	Conserv. of W. Va..	153	297,500	1,944	83	153	297,500	.....	.....
142	German Mutual....	138	276,627	2,005	80	138	276,627	.....	.....
143	Eastern of Va.....	199	219,000	1,101	136	199	219,000	.....	.....
144	Cont'l of Del.....	71	215,000	3,028	19	71	215,000	.....	.....
145	Cleveland Life....	94	206,500	2,267	54	94	206,500	.....	.....
146	Wisconsin Life....	162	204,759	1,264	133	161	203,009	1	1,750
147	Postal Life.....	122	199,750	1,634	104	122	199,750	.....	.....
148	Pioneer Life.....	94	196,500	2,090	74	94	196,500	.....	.....
149	Protective Life....	84	192,000	2,286	53	84	192,000	.....	.....
150	Eastern of N. Y....	585	173,712	2,990	22	585	173,712	.....	.....
151	St. Louis Nat'l....	54	169,675	3,146	16	54	169,675	.....	.....
152	Liberty Life.....	58	138,500	2,388	43	58	138,500	.....	.....
153	Equitable, Ind....	153	100,450	657	148	153	100,450	.....	.....
154	Old Colony.....	34	63,500	1,868	85	34	63,500	.....	.....
155	West'n Mut. of S.D.	15	15,000	1,000	143	15	15,000	.....	.....
	Aggregates.....	753,843	1,345,147,040	1,785	...	707,002	1,272,096,007	44,838	56,737,643
	<i>Industrial Business</i>								
1	Metropolitan.....	1,782,075	254,360,673	142	8	1,642,283	231,252,454	139,792	22,926,394
2	Prudential.....	1,434,339	195,523,950	136	10	1,283,960	159,471,015	150,379	20,084,713
3	John Hancock.....	309,995	49,168,067	158	4	286,858	45,443,010	23,137	3,725,057
4	Life Ins. Co. of Va.	147,714	16,852,507	114	13	143,514	16,381,119	4,200	471,388
5	West'n & South'n..	115,173	13,213,543	114	13	112,159	12,390,304	3,014	339,564
6	Boston Mutual....	58,114	11,553,007	181	2	58,114	11,553,007	.....	.....
7	Colonial Life.....	95,486	10,721,436	112	14	92,605	10,403,279	2,881	318,157
8	Baltimore Life....	41,112	4,922,352	119	12	39,425	4,718,687	1,687	203,665
9	West Coast.....	21,682	3,590,404	165	3	21,152	3,343,496	530	92,312
10	Comm'w'th of Ky..	22,079	3,462,190	156	5	22,079	3,462,190	.....	.....
11	Amer. Nat'l, Tex...	23,651	3,425,285	144	7	23,651	3,425,285	.....	.....
12	Mutual of Balto...	25,563	3,257,159	127	11	22,760	2,387,184	2,803	860,975
13	Eureka of Md.....	30,475	1,615,547	53	18	29,579	1,551,848	896	52,538
14	Equitable, Ind....	13,363	1,599,113	119	12	12,312	1,466,158	1,051	132,955
15	Immediate Benefit.	14,543	1,350,404	92	16	14,543	1,350,404	.....	.....
16	American, Fla.....	4,521	691,532	152	6	4,521	691,532	.....	.....
17	Rome Indust.....	5,107	481,595	94	15	5,107	481,595	.....	.....
18	Home of Del.....	2,614	200,206	76	17	2,614	200,206	.....	.....
19	Columbian Nat'l...	1,359	192,857	141	9	1,223	152,176	136	24,766
20	Southwestern.....	31	6,915	223	1	.....	.....	31	6,915
	Aggregates.....	4,148,986	576,203,742	139	...	3,818,449	510,124,949	330,537	49,248,399

BUSINESS ISSUED.—Continued.

POLICIES INCREASED.†		DIVIDEND ADDITIONS.	1906.						INCREASE OR DECREASE IN 1907.		
Policies.	Amount.		NEW BUSINESS.		Rank.	Average of Each Policy	Rank in Average.	Policies.	Amount.	Rank in Amount.	
			Policies.	Amount.							
				\$		\$			\$		
			131	393,000	120	3,000	16	213	400,950	60	
		1,615	415	964,907	93	2,325	41	—51	—204,042	101	
		40	1,071	684,901	103	639	125	80	66,389	87	
			381	865,020	97	2,865	18	—70	—124,020	98	
			407	1,000,200	...	2,457	...	—201	—275,200	105	
			583	1,336,883	86	2,292	45	—264	—676,542	115	
			662	1,393,500	83	2,104	56	—244	—749,950	117	
			493	500,014	115	1,014	114	—219	93,586	86	
			54	95,000	130	1,759	72	308	473,669	55	
			363	956,200	94	2,634	30	—121	—449,800	109	
			(a)	(a)	...	(a)	...	383	500,500	52	
			655	1,552,000	78	2,370	38	—445	—1,110,021	124	
			258	771,000	...	2,988	(d)	47	—320,200	107	
	2,635		525	810,542	100	1,544	88	—254	—402,562	108	
			(a)	(a)	...	(a)	...	266	394,500	61	
			(a)	(a)	...	(a)	...	47	310,500	65	
			(a)	(a)	...	(a)	...	221	306,410	66	
			(a)	(a)	...	(a)	...	277	300,000	68	
			(a)	(a)	...	(a)	...	153	297,500	69	
			124	304,662	122	2,456	34	14	—28,035	94	
			(a)	(a)	...	(a)	...	199	219,000	74	
			(a)	(a)	...	(a)	...	71	215,000	75	
			(a)	(a)	...	(a)	...	94	206,500	76	
			302	422,264	118	1,398	102	—140	—217,505	102	
			475	701,500	102	1,477	95	—375	—501,750	110	
			(a)	(a)	...	(a)	...	94	196,500	79	
			(a)	(a)	...	(a)	...	84	192,000	80	
			(a)	(a)	...	(a)	...	585	173,712	81	
			(a)	(a)	...	(a)	...	54	169,675	82	
			(a)	(a)	...	(a)	...	58	138,500	84	
			127	62,000	131	488	128	26	38,450	90	
			(a)	(a)	...	(a)	...	34	63,500	88	
			33	36,000	133	1,091	111	—18	—21,000	92	
2,003	3,080,525	13,232,865	839,899	1,450,829,425	...	1,727	...	—86,056	—105,682,385	...	
	190,825		1,721,234	288,515,643	1	168	3	60,841	—34,145,970	20	
	15,968,222		1,470,493	196,831,542	2	134	8	—36,154	—1,307,592	17	
			366,601	58,890,665	3	161	4	—56,606	—9,722,598	18	
			155,048	16,422,162	4	106	14	—7,334	430,345	6	
	483,675		114,193	13,166,380	6	115	11	980	47,183	10	
			47,349	9,532,580	7	201	1	10,765	2,020,427	2	
			79,515	9,282,005	8	117	10	15,971	1,439,431	3	
			46,726	4,837,595	9	105	15	—5,614	84,757	9	
	100,590		11,356	1,545,363	14	136	7	10,326	2,051,041	1	
			22,196	3,509,370	11	158	5	—117	—47,180	13	
			43,499	4,619,519	10	106	14	—19,848	—1,194,234	16	
			24,755	2,636,796	12	107	13	816	620,902	4	
	11,161		25,945	1,473,147	15	57	18	4,530	142,400	7	
			13,996	1,806,134	13	129	9	—633	—207,021	14	
			14,125	1,303,287	16	92	16	418	47,117	11	
			3,930	601,282	...	153	...	591	90,250	8	
			(a)	(a)	...	(a)	...	5,107	481,595	5	
			2,541	196,444	19	77	17	73	3,762	12	
	15,915		111,042	15,486,594	5	139	6	—109,683	—15,293,737	19	
			4,592	803,998	17	176	2	—4,561	—797,083	15	
	16,830,304		4,277,805	631,111,688	...	147	...	—128,819	—54,907,946	...	

The minus sign (—) indicates a decrease from 1906. † Including net changes and transfers. a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXXI.—INSUR

Showing the Number and Amount of Policies Terminated in 1907, together with the Mode

Rank.	NAME OF COMPANY.	TOTAL TERMINATIONS.		MODE OF			
		No.	Amount.	By Death.		By Maturity.	
				No.	Amount.	No.	Amount.
			\$		\$		\$
1	New York Life.....	76,199	165,418,731	9,109	22,967,774	2,317	5,876,845
2	Mutual of N. Y.....	44,063	114,725,801	8,036	24,016,483	1,715	4,655,342
3	Equitable of New York.....	37,184	109,381,900	6,306	19,549,821	1,476	4,545,974
4	Metropolitan.....	85,416	63,526,923	4,602	3,495,495	385	263,948
5	Prudential.....	44,110	44,229,104	3,287	3,794,366	181	190,692
6	Northwestern Mutual.....	17,041	43,925,874	2,858	8,032,916	840	2,054,171
7	Penn Mutual.....	15,121	37,804,684	1,528	4,809,081	558	1,363,330
8	Mutual Benefit.....	10,205	22,401,492	1,061	5,417,457	569	1,429,963
9	Aetna Life.....	9,023	17,651,142	1,865	3,464,957	1,425	2,135,110
10	Provident Savings.....	7,081	17,049,104	541	1,219,959	19	55,000
11	Union Central.....	7,823	16,851,087	1,037	2,129,635	631	1,051,852
12	State Life.....	6,281	16,551,443	192	601,933	.....	.....
13	John Hancock.....	10,157	15,408,803	775	1,357,152	83	128,618
14	Fidelity Mutual.....	7,330	15,143,083	614	1,392,248	.....	.....
15	National of Vt.....	7,581	15,113,461	665	1,638,597	383	483,479
16	Pacific Mutual.....	8,119	14,117,412	487	898,928	33	33,841
17	Provident L. and T.....	4,245	13,514,215	593	2,062,674	809	2,421,692
18	Germania.....	6,001	11,004,450	822	1,456,563	825	1,225,030
19	Travelers.....	4,593	10,505,607	724	1,815,882	297	645,599
20	Mass. Mutual.....	4,693	10,377,322	854	2,276,261	128	276,495
21	New England.....	4,323	10,325,675	852	2,342,869	174	420,222
22	Security Mutual, N. Y.....	5,988	9,732,706	248	559,959	.....	.....
23	Manhattan.....	3,716	9,295,319	524	1,285,786	116	233,332
24	National of U. S. A.....	5,578	9,014,753	319	419,216	1	707
25	Connecticut Mutual.....	3,432	8,802,669	1,803	4,452,553	136	280,574
26	Columbian National.....	3,367	8,344,217	57	135,980	.....	.....
27	Home of New York.....	4,237	8,088,991	519	1,089,337	115	294,319
28	Phoenix Mutual.....	4,623	8,038,211	702	1,213,995	118	195,041
29	State Mutual, Mass.....	2,969	7,632,727	412	1,378,246	201	497,252
30	Philadelphia Life.....	1,841	7,630,610	27	74,600	.....	.....
31	Illinois Life.....	3,473	7,535,342	282	484,340	18	18,688
32	Washington.....	3,363	7,104,787	432	904,487	356	756,096
33	Michigan Mutual.....	4,148	6,816,102	430	662,415	171	306,773
34	Union Mutual.....	4,488	6,720,806	469	757,228	113	156,120
35	Pittsburgh L. & T.....	4,018	6,130,213	292	396,450	13	29,388
36	State Mutual, Ga.....	2,068	6,042,250	55	161,500	.....	.....
37	Des Moines Life.....	2,383	5,446,665	160	235,915	.....	.....
38	Hartford Life.....	2,807	4,958,439	732	1,399,843	.....	.....
39	Franklin Life.....	3,249	4,955,025	196	326,075	1	2,854
40	Federal Life.....	2,215	4,773,297	68	89,395	.....	.....
41	Missouri State.....	3,006	4,741,152	75	119,878	.....	.....
42	Citizens Life.....	1,430	4,414,500	21	52,500	.....	.....
43	United States.....	2,029	4,236,134	305	665,098	67	113,600
44	American Central.....	1,447	4,126,831	31	76,377	.....	.....
45	Northwestern National.....	4,080	4,108,270	349	354,107	405	239,989
46	Bankers of N. Y.....	1,786	4,053,382	131	222,944	.....	.....
47	Berkshire.....	1,157	3,654,401	262	366,768	55	123,587
48	Kansas City Life.....	2,485	3,529,544	67	72,841	.....	.....
49	Inter-State.....	875	3,434,706	19	61,994	.....	.....
50	Minnesota Mutual.....	1,281	3,432,419	131	340,534	.....	.....
51	Central of U. S. A.....	2,128	3,300,899	28	42,100	17	16,554
52	Reserve Loan.....	1,105	3,286,656	39	81,000	.....	.....
53	Security Life of Am.....	866	3,001,191	21	56,441	.....	.....
54	Reliance Life.....	1,301	2,645,030	44	83,969	.....	.....
55	Bankers of Neb.....	1,665	2,477,262	49	76,000	17	31,000
56	Connecticut General.....	1,265	2,206,840	180	247,074	167	171,785
57	Royal Union.....	1,237	1,069,200	76	121,102	4	7,000

ANCE TERMINATED.

of Termination, also a comparison with the Number and Amount Terminated in 1906.

TERMINATION.								1906.		
By EXPIRY.		By SURRENDER.		By LAPSE.		By CHANGE.*		TOTAL TERMINATIONS.		Rank.
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	\$		\$		\$		\$		\$	
43,295	83,087,610	18,679	39,097,908	2,799	7,785,334	....	6,603,260	93,954	204,697,258	1
213	1,920,993	16,516	38,466,712	17,583	30,005,622	....	9,660,649	66,063	162,843,180	2
1,006	4,289,384	10,121	44,809,931	12,273	27,440,542	....	8,682,248	65,779	160,505,718	3
51	239,905	14,294	11,923,630	66,084	47,603,885	....	....	84,159	62,281,299	4
12,413	16,213,651	3,911	6,042,738	24,318	17,987,637	....	....	49,890	49,674,569	5
54	1,569,114	6,308	14,654,878	6,981	15,000,809	....	2,613,986	17,185	42,945,285	6
1,051	2,568,983	2,918	6,466,501	9,055	21,340,783	11	1,250,006	15,719	35,907,518	7
1,298	2,620,411	3,135	7,490,544	3,242	5,214,124	....	228,993	10,391	21,446,959	9
210	384,499	1,267	3,128,900	4,255	7,961,776	1	555,900	10,493	18,262,053	12
1,611	3,554,614	1,164	3,034,317	3,746	8,972,780	....	212,434	9,109	20,207,835	10
371	782,168	732	1,736,129	5,052	10,480,344	....	670,959	9,286	17,825,366	13
318	735,000	842	2,397,138	4,929	12,817,372	....	5,995	5,995	13,707,317	17
9	20,075	1,391	1,817,049	7,899	10,797,200	....	1,288,709	10,086	14,816,166	16
215	515,589	833	1,560,874	5,674	11,674,372	....	8,389	15,860,866	14	
453	928,780	1,931	3,883,765	3,561	6,535,075	588	1,643,565	8,213	15,322,897	15
4,683	7,419,517	602	1,384,758	2,314	3,067,117	....	1,313,251	14,852	19,207,366	11
....	....	939	2,793,400	1,904	5,638,224	....	598,225	4,047	11,557,750	19
72	172,124	1,040	1,681,133	3,242	5,796,414	....	673,186	5,555	9,580,056	24
216	619,524	933	2,513,172	2,423	4,530,656	....	380,774	5,002	10,848,247	22
18	21,000	1,309	2,710,918	2,324	4,161,886	....	930,762	5,326	11,393,909	20
147	527,736	1,051	2,420,871	2,099	3,718,132	....	895,845	4,387	10,569,346	23
5	7,000	243	489,246	5,492	8,676,501	....	....	6,711	10,935,989	21
24	67,130	678	1,550,926	2,374	5,851,059	....	307,086	4,391	12,173,950	18
2,612	4,035,357	314	450,352	2,332	3,917,161	....	191,960	6,939	8,491,282	28
....	14,982	737	1,563,160	756	1,788,100	....	703,300	3,230	8,210,751	31
1	10,000	245	1,056,083	3,064	6,769,926	....	372,228	2,501	6,816,218	36
49	106,716	833	1,462,780	2,721	4,686,052	....	449,787	4,624	8,298,361	30
238	402,971	914	1,927,677	2,358	4,067,370	....	231,157	4,320	7,208,754	35
90	203,788	838	1,431,021	1,385	2,937,916	43	1,184,504	3,058	7,689,974	32
....	....	1	10,000	1,813	7,407,200	....	138,810	15	57,000	98
1,864	4,659,421	1,213	2,234,193	96	138,700	....	....	3,658	9,376,878	26
74	218,400	919	1,754,956	1,582	3,114,956	....	355,892	4,144	9,157,705	27
58	68,790	915	1,180,007	2,574	4,598,117	....	....	4,180	7,663,005	33
648	1,018,902	490	700,734	2,768	3,934,644	....	153,178	5,093	7,359,136	34
142	153,917	866	1,374,478	2,705	4,021,388	....	154,592	2,502	3,309,298	47
5	14,000	179	567,000	1,829	5,299,750	....	....	831	1,804,000	60
45	63,000	224	402,992	1,954	4,701,549	....	43,209	2,503	4,478,347	43
63	88,500	35	49,332	1,977	3,064,356	....	356,408	3,837	6,704,160	37
2,349	3,345,810	96	137,996	607	1,142,290	....	....	3,598	5,246,481	39
....	....	70	127,050	2,059	4,544,548	18	12,704	1,332	2,707,346	50
3	4,000	216	284,358	2,712	4,263,221	....	69,695	2,696	4,107,663	44
....	....	16	56,000	1,393	4,306,000	....	....	438	1,644,500	62
156	455,750	374	880,628	1,127	2,121,058	....	....	2,087	4,754,288	42
42	110,000	860	2,630,500	514	1,309,954	....	....	1,799	4,978,826	41
111	182,769	175	202,136	3,040	3,058,499	....	70,770	6,098	6,539,242	38
249	411,000	866	2,142,132	537	1,262,306	3	15,000	5,299	8,427,241	29
12	19,000	453	1,680,962	375	994,084	....	....	1,327	3,762,747	45
6	11,000	64	75,300	2,348	3,329,451	....	40,952	1,378	1,899,652	58
230	692,375	166	619,673	460	2,060,664	....	....	1,916	9,572,605	25
44	108,301	356	1,017,081	750	1,966,503	....	....	1,769	5,172,992	40
16	22,500	112	169,350	1,955	3,050,395	....	....	2,208	3,439,378	46
56	129,000	329	880,525	681	2,168,716	....	27,415	816	2,213,940	54
....	....	53	223,500	792	2,721,250	....	....	920	2,927,737	48
....	....	98	275,644	1,159	2,101,284	....	184,133	1,219	2,011,519	55
8	14,500	203	374,500	1,388	1,981,262	....	....	1,863	2,711,049	49
37	62,500	260	404,108	621	1,225,297	....	96,076	1,235	2,469,817	51
49	98,500	178	249,453	930	1,472,777	....	20,458	1,504	2,384,718	52

* Net.

EXHIBIT XXXI.—INSUR

Rank	NAME OF COMPANY.	TOTAL TERMINATIONS.		MODE OF			
		No.	Amount.	BY DEATH.		BY MATURITY.	
				No.	Amount.	No.	Amount.
			\$		\$		\$
58	Security L. and A. N. C.....	1,140	1,935,921	34	72,101		
59	Meridian L. and T.....	703	1,911,384	17	39,405		
60	Equitable of Iowa.....	1,190	1,853,167	140	202,236	11	14,621
61	Bankers Reserve.....	802	1,830,169	25	63,850		
62	Volunteer State.....	1,068	1,728,500	29	65,500		
63	Central of Ill.....	589	1,644,000	2	6,000		
64	Boston Mutual.....	2,444	1,642,262	41	33,759		
65	Capitol Life.....	529	1,525,421	12	63,500		
66	La Fayette Life.....	545	1,435,250	6	17,000		
67	Southwestern.....	1,070	1,400,126	30	35,911		
68	Guaranty Mutual.....	4,870	1,356,666	61	10,783		
69	Continental L. I. & I.....	491	1,244,300	5	12,000		
70	Life Ins. Co. of Va.....	1,544	1,222,786	114	93,856	1	300
71	Greensboro Life.....	816	1,220,060	20	28,960		
72	Security Mutual, Neb.....	1,008	1,189,083	19	23,674		
73	American, Ia.....	769	1,168,600	9	10,900		
74	Life Ass'n of America.....	328	1,081,031	19	47,070		
75	Colonial Life.....	1,029	1,018,575	28	27,000		
76	Southern Life.....	618	947,505	25	41,000		
77	American National, Tex.....	820	897,527	5	8,000		
78	Indiana National.....	406	882,500	3	4,000		
79	Western & Southern.....	812	789,658	53	52,053		
80	Reliable Life.....	318	735,000	4	10,000		
81	Maryland.....	288	672,415	60	91,982	22	45,100
82	Scandia Life.....	598	639,154	148	159,692		
83	Colorado National.....	213	614,317	8	34,000		
84	Texas Life.....	178	608,500	6	10,184		
85	U. S. Ann. & Life.....	420	586,747	2	2,139		
86	Intermediate Life.....	291	562,000	10	19,615		2,385
87	Southern L. and T.....	367	541,500	4	3,750		
88	Pennsylvania Mutual.....	145	527,500	2	6,000		
89	Commonwealth of Ky.....	197	477,500	4	9,500		
90	Columbia Life.....	166	467,808	15	30,714		
91	Beneficial Life.....	392	464,000	6	8,000		
92	Liberal Life.....	225	443,850	2	5,000		
93	Southern States, Ala.....	114	427,000	8	36,500		
94	American, Fla.....	130	426,000				
95	Presbyterian Ministers.....	262	406,419	64	116,368	15	23,387
96	Southeastern Life.....	240	394,850	4	7,000		
97	Baltimore Life.....	613	391,883	16	11,750		
98	Indianapolis Life.....	242	363,402	2	2,000		
99	Wisconsin Life.....	241	334,737	4	8,500		
100	Register L. and A.....	239	328,328	22	34,791	1	1,000
101	Lincoln National.....	141	304,000	2	6,000		
102	Florida Life.....	215	264,500	31	4,000		
103	South Atlantic.....	174	262,688	7	22,500		
104	North State.....	280	261,200	7	14,000		
105	Midwest Life.....	185	258,500	1	1,000		
106	Northern, Wash.....	94	203,000	4	9,000		
107	Occidental, Cal.....	48	201,000	1	1,000		
108	West Coast.....	177	199,500	2	10,000		
109	Guardian Life.....	159	196,000	1	1,000		
110	Commercial of Ind.....	97	183,000	4	12,000		
111	Southern States, W. Va.....	84	176,010	3	3,010		
112	Peoples Life.....	213	160,400	2	1,100		
113	Postal Life.....	79	143,500	2	3,000		
114	Fort Worth.....	69	142,500	1	1,000		
115	American National, Va.....	83	125,000	1	500		
116	Western Reserve.....	45	119,250	1	2,500		

ANCE TERMINATED.—Continued.

TERMINATION.								1906.		
By EXPIRY.		By SURRENDER.		By LAPSE.		By CHANGE.*		TOTAL TERMINATIONS		Rank
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	\$		\$		\$		\$		\$	
I	2,500	17	34,000	1,089	1,808,760	.....	21,060	787	1,234,061	67
		238	695,479	447	1,174,000	.....	.....	553	1,468,265	65
		140	175,714	899	1,219,700	.....	240,896	1,352	1,911,755	57
		109	271,500	668	1,407,250	.....	27,569	603	1,553,332	64
		13	43,000	1,026	1,571,500	.....	48,500	758	1,200,500	68
		359	1,020,250	228	617,750	.....	.....	(d)	(d)	...
		53	62,099	2,350	1,542,913	.....	3,500	1,457	1,134,636	69
				517	1,374,000	.....	87,921	52	183,000	93
		4	13,500	513	1,359,750	22	45,000	22	49,500	99
3	3,000	24	32,125	1,013	1,282,582	.....	46,508	2,190	2,258,000	53
		8	8,425	4,801	1,331,083	.....	6,375	1,646	932,799	70
		33	134,650	453	1,095,700	.....	1,950	1,432	2,001,135	56
8	5,097	326	235,575	1,095	871,017	.....	16,941	1,707	1,291,527	66
				796	1,191,100	.....	.....	162	316,060	87
20	22,500	50	60,840	917	1,079,069	2	3,000	1,398	1,676,257	61
		31	36,600	720	1,082,150	9	38,950	808	1,557,250	63
153	617,500	24	108,500	130	282,818	2	25,143	523	1,869,568	59
I	500	56	39,075	944	951,000	.....	1,000	995	886,500	71
		26	34,590	567	852,665	.....	19,250	179	208,000	91
		30	35,000	785	854,527	.....	.....	203	352,500	85
				403	873,500	.....	5,000	(a)	(a)	...
27	27,500	3	4,000	694	642,500	35	63,605	849	836,912	74
				314	712,000	.....	13,000	142	292,500	89
19	6,245	31	49,601	156	388,010	.....	91,476	356	779,414	76
		66	70,154	384	389,283	.....	20,025	578	536,010	79
				205	579,317	.....	1,000	324	837,900	73
8	34,000	13	12,300	151	546,516	.....	5,500	25	30,400	102
				418	583,558	.....	1,050	1	5,250	110
				276	534,000	5	6,000	246	409,500	82
		17	27,500	345	491,750	1	18,500	267	323,750	86
				143	521,500	.....	.....	.....	.....	...
		1	1,000	192	455,000	.....	12,000	104	399,000	83
2	2,000	23	34,900	126	360,200	.....	39,994	329	785,711	75
				386	456,000	.....	.....	244	304,500	88
1	5,000	7	28,000	210	391,850	5	14,000	480	553,150	78
		11	35,000	95	343,000	.....	12,500	8	41,000	100
				130	426,000	.....	.....	127	128,200	...
6	9,101	46	60,922	131	192,000	.....	4,641	380	642,951	77
				236	387,850	.....	.....	.....	.....	...
		42	36,188	555	324,510	.....	19,435	565	362,961	84
				240	359,924	.....	1,478	8	13,000	107
2	4,000	42	48,622	193	273,615	.....	.....	519	862,699	72
27	45,000	52	71,710	137	175,827	.....	.....	395	499,178	80
108	250,000	.....	.....	31	45,500	.....	2,500	75	115,500	94
				212	260,500	.....	.....	.....	.....	...
5	8,000	.....	.....	158	205,250	4	26,938	152	217,035	90
		231	227,300	42	19,900	.....	.....	.....	.....	...
				169	233,500	15	24,000	.....	.....	...
				90	194,000	.....	.....	.....	.....	...
				47	194,500	.....	5,500	.....	.....	...
29	44,000	.....	.....	146	145,500	.....	.....	11	9,500	108
				158	195,000	.....	.....	52	64,000	97
25	52,500	.....	.....	68	118,500	.....	.....	2	6,000	109
				81	173,000	.....	.....	6	24,000	104
				211	159,300	.....	.....	(d)	(d)	...
		2	5,000	75	135,500	.....	.....	75	94,000	95
				68	141,500	.....	.....	2	2,000	111
				82	124,500	.....	.....	1	2,000	111
				44	66,500	.....	50,250	(d)	(d)	...

EXHIBIT XXXI.—INSUR

Rank.	NAME OF COMPANY.	TOTAL TERMINATIONS.		MODE OF			
		No.	Amount.	BY DEATH.		BY MATURITY.	
				No.	Amount.	No.	Amount.
			\$		\$		\$
117	Lamar Life.....	82	113,500	5	7,000		
118	Columbia L. & T.	53	108,550	1	10,000		
119	Majestic Life.....	112	91,726	1	144		
120	North American.....	16	90,790				
121	German Mutual.....	37	83,925	5	15,735	3	6,172
122	Oregon Life.....	52	80,500				
123	Guarantee Life.....	17	72,500	1	5,000		
124	Louisiana National.....	28	67,500	1	1,000		
125	Ohio State.....	25	67,000	2	5,000		
126	Northern, Ill.....	40	56,888	2	3,000		
127	Midland Mutual.....	35	48,250				
128	Commercial of Ill.....	22	45,000				
129	Equitable Ind.....	56	30,100	1	1,000		
130	Eastern of N. Y.....	61	14,400	1	200		
131	Western Mutual of S. D.....	12	11,500	1	1,000		
132	Jefferson Standard.....	3	11,000				
133	Western Union.....	2	10,000	2	10,000		
134	Protective Life.....	4	8,500				
135	Liberty Life.....	2	6,000				
136	Cedar Rapids.....	4	4,000				
136	Occidental, N. Mex.....	2	4,000	2	4,000		
137	Great Western.....	2	3,000	2	3,000		
138	Eastern of Va.....	1	1,500	1	1,500		
	Aggregates.....	686,270	1,025,482,168	58,421	136,102,351	14,992	32,922,827
	<i>Industrial Business.</i>						
1	Metropolitan.....	1,256,658	201,170,680	131,247	14,417,312	1,036	56,615
2	Prudential.....	1,056,235	143,494,508	96,357	10,292,137	564	31,879
3	John Hancock.....	263,523	39,199,866	25,754	3,845,319	19	1,910
4	Life Ins. Co. of Va.....	110,808	11,369,527	7,868	605,802	6	250
5	Western & Southern.....	89,414	10,186,333	4,053	477,639		
6	Boston Mutual.....	47,871	9,622,173	372	89,221		
7	Columbian National.....	64,985	8,550,006	296	37,160		
8	Colonial Life.....	74,872	8,268,332	1,962	233,026		
9	Baltimore Life.....	38,957	4,069,233	1,852	119,516	1,047	33,335
10	American National, Tex.....	22,885	2,808,017	375	33,166		
11	West Coast.....	16,401	2,655,721	75	11,826		
12	Commonwealth of Ky.....	16,267	2,610,203	156	23,409		
13	Mutual of Balto.....	20,491	2,137,812	1,261	125,170		
14	Equitable Ind.....	12,387	1,532,368	533	50,003		
15	Eureka of Md.....	26,073	1,373,645	464	19,950		
16	Immediate Benefit.....	11,252	1,019,631	480	21,776		
17	American, Fla.....	3,867	643,445	19	2,988		
18	Home of Del.....	2,598	317,201	140	14,608		
19	Rome Indust.....	2,604	225,696	8	516		
20	Southwestern.....	969	151,425	25	2,841		
21	Germania.....	191	24,768				
	Aggregates.....	3,140,108	451,430,600	273,297	30,423,385	2,672	123,989

ANCE TERMINATED.—Continued.

TERMINATION.								1906.		Rank
By EXPIRY.		By SURRENDER.		By LAPSE.		By CHANGE.*		TOTAL TERMINATIONS.		
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	\$		\$		\$		\$		\$	
.....				77	106,500	.....	.....	.....	.....	.....
.....		9	16,300	43	82,250	.....	.....	.....	.....	.....
.....				111	91,582	.....	.....	513	183,723	92
.....				16	90,790	.....	.....	(a)	(a)	.....
.....		8	27,000	21	35,018	.....	.....	40	89,727	96
.....				52	80,500	.....	.....	1	1,000	112
.....				16	67,500	.....	.....	.....	.....	.....
.....				27	66,500	.....	.....	.....	.....	.....
.....		3	12,000	20	50,000	.....	.....	.....	.....	.....
.....				38	53,000	.....	888	.....	.....	.....
.....				35	43,750	.....	4,500	.....	.....	.....
.....				22	45,000	.....	.....	(a)	(a)	.....
.....		3	2,500	52	26,600	.....	.....	61	31,800	101
.....				60	14,200	.....	.....	(a)	(a)	.....
.....				11	10,500	.....	.....	.....	.....	.....
.....				3	11,000	.....	.....	(a)	(a)	.....
.....				4	8,500	.....	.....	(a)	(a)	.....
.....				2	6,000	.....	.....	(a)	(a)	.....
.....				3	3,000	1	1,000	.....	.....	.....
.....								(a)	(a)	.....
.....								(a)	(a)	.....
77,437	146,131,051	112,706	234,542,518	281,358	431,323,022	765	44,460,399	648,790	1,187,167,904	.....
915	49,289	97,629	14,111,003	102,583	172,536,470	.....	.....	135,272	231,755,453	1
507	17,347	70,737	10,118,018	888,070	123,035,127	.....	.....	111,3379	147,071,912	2
.....		18,140	3,098,550	219,610	32,254,087	.....	.....	269,277	41,310,518	3
565	78,146	139	22,465	102,230	10,581,438	.....	81,426	116,003	11,277,467	5
5	101	119	14,904	85,237	9,643,014	.....	50,675	88,584	9,985,662	6
.....		54	11,846	47,445	9,521,106	.....	.....	36,215	7,708,512	8
.....		1,064	187,862	63,625	8,324,984	.....	.....	106,077	14,872,453	4
.....				72,910	8,035,306	.....	.....	69,987	7,992,242	7
.....		72	12,034	35,886	3,903,323	.....	1,025	43,049	4,225,429	9
.....				22,510	2,774,851	.....	.....	26,596	2,605,426	10
.....				16,326	2,643,895	.....	.....	5,651	767,202	17
.....				16,111	2,586,794	.....	.....	14,058	2,209,576	11
.....		50	9,192	19,180	2,003,333	.....	117	87	19,839	105
.....				11,854	1,482,365	.....	.....	12,983	1,664,746	13
.....		78	4,196	26,431	1,349,499	.....	.....	22,079	1,262,617	15
.....				751	10,772	.....	.....	11,307	945,104	16
.....				3,848	640,457	.....	.....	2,784	386,554	.....
.....				2,458	302,593	.....	.....	2,424	188,723	18
.....				2,596	225,180	.....	.....	(a)	(a)	.....
.....				944	148,584	.....	.....	7,348	1,270,890	14
.....				191	24,768	.....	.....	146	18,703	20
1,902	144,883	188,082	27,500,822	267,406	303,014,278	1	133,243	131,5625	420,061,371	.....

* Net. a Commenced business in 1907.

EXHIBIT XXXII.—INSURANCE GAINED.

Showing the Gains of Insurance by the several companies in 1907, together with the percentage of Insurance Gained to Insurance Written, and a comparison with a similar percentage for 1906.

Rank	NAME OF COMPANY.	Insurance Issued.	Insurance Terminated.	Insurance Gained.	Ratio.	Rank in Ratio.	1906.			
							Insurance Gained.	Rank	Ratio.	Rank in Ratio.
		\$	\$	\$	%		\$		%	
1	Northwestern Mut..	106,237,187	43,925,874	62,311,313	58.65	62	54,986,092	1	56.15	48
2	Metropolitan.....	122,405,935	63,526,923	58,879,012	48.11	73	50,605,596	2	44.83	60
3	Prudential.....	76,464,136	44,229,104	32,235,032	42.15	81	33,063,280	3	39.96	69
4	Penn Mutual.....	67,441,432	37,804,684	29,636,748	43.94	79	29,449,502	4	45.01	58
5	Mut. Benefit.....	51,025,218	22,401,492	28,623,726	56.10	64	29,005,712	5	57.51	47
6	State Mutual, Ga...	23,893,510	6,042,250	17,851,260	74.71	43	20,576,680	7	91.93	18
7	Great Western.....	16,842,980	3,000	17,839,980	99.98	2	(a)	...	(a)	...
8	John Hancock.....	32,164,502	15,408,803	16,755,699	52.09	70	20,577,801	6	58.14	45
9	Union Central.....	31,273,938	16,851,087	14,422,851	46.12	75	14,027,674	10	44.04	61
10	Travelers.....	24,105,484	10,505,607	13,599,877	56.41	63	11,449,074	11	51.35	52
11	Mass. Mutual.....	21,355,821	10,377,322	10,978,499	51.41	71	10,133,950	13	47.07	55
12	Aetna Life.....	27,315,732	17,651,142	9,664,590	35.38	87	10,504,669	12	36.52	74
13	Provident L. & T..	22,821,634	13,514,215	9,307,419	40.78	84	8,671,044	15	42.87	64
14	Phoenix Mutual....	13,535,645	8,038,211	5,497,434	40.61	85	9,770,244	14	57.55	46
15	New England.....	15,801,792	10,325,675	5,476,117	34.65	89	8,668,056	16	45.06	57
16	Pacific Mutual.....	19,372,386	14,117,412	5,254,974	27.13	94	2,846,336	9	12.90	93
17	Sec. L. of America..	7,540,728	3,001,191	4,539,537	60.20	59	407,504	4	12.22	94
18	Southern States, Ala.	4,511,071	427,000	4,084,071	90.53	23	2,255,000	43	98.20	13
19	Indiana National...	4,044,000	882,500	4,061,500	82.15	32	(a)	...	(a)	...
20	Bankers Reserve....	5,889,250	1,830,169	4,059,081	68.92	53	3,354,668	32	68.35	38
21	Equitable of Iowa..	5,833,170	1,853,167	3,980,003	68.22	55	3,374,157	31	63.82	42
22	Commercial of Ill...	3,990,750	45,000	3,945,750	98.88	7	(a)	...	(a)	...
23	Guarantee Life.....	3,330,350	72,500	3,757,850	98.10	9	816,500	71	100.00	1
24	North American.....	3,754,500	90,790	3,663,710	97.58	10	(a)	...	(a)	...
25	Citizens Life.....	8,006,100	4,414,500	3,591,600	44.86	78	7,704,300	18	82.41	26
26	Capitol Life.....	4,923,250	1,525,421	3,397,829	69.01	52	2,926,250	36	94.11	15
27	Western Union.....	3,323,500	10,000	3,313,500	99.70	4	402,500	95	100.00	1
28	Reliance Life.....	5,844,160	2,645,030	3,199,130	54.74	67	3,703,978	29	64.81	41
29	Nat'l of U. S. A....	12,112,590	9,014,753	3,097,837	25.58	96	4,126,677	28	32.70	78
30	Connecticut Mutual.	11,817,518	8,802,669	3,014,849	25.51	97	2,288,373	42	21.79	88
31	Kansas City Life...	6,534,034	3,529,544	3,004,490	45.97	76	6,978,039	19	78.60	29
32	National of Vt.....	18,094,955	15,113,461	2,981,494	16.48	105	6,747,809	20	30.58	81
33	State Mut., Mass...	10,610,341	7,632,727	2,977,614	28.07	93	5,588,849	24	42.08	66
34	Am. Nat'l. Tex....	3,822,027	897,527	2,924,500	76.52	40	3,270,500	33	90.26	21
35	Conn. General.....	5,014,613	2,206,840	2,807,773	55.99	65	3,440,665	30	58.20	44
36	Greensboro Life....	3,806,187	1,220,060	2,586,127	67.95	56	4,149,878	27	92.02	17
37	Colorado Nat'l.....	3,197,659	614,317	2,583,342	80.79	33	833,018	70	49.85	53
38	Bankers of Neb....	4,977,795	2,477,202	2,500,533	50.22	72	1,830,707	47	40.31	68
39	Volunteer State....	4,180,629	1,728,500	2,452,129	58.66	61	2,531,000	41	67.82	39
40	Central of Ill.....	4,014,250	1,644,000	2,370,250	59.05	60	(a)	...	(a)	...
41	Illinois Life.....	9,777,328	7,535,342	2,241,986	22.93	102	-2,292,554	127	Loss	...
42	South Atlantic.....	2,403,269	262,688	2,140,581	89.06	24	666,679	73	75.44	31
43	Northern, Mich....	2,111,000	...	2,111,000	100.00	1	(a)	...	(a)	...
44	American Nat'l, Va..	2,194,200	125,000	2,069,200	94.30	16	235,500	102	99.16	7
45	Southern Life.....	3,004,618	947,505	2,057,113	68.47	54	3,051,287	35	93.61	16
46	American Central...	6,170,435	4,126,831	2,043,604	33.10	90	2,246,639	44	31.09	80
47	U. S. Ann. & Life..	2,628,489	586,747	2,041,742	77.66	39	1,451,218	52	99.62	6
48	West Coast.....	2,211,500	199,500	2,012,000	90.98	21	529,000	85	98.23	12
49	Dakota Mut.....	2,007,200	...	2,007,200	100.00	1	41,950	111	100.00	1
50	Pennsylvania Mut...	2,461,900	527,500	1,934,400	78.15	38	321,000	99	100.00	1
51	Texas Life.....	2,530,000	608,500	1,921,500	75.95	41	1,989,600	46	98.48	11
52	Majestic Life.....	2,008,478	91,726	1,916,752	95.42	15	483,862	88	72.47	34
53	Florida La.....	2,035,000	264,500	1,770,500	87.00	27	895,500	68	100.00	1
54	Commonwealth of Ky.	2,203,700	477,500	1,726,200	78.32	37	1,601,000	50	80.50	28
55	Missouri State.....	6,443,931	4,741,152	1,702,779	26.43	95	924,403	66	18.05	91
56	Intermediate Life...	2,260,750	562,000	1,698,750	75.14	42	1,119,750	59	73.23	33
57	North State.....	1,945,900	261,200	1,684,700	86.58	28	212,400	105	100.00	1
58	Royal Union.....	3,622,338	1,969,290	1,653,048	45.62	77	876,935	69	86.88	85
59	Inter-Southern.....	1,650,500	...	1,650,500	100.00	1	(a)	...	(a)	...
60	Southwestern.....	2,971,750	1,400,126	1,571,624	52.88	68	1,478,690	51	39.58	70

The minus sign (—) indicates a loss of insurance in force. a Commenced business in 1907.

EXHIBIT XXXII.—INSURANCE GAINED.—Continued.

Rank	NAME OF COMPANY.	Insurance Issued.	Insurance Terminated.	Insurance Gained.	Ratio.	Rank in Ratio.	1906.			
							Insurance Gained.	Rank	Ratio.	Rank in Ratio.
		\$	\$	\$	%		\$		%	
61	Midland Mutual....	1,608,700	48,250	1,560,450	96.98	11	278,100	101	100.00	1
62	Northern Ill.....	1,525,500	56,888	1,468,612	96.28	12	217,000	103	100.00	1
63	Central of Kan.....	1,392,250	.....	1,392,250	100.00	1	(a)	...	(a)	...
64	So. States, W. Va....	1,539,518	176,010	1,363,508	88.56	25	1,076,000	60	97.81	14
65	Columbia Life.....	1,800,725	467,808	1,332,917	74.02	44	501,131	87	38.94	71
66	Southern L. and T.	1,874,000	541,500	1,332,500	71.09	46	1,057,250	61	76.56	30
67	Fidelity Mutual.....	16,451,829	15,143,083	1,308,746	7.95	110	3,255,317	34	17.03	92
68	Northern, Wash.....	1,502,500	203,000	1,299,500	86.49	29	505,000	86	100.00	1
69	Economic Life.....	1,297,326	.....	1,297,326	100.00	1	(a)	...	(a)	...
70	Sec'y L. & A. N. C..	3,159,121	1,935,921	1,223,200	38.72	86	2,898,600	37	70.16	36
71	Peoples Life.....	1,331,850	160,400	1,171,450	87.93	26	(a)	...	(a)	...
72	Occidental, N. Mex..	1,095,500	4,000	1,091,500	99.96	3	(a)	...	(a)	...
73	Lamar Life.....	1,200,000	113,500	1,086,500	90.54	22	552,000	83	100.00	1
74	Occidental, Cal....	1,257,040	201,000	1,056,040	84.00	31	602,000	80	100.00	1
75	Meridian L. and T.	2,939,855	1,911,384	1,028,471	34.99	88	2,066,853	45	58.46	43
76	Guaranty Mutual....	2,357,607	1,356,666	1,000,941	42.45	80	635,960	77	40.54	67
77	Western & South'n.	1,750,500	789,658	960,842	54.87	66	645,088	75	43.52	62
78	Ohio State.....	983,155	67,000	916,155	93.19	17	461,000	91	100.00	1
79	Presbyterian Min'a.	1,317,727	406,419	911,308	69.16	51	698,041	72	52.06	51
80	Oregon Life.....	970,500	80,500	890,000	91.72	18	624,000	78	99.86	3
81	Indianapolis Life...	1,239,809	363,402	876,407	70.69	47	956,408	63	98.66	10
82	Fort Worth.....	1,015,350	142,500	872,850	85.96	30	650,460	74	99.68	4
83	Jefferson Standard..	848,200	11,000	837,200	98.71	8	(a)	...	(a)	...
84	Beneficial Life.....	1,282,800	464,000	818,800	63.83	58	919,000	67	75.12	32
85	Guardian Life.....	1,012,100	196,000	816,100	80.63	34	482,000	89	88.28	22
86	Southeastern Life...	1,171,150	394,850	776,300	66.27	57	1,268,175	56	100.00	1
87	Louisiana National.	793,950	67,500	726,450	91.51	20	393,000	97	100.00	1
88	Commercial of Ind..	858,500	183,000	675,500	78.62	35	576,500	81	98.95	9
89	Philadelphia Life...	8,266,291	7,630,610	635,681	7.69	111	16,435,216	9	99.64	5
90	Midwest Life.....	851,750	258,500	593,250	69.65	50	559,000	83	100.00	1
91	Cedar Rapids.....	568,669	4,000	564,669	99.30	6	95,000	110	100.00	1
92	Des Moines Life....	5,962,233	5,446,665	515,568	8.65	109	1,763,076	48	28.25	83
93	Life Ins. Co. of Va..	1,730,227	1,222,786	507,441	29.34	91	529,659	84	29.08	82
94	Michigan State.....	500,500	.....	500,500	100.00	1	(a)	...	(a)	...
95	La Fayette Life....	1,917,000	1,435,250	481,750	25.13	99	5,110,000	25	99.04	8
96	Scandia Life.....	1,100,700	639,154	461,546	41.90	82	401,810	96	42.84	65
97	Germania.....	11,405,246	11,004,450	400,796	3.51	113	5,061,558	26	34.57	75
98	Columbia L. & T....	506,400	108,550	397,850	78.56	36	956,200	64	100.00	1
99	South Bend.....	394,500	.....	394,500	100.00	1	(a)	...	(a)	...
100	Baltimore Life.....	751,290	391,883	359,407	47.84	74	321,940	98	47.01	56
101	Lincoln National...	643,550	304,000	339,550	52.76	69	1,278,000	55	91.61	19
102	Colonial Life.....	1,343,058	1,018,575	324,483	24.16	100	434,307	92	32.88	77
103	Western Reserve....	441,800	119,250	322,550	73.01	45	(a)	...	(a)	...
104	Security Mut., Neb.	1,510,854	1,189,083	321,771	21.30	103	4,838	115	0.29	95
105	Puritan, R. I.....	310,500	.....	310,500	100.00	1	(a)	...	(a)	...
106	Anchor Life.....	306,410	.....	306,410	100.00	1	(a)	...	(a)	...
107	Western Mut. of Ia.	300,000	.....	300,000	100.00	1	(a)	...	(a)	...
108	American, Fla.....	725,000	426,000	299,000	41.24	83	.....	...	...	...
109	Conserv'e of W. Va..	297,500	.....	297,500	100.00	1	(a)	...	(a)	...
110	Eastern of Va.....	219,000	1,500	217,500	99.32	5	(a)	...	(a)	...
111	Cont'l of Del.....	215,000	.....	215,000	100.00	1	(a)	...	(a)	...
112	Central of U. S. A..	3,508,344	3,300,899	207,445	5.91	112	1,760,865	49	33.86	76
113	Cleveland Life.....	206,500	.....	206,500	100.00	1	(a)	...	(a)	...
114	Boston Mutual.....	1,840,841	1,642,262	198,579	10.79	107	924,764	65	44.90	59
115	Pioneer Life.....	196,500	.....	196,500	100.00	1	(a)	...	(a)	...
116	German Mutual.....	276,627	83,925	192,702	69.66	49	214,935	104	70.55	35
117	Protective Life.....	192,000	8,500	183,500	95.58	14	(a)	...	(a)	...
118	St. Louis Nat'l....	169,675	.....	169,675	100.00	1	(a)	...	(a)	...
119	Eastern of N. Y....	173,712	14,400	159,312	91.71	19	(a)	...	(a)	...
120	Liberal Life.....	593,600	443,850	149,750	25.22	98	—53,136	118	Loss	...
121	Cont'l L. I. & I...	1,384,856	1,244,300	140,556	10.15	108	—1,196,460	121	Loss	...
122	Liberty Life.....	138,500	6,000	132,500	95.67	13	(a)	...	(a)	...

a Commenced business in 1907.

EXHIBIT XXXII.—INSURANCE GAINED.—Continued.

Rank	NAME OF COMPANY.	Insurance Issued.	Insurance Terminated.	Insurance Gained.	Ratio.	Rank in Ratio.	1906.			
							Insurance Gained.	Rank.	Ratio.	Rank in Ratio.
		\$	\$	\$	%		\$		%	
123	Franklin Life.....	5,064,305	4,955,025	109,280	2.16	114	1,396,390	53	21.01	89
124	Maryland.....	760,865	672,415	88,450	11.63	106	194,493	106	20.16	90
125	Home of New York	8,168,729	8,088,991	79,738	0.98	116	6,338,210	22	43.29	63
126	Register L. and A..	407,980	328,328	79,652	19.52	104	311,364	100	38.41	72
127	Equitable Ind.....	100,450	30,100	70,350	70.03	48	30,200	114	48.71	54
128	Old Colony.....	63,500	.....	63,500	100.00	1	(a)	.....	(a)	.....
129	Postal Life.....	199,750	143,500	56,250	28.16	92	607,500	79	86.60	23
130	American, Ia.....	1,188,794	1,168,600	20,194	1.70	115	481,800	90	23.63	87
131	West'n Mut. of S. D.	15,000	11,500	3,500	23.33	101	36,000	112	100.00	1
132	Wisconsin Life.....	204,759	334,737	-129,978	Loss	...	-440,435	...	Loss	...
133	Berkshire.....	3,454,524	3,654,401	-199,877	Loss	...	1,209,502	58	24.33	86
134	Reliable Life.....	441,979	735,000	-293,021	Loss	...	1,259,500	57	81.16	27
135	Northw'n Nat'l....	3,779,915	4,108,270	-328,355	Loss	...	-4,660,784	129	Loss	...
136	L. Assoc. of America	741,000	1,081,031	-340,031	Loss	...	-978,548	120	Loss	...
137	Hartford Life.....	4,254,944	4,958,439	-703,495	Loss	...	-2,754,816	128	Loss	...
138	Minnesota Mutual..	2,324,886	3,432,419	-1,107,533	Loss	...	-1,729,298	123	Loss	...
139	Michigan Mutual...	5,380,608	6,816,102	-1,435,494	Loss	...	1,234	116	0.02	96
140	Reserve Loan.....	1,734,669	3,286,656	-1,551,987	Loss	...	2,700,710	40	54.94	50
141	Federal Life.....	2,730,984	4,773,797	-2,042,813	Loss	...	5,606,186	23	67.42	40
142	State Life.....	14,288,793	16,551,443	-2,262,650	Loss	...	6,377,519	21	31.75	79
143	United States.....	1,903,790	4,236,134	-2,332,344	Loss	...	-2,101,677	124	Loss	...
144	Security Mut., N. Y.	7,164,376	9,732,706	-2,568,330	Loss	...	31,528	113	0.29	95
145	Inter-State.....	801,119	3,434,706	-2,633,587	Loss	...	-7,829,345	131	Loss	...
146	Washington.....	3,931,825	7,104,787	-3,172,962	Loss	...	-2,223,088	125	Loss	...
147	Pittsburgh L. & T.	2,898,817	6,130,213	-3,231,396	Loss	...	19,893,837	8	85.51	24
148	Columbian Nat'l....	5,034,458	8,344,217	-3,309,759	Loss	...	8,434,315	17	55.31	49
149	Bankers of N. Y....	660,341	4,053,382	-3,393,041	Loss	...	-7,090,358	130	Loss	...
150	Union Mutual.....	2,524,457	6,720,806	-4,196,349	Loss	...	2,875,018	38	28.07	84
151	Manhattan.....	3,954,772	9,295,319	-5,340,547	Loss	...	-1,616,794	122	Loss	...
152	Provident Savings..	7,000,890	17,049,104	-10,048,214	Loss	...	-2,238,098	126	Loss	...
153	New York Life.....	141,154,197	165,418,731	-24,264,534	Loss	...	-31,970,168	133	Loss	...
154	Equitable of N. Y..	72,831,885	109,381,900	-36,550,015	Loss	...	-72,764,021	135	Loss	...
155	Mutual of N. Y....	50,221,029	114,725,801	-64,504,772	Loss	...	-72,292,288	134	Loss	...
	Aggregates.....	1,345,147,040	1,025,482,168	319,664,872	23.76	...	263,661,521	...	18.17	...
	<i>Industrial Business.</i>									
1	Metropolitan.....	254,369,673	201,170,689	53,198,984	20.91	10	56,760,190	1	19.67	10
2	Prudential.....	195,523,950	143,494,508	52,029,442	26.61	4	49,759,630	2	25.28	8
3	John Hancock.....	49,168,067	39,199,866	9,968,201	20.27	11	17,580,147	3	29.85	5
4	Life Ins. Co. of Va..	16,852,507	11,360,527	5,482,980	32.53	3	5,144,695	4	31.33	4
5	Western & South'n.	13,213,543	10,186,333	3,027,210	22.91	8	3,131,079	5	23.86	9
6	Colonial Life.....	10,721,436	8,268,332	2,453,104	22.88	9	1,289,763	8	13.91	13
7	Boston Mutual.....	11,553,007	9,622,173	1,930,834	16.71	14	1,824,068	7	19.14	11
8	Mutual of Balto....	3,257,159	2,137,812	1,119,347	34.37	2	754,963	10	28.63	6
9	West Coast.....	3,596,404	2,655,721	940,683	26.15	5	778,161	9	50.35	2
10	Baltimore Life.....	4,922,352	4,069,233	853,119	17.33	13	612,166	12	12.65	14
11	Commonw'th of Ky..	3,462,190	2,610,203	851,987	24.61	6	1,299,794	8	37.04	4
12	Am. Nat'l, Tex.....	3,425,285	2,808,017	617,268	18.02	12	2,014,093	6	43.60	3
13	Immediate Benefit..	1,350,404	1,019,631	330,773	24.49	7	358,183	13	27.48	7
14	Rome Indust.....	481,595	225,606	255,989	53.14	1	(a)	.....	(a)	.....
15	Eureka of Md.....	1,615,547	1,373,645	241,902	14.97	15	210,530	15	14.29	12
16	Equitable Ind.....	1,599,113	1,532,368	66,745	4.17	17	144,388	16	7.82	15
17	American, Fla.....	691,532	643,445	48,087	6.95	16	.....	.....	.....	.....
18	Germania.....	.....	24,768	-24,768	Loss	...	-18,703	18	Loss	...
19	Home of Del.....	200,206	317,201	-116,995	Loss	...	7,721	17	3.93	17
20	Southwestern.....	6,915	151,425	-144,510	Loss	...	-466,892	19	Loss	...
21	Columbian Nat'l....	192,857	8,550,006	-8,357,149	Loss	...	614,141	11	3.06	16
	Aggregates.....	576,203,742	451,430,600	124,773,142	21.66	...	142,048,315	...	22.51	...

The minus sign (—) indicates a loss of insurance in force. a Commenced business in 1907.

EXHIBIT XXXIII.—INSURANCE IN FORCE.

Showing the Amount of Insurance in Force in the various companies, also the Number of Policies and the Average Amount of each Policy January 1, 1908, compared with similar items at Jan. 1, 1907.

Rank.	NAME OF COMPANY.	INSURANCE IN FORCE JANUARY 1, 1908.		Average of Each Policy.	Rank in Average.	JANUARY 1, 1907.				
		Amount.	Policies.			Rank.	INSURANCE IN FORCE.		Average of Each Policy.	Rank in Average.
							Amount.	Policies.		
		\$		\$		\$		\$		
1	New York Life....	2,005,341,184	982,448	2,041	70	1	2,029,605,718	993,630	2,042	55
2	Mutual of N. Y....	1,452,752,408	641,213	2,266	55	2	1,517,257,180	664,925	2,282	47
3	Equitable of N. Y.	1,340,126,354	511,914	2,618	30	3	1,376,676,369	527,715	2,607	29
4	Northwestern Mut.	881,563,592	361,084	2,441	43	4	819,252,279	339,468	2,414	36
5	Prudential.....	497,075,873	438,029	1,135	137	5	464,840,841	408,117	1,130	114
6	Metropolitan.....	487,063,095	606,922	803	147	6	428,184,083	531,467	805	123
7	Mutual Benefit....	440,742,990	189,602	2,325	50	7	412,119,264	178,089	2,315	43
8	Penn Mutual.....	425,956,270	172,945	2,463	41	8	396,319,522	164,582	2,409	37
9	Aetna Life.....	271,027,574	154,039	1,759	93	9	261,362,984	150,764	1,734	73
10	Union Central.....	256,564,566	137,123	1,871	82	10	242,141,715	130,933	1,850	66
11	Mass. Mutual.....	213,475,260	95,238	2,241	56	11	202,496,761	90,370	2,240	49
12	Provident L. and T.	191,986,786	71,040	2,702	27	12	182,679,367	67,083	2,722	24
13	John Hancock.....	183,825,088	111,337	1,651	102	15	167,069,389	101,335	1,648	81
14	Travelers.....	180,335,420	74,202	2,430	44	16	166,735,543	69,352	2,404	38
15	New England.....	178,872,320	75,797	2,360	48	13	173,396,203	73,252	2,366	40
16	Connecticut Mut...	174,716,005	73,196	2,387	45	14	171,701,156	72,006	2,385	39
17	National of Vt....	151,779,281	78,339	1,937	77	17	148,797,787	77,099	1,929	60
18	State Mut., Mass..	121,725,794	47,712	2,551	33	18	118,748,180	46,661	2,544	30
19	Fidelity Mutual...	119,452,264	58,939	2,027	73	19	118,143,518	58,992	2,002	59
20	Germania.....	114,589,963	66,502	1,723	96	20	114,189,167	67,040	1,706	77
21	Phoenix Mutual...	103,080,718	57,624	1,789	90	21	97,583,284	55,762	1,750	72
22	Pacific Mutual....	97,889,061	57,661	1,698	98	23	92,634,087	55,083	1,682	78
23	Home of New York	86,193,297	47,091	1,830	86	24	86,113,559	47,661	1,807	68
24	Provident Savings.	84,399,704	36,780	2,023	74	22	94,530,269	41,997	2,256	48
25	State Life.....	72,518,173	25,910	2,799	23	26	74,780,823	26,633	2,808	21
26	Manhattan.....	69,066,914	13,857	2,040	71	27	74,407,461	35,810	2,078	54
27	Berkshire.....	64,910,790	25,947	2,502	38	29	65,110,667	25,766	2,527	33
28	Union Mutual.....	62,842,507	44,702	1,405	122	28	67,038,856	47,467	1,412	100
29	Washington.....	57,859,321	32,069	1,804	89	30	61,032,283	33,973	1,796	69
30	Hartford Life.....	56,347,190	32,827	1,716	97	31	57,050,685	33,205	1,718	74
31	Security Mut., N.Y.	48,473,969	28,050	1,728	95	32	51,042,299	29,877	1,709	76
32	National of U. S. A.	47,060,298	56,504	1,289	132	34	43,962,460	35,563	1,236	110
33	Michigan Mutual..	47,039,568	34,193	1,376	126	33	48,475,062	35,059	1,383	104
34	Illinois Life.....	43,210,843	26,539	1,628	105	35	40,974,856	25,148	1,630	82
35	State Mutual, Ga..	42,223,540	13,390	3,153	15	42	24,372,180	7,553	3,226	12
36	Conn. General....	36,472,869	22,385	1,629	104	38	33,665,096	21,311	1,579	88
37	Columbian Nat'l..	35,500,887	9,362	3,792	4	36	38,810,646	10,449	3,717	7
38	United States.....	35,018,078	18,357	1,907	80	37	37,350,422	19,427	1,923	62
39	Equitable of Iowa.	34,854,322	24,887	1,400	123	40	30,874,319	22,094	1,397	103
40	Franklin Life.....	33,574,330	21,308	1,576	109	39	33,465,050	21,726	1,541	89
41	Pittsburgh L. & T.	27,123,187	19,710	1,376	126	41	30,354,583	21,024	1,444	98
42	Des Moines Life...	24,568,752	15,076	1,630	103	43	24,053,184	14,033	1,714	75
43	Northw'n Nat'l...	22,635,623	22,833	991	143	44	22,963,978	24,262	946	121
44	Bankers of Neb....	21,790,330	14,390	1,515	115	46	19,295,797	12,652	1,525	93
45	Minnesota Mut....	21,054,916	8,309	2,534	34	45	22,162,449	8,251	2,685	24
46	Citizens Life.....	20,868,850	6,385	3,269	10	47	17,277,250	5,286	3,268	10
47	American Central..	20,741,774	8,258	2,511	36	48	18,698,170	7,110	2,629	28
48	Bankers Reserve...	18,762,303	7,453	2,517	35	52	14,703,223	5,781	2,543	31
49	Philadelphia Life..	18,075,197	5,582	3,238	13	49	17,439,516	4,827	3,611	8
50	Royal Union.....	17,700,087	10,961	1,616	106	50	16,047,039	9,946	1,613	85
51	Great Western.....	16,839,980	5,514	3,062	17	...	(a)	.....	.....	.....
52	Missouri State...	16,825,016	10,838	1,552	111	51	15,122,237	9,820	1,540	90
53	Security L. of Am.	15,304,515	4,376	3,497	5	59	10,764,078	3,320	3,241	11
54	Kansas City Life..	15,017,306	8,852	1,696	99	56	12,012,816	8,267	1,453	97
55	Reliance Life.....	14,105,048	6,925	2,037	72	58	10,905,918	5,095	2,139	53
56	Reserve Loan.....	13,079,634	5,685	2,301	51	53	14,631,621	5,987	2,444	35
57	Presby'n Ministers.	12,222,660	8,065	1,516	114	57	11,311,352	7,497	1,509	94
58	Federal Life.....	12,159,276	6,484	1,837	85	55	12,201,589	7,534	1,885	63

a Commenced business in 1907.

EXHIBIT XXXIII.—INSURANCE IN FORCE.—Continued.

Rank.	NAME OF COMPANY.	INSURANCE IN FORCE JANUARY 1, 1908.		Average of Each Policy.	Rank in Average.	JANUARY 1, 1907.					
		Amount.	Policies.			Rank.	INSURANCE IN FORCE.		Average of Each Policy.	Rank in Average.	
							Amount.	Policies.			
		\$		\$		\$		\$			
59	Bankers of N. Y. .	10,860,006	5,523	1,967	75	14,253,047	6,990	2,039	56		
60	Central of U. S. A.	10,783,555	7,560	1,426	120	10,576,111	7,210	1,466	96		
61	Volunteer State....	10,474,129	5,786	1,810	87	8,022,000	4,529	1,771	70		
62	Sec'y L. & A. N. C.	10,057,900	5,814	1,730	94	8,834,700	4,987	1,771	70		
63	Scandia Life.....	9,638,933	9,394	1,026	141	9,177,387	8,970	1,023	116		
64	Meridian L. and T.	9,324,862	4,064	2,295	53	8,296,441	3,279	2,530	32		
65	Maryland.....	8,999,253	4,706	1,912	79	8,910,803	4,630	1,924	61		
66	Southwestern.....	8,924,743	5,787	1,370	127	7,353,119	3,252	1,400	102		
67	Capitol Life.....	7,960,579	2,896	2,749	26	4,562,750	1,461	3,122	15		
68	Greensboro Life...	7,629,505	4,835	1,578	108	5,043,378	3,096	1,629	84		
69	Life Ins. Co. of Va.	7,596,404	9,891	768	148	7,088,963	9,233	767	125		
70	Inter-State.....	7,180,772	2,901	2,476	40	9,814,359	3,450	2,845	20		
71	American Nat'l, Tex	7,130,000	2,588	2,755	25	4,205,500	1,311	3,207	13		
72	La Fayette Life...	6,667,750	2,474	2,695	28	6,186,000	2,268	2,727	23		
73	So. States, Ala....	6,339,071	2,140	2,963	21	2,255,000	519	4,345	3		
74	Boston Mutual....	5,978,440	6,571	910	146	5,779,861	5,531	1,045	115		
75	Western & South'n	5,974,404	6,217	961	144	5,013,562	5,225	959	120		
76	South Atlantic....	5,809,947	3,151	1,844	84	3,669,366	2,217	1,655	80		
77	Colorado National	5,679,952	1,973	2,879	22	3,096,610	909	3,406	9		
78	Security Mut., Neb.	5,639,186	4,722	1,195	136	5,317,415	4,431	1,200	111		
79	Southern Life.....	5,217,400	3,626	1,439	118	3,160,287	2,175	1,453	95		
80	Register L. and A.	5,030,268	3,653	1,377	125	4,950,616	3,619	1,368	105		
81	Cont'l L. I. & I...	4,666,006	1,884	2,477	39	4,525,450	1,619	2,795	22		
82	Commonw'th of Ky.	4,634,200	2,018	2,296	52	2,908,000	909	3,200	14		
83	Guarantee Life....	4,524,350	1,150	3,934	3	766,500	172	4,366	2		
84	Columbia Life.....	4,313,776	1,755	2,458	42	2,980,859	1,472	2,024	58		
85	Colonial Life.....	4,305,240	4,513	954	145	3,980,757	4,071	978	118		
86	Texas Life.....	4,079,200	1,372	2,973	19	2,157,700	724	2,980	18		
87	Southern L. and T.	4,062,250	2,423	1,676	100	2,729,750	1,628	1,661	79		
88	Indiana National..	4,061,500	1,979	2,052	69	(a)	.....	.....	.....		
89	Commercial of Ill.	3,945,750	1,180	3,344	7	(a)	.....	.....	.....		
90	Intermediate Life..	3,869,500	1,806	2,143	64	2,170,750	1,181	1,837	67		
91	Western Union....	3,716,000	1,133	3,280	9	402,500	100	4,025	4		
92	American, Ia.....	3,693,919	2,784	1,327	130	3,673,725	2,714	1,353	106		
93	North American...	3,663,710	1,134	3,231	14	(a)	.....	.....	.....		
94	U. S. Ann. & Life.	3,492,960	2,103	1,663	101	1,451,218	1,016	1,428	99		
95	Life Assoc. of Am.	3,324,116	1,162	2,611	31	3,382,634	1,176	2,875	19		
96	Guaranty Mutual..	2,896,051	11,970	242	152	1,895,110	5,500	344	130		
97	Florida Life.....	2,666,000	1,474	1,809	88	895,500	564	1,588	86		
98	West Coast.....	2,541,000	954	2,663	29	529,000	230	2,300	44		
99	Beneficial Life....	2,482,300	2,018	1,230	134	1,671,500	1,422	1,175	113		
100	Baltimore Life....	2,468,213	3,297	749	149	2,108,806	2,759	764	126		
101	So. States, W. Va...	2,439,508	878	2,778	24	1,076,000	353	3,048	16		
102	Central of Ill.....	2,370,250	1,109	2,137	65	(d)	.....	.....	.....		
103	American Nat'l, Va.	2,304,700	1,697	1,358	129	235,500	127	1,854	65		
104	Pennsylvania Mut.	2,255,400	759	2,972	20	321,000	84	3,822	5		
105	Liberal Life.....	2,161,764	910	2,376	46	2,012,014	861	2,337	42		
106	Indianapolis Life..	2,158,316	1,470	1,468	117	1,281,908	834	1,536	92		
107	Lincoln National..	2,149,550	1,171	1,837	85	1,810,000	894	2,025	57		
108	Northern, Mich...	2,111,000	504	4,188	2	(a)	.....	.....	.....		
109	Reliable Life.....	2,060,979	923	2,233	57	2,327,500	1,016	2,290	45		
110	Dakota Mut.....	2,049,150	801	2,558	32	41,950	69	608	129		
111	Southeastern Life..	2,044,475	1,159	1,764	92	1,268,175	674	1,881	64		
112	Majestic Life.....	1,916,751	1,880	1,020	142	1,186,550	1,474	804	124		
113	German Mutual....	1,916,474	887	2,161	63	1,723,772	786	2,192	50		
114	North State.....	1,897,100	1,835	1,034	140	212,400	209	1,016	117		
115	Wisconsin Life....	1,895,262	1,530	1,239	133	93,252,240	1,609	1,258	109		
116	Midland Mutual...	1,838,550	1,296	1,419	121	278,100	130	2,139	53		
117	Northern, Wash...	1,804,500	935	1,930	78	505,000	167	3,024	17		
118	Northern, Ill.....	1,685,612	947	1,780	91	217,000	127	1,709	76		
119	Occidental, Cal....	1,658,040	481	3,447	6	602,000	130	4,631	1		
120	Inter-Southern....	1,650,500	490	3,308	8	(a)	.....	.....	.....		

a Commenced business in 1907. d Reorganised in 1907.

EXHIBIT XXXIII.—INSURANCE IN FORCE.—Continued.

Rank.	NAME OF COMPANY.	INSURANCE IN FORCE JANUARY 1, 1908.		Average of Each Policy.	Rank in Average.	JANUARY 1, 1907.					
		Amount.	Policies.			Rank.	INSURANCE IN FORCE.		Average of Each Policy.	Rank in Average.	
							Amount.	Policies.			
		\$		\$			\$		\$		
121	Lamar Life.....	1,638,500	1,063	1,541	112	115	552,000	359	1,537	91	
122	Fort Worth.....	1,523,310	647	1,354	49	108	650,460	243	2,674	26	
123	Oregon Life.....	1,514,000	696	2,175	61	110	624,000	285	2,189	51	
124	Peoples Life.....	1,504,850	710	2,091	66	...	(d)	.....	.....	.....	
125	Columbia L. & T.....	1,491,550	722	2,061	68	104	956,200	363	2,634	27	
126	Central of Kan.....	1,392,250	630	2,210	59	...	(a)	.....	.....	.....	
127	Ohio State.....	1,377,155	730	1,886	81	118	461,000	197	2,340	41	
128	Guardian Life.....	1,321,100	862	1,533	113	117	505,000	360	1,403	101	
129	Economic Life.....	1,297,326	399	3,251	11	...	(a)	.....	.....	.....	
130	Commercial of Ind.	1,259,000	602	2,091	66	112	576,500	252	2,287	46	
131	American, Fla.....	1,221,500	377	3,240	12	...	922,500	301	3,065	.....	
132	Midwest.....	1,152,250	848	1,359	128	114	559,000	426	1,312	107	
133	Louisiana National.	1,119,450	447	2,503	37	121	393,000	131	3,000	17	
134	Occid'l, N. Mex.....	1,091,500	493	2,214	58	...	(a)	.....	.....	.....	
135	Western Reserve....	1,058,550	487	2,174	62	...	(d)	.....	.....	.....	
136	Postal Life.....	1,005,750	644	1,562	110	105	949,500	601	1,580	87	
137	Jefferson Standard.	837,200	584	1,434	119	...	(a)	.....	.....	.....	
138	Cedar Rapids.....	659,669	412	1,601	107	131	95,000	54	1,759	71	
139	Michigan State....	500,500	383	1,307	131	...	(a)	.....	.....	.....	
140	South Bend.....	394,500	266	1,483	116	...	(a)	.....	.....	.....	
141	Puritan, R. I.....	310,500	47	6,606	1	...	(a)	.....	.....	.....	
142	Anchor Life.....	306,410	221	1,393	124	...	(a)	.....	.....	.....	
143	Western Mut. of Ia.	300,000	277	1,083	139	...	(a)	.....	.....	.....	
144	Conserv. of W. Va.	297,500	153	1,944	76	...	(a)	.....	.....	.....	
145	Eastern of Va.....	217,500	196	1,110	138	...	(a)	.....	.....	.....	
146	Continental of Del.	215,000	71	3,028	18	...	(a)	.....	.....	.....	
147	Cleveland Life....	206,500	94	2,197	60	...	(a)	.....	.....	.....	
148	Pioneer Life.....	196,500	94	2,090	67	...	(a)	.....	.....	.....	
149	Protective Life....	183,500	80	2,294	54	...	(a)	.....	.....	.....	
150	Equitable Ind.....	177,850	264	673	150	130	107,500	167	643	127	
151	St. Louis Nat'l....	169,675	54	3,142	16	...	(a)	.....	.....	.....	
152	Eastern of N. Y....	159,312	524	304	151	...	(a)	.....	.....	.....	
153	Liberty Life.....	132,500	56	2,366	47	...	(a)	.....	.....	.....	
154	West'n Mut. of S.D.	97,000	81	1,197	135	132	93,500	78	1,199	112	
155	Old Colony.....	63,500	34	1,862	83	...	(a)	.....	.....	.....	
	Aggregates.....	11,486,115,758	5,943,151	1,933	...	...	11,253,194,077	5,792,956	1,944	.....	
	<i>Industrial Business.</i>										
1	Metropolitan.....	1,317,883,486	9,013,087	146	8	1	1,264,684,502	8,487,670	149	6	
2	Prudential.....	840,291,172	6,852,793	123	11	2	788,261,730	6,474,680	122	11	
3	John Hancock....	273,116,166	1,692,395	161	2	3	263,147,965	1,645,923	160	3	
4	Life Ins. Co. of Va.	52,895,697	471,209	112	15	4	47,412,717	434,303	109	16	
5	West'n & South'n..	33,529,081	302,845	111	16	5	30,501,871	277,086	110	15	
6	Colonial Life.....	15,629,430	131,595	119	12	6	13,176,326	110,981	119	12	
7	Baltimore Life....	9,947,606	111,922	89	20	7	9,094,487	109,767	83	20	
8	Boston Mutual....	8,104,783	41,957	193	1	9	6,173,949	32,714	189	2	
9	Mutual of Balto...	6,656,921	56,534	118	13	10	5,527,574	51,462	109	18	
10	American Nat'l, Tex	4,303,311	27,223	158	3	11	3,686,043	26,457	139	7	
11	Equitable Ind.....	3,381,688	29,111	116	14	12	3,314,943	28,135	117	13	
12	Common'wth of Ky.	2,846,978	18,929	150	7	13	1,994,991	13,117	152	5	
13	Immediate Benefit.	2,281,583	25,037	91	19	14	1,950,807	21,746	89	19	
14	Eureka of Md.....	1,809,796	34,061	53	22	16	1,567,894	30,559	51	22	
15	West Coast.....	1,718,844	10,986	156	4	18	778,161	5,795	136	8	
16	Home of Del.....	950,579	9,944	96	18	17	1,067,574	9,928	107	17	
17	Columbian Nat'l...	619,507	4,635	134	9	8	8,913,437	68,462	130	10	
18	American, Fla....	345,087	2,256	153	6	21	297,000	1,602	185	...	
19	Germania.....	325,426	2,488	131	10	20	350,194	2,679	131	9	
20	Rome Indust.....	255,899	2,503	102	17	...	(a)	.....	.....	.....	
21	Southwestern.....	249,657	1,607	155	5	19	394,167	2,545	155	4	
22	Provident Savings..	104,184	1,267	82	21	22	85,351	1,260	68	21	
	Aggregates.....	2,577,246,881	18,844,384	137	...	...	2,453,603,707	17,841,396	137	...	

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXXIV.—WHOLE LIFE POLICIES.

Showing the Number and Amount of Whole Life Policies in Force in the several companies January 1, 1908, with the percentage of the same to the Total Amount Insured, in comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	WHOLE LIFE POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				Whole Life Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
1	New York Life.....	608,381	1,249,398,877	2,005,341,184	62.30	101	1,251,252,345	61.65	76
2	Mutual of N. Y.....	516,124	1,173,802,267	1,452,752,408	80.84	57	1,224,271,258	80.68	47
3	Equitable of New York	354,373	944,511,360	1,340,126,354	70.48	88	975,357,163	70.84	67
4	Northwestern Mutual.	234,751	571,712,250	881,563,592	64.93	99	534,104,214	65.19	72
5	Prudential.....	303,319	361,318,548	497,075,873	72.69	83	340,893,108	73.32	62
6	Mutual Benefit.....	150,402	348,596,942	440,742,990	79.10	64	324,813,945	78.82	50
7	Metropolitan.....	247,857	250,726,476	487,063,095	51.48	114	222,627,333	52.00	89
8	Penn Mutual.....	98,330	229,383,936	425,956,270	53.85	112	216,819,351	54.71	84
9	Union Central.....	111,432	207,779,951	256,564,566	86.98	56	198,583,450	82.01	43
10	Mass. Mutual.....	81,179	183,677,389	213,475,260	80.04	37	176,824,867	87.33	30
11	Connecticut Mutual...	60,555	145,620,408	174,716,005	83.34	48	145,424,481	84.70	36
12	John Hancock.....	85,686	141,375,628	183,825,088	76.90	72	128,430,958	76.86	54
13	Travelers.....	45,714	117,366,989	180,335,420	65.08	97	107,344,408	64.37	74
14	New England.....	42,717	98,326,446	178,872,320	54.97	109	93,143,109	53.72	87
15	National of Vt.....	44,646	90,814,540	151,779,281	59.84	105	90,990,415	61.14	77
16	Pacific Mutual.....	37,863	66,581,608	97,889,061	68.02	93	59,693,461	64.43	73
17	Home of New York....	34,885	63,229,501	86,193,297	73.35	81	64,457,829	74.85	60
18	State Mutual, Mass....	23,723	61,785,998	121,725,794	50.76	117	57,527,232	48.44	94
19	Fidelity Mutual.....	30,942	61,387,548	119,452,264	51.38	115	60,284,475	51.02	91
20	Manhattan.....	29,685	60,092,124	69,066,914	87.01	33	64,981,522	87.32	31
21	State Life.....	20,417	56,611,396	72,518,173	78.07	67	59,136,651	79.08	49
22	Berkshire.....	21,670	53,589,344	64,910,790	82.55	54	53,724,399	82.50	41
23	Germania.....	25,391	48,696,524	114,589,963	42.49	121	49,136,549	43.03	98
24	Aetna Life.....	29,551	46,126,575	271,027,574	17.02	140	47,890,630	18.32	110
25	Washington.....	23,934	42,115,671	57,859,321	72.78	82	43,902,781	71.94	65
26	Provident Savings.....	19,632	40,769,940	84,396,704	48.31	118	38,758,226	41.00	101
27	State Mutual, Ga.....	12,487	39,850,410	42,223,540	94.36	13	22,293,150	91.46	19
28	Union Mutual.....	27,742	39,011,804	62,842,507	62.07	102	40,884,365	60.99	78
29	Security Mut., N. Y....	17,344	31,528,922	48,473,969	65.05	98	30,356,435	59.47	80
30	Phoenix Mutual.....	18,887	30,669,047	103,080,718	29.75	132	31,759,647	32.55	106
31	Illinois Life.....	19,254	29,812,868	43,216,843	68.98	91	27,597,936	67.35	71
32	Provident L. & T.....	7,602	25,285,344	191,986,786	13.17	141	23,267,051	12.74	111
33	Equitable of Iowa....	19,284	27,183,483	34,854,322	77.98	68	24,081,647	77.99	51
34	Columbian National...	5,830	23,665,654	35,500,887	66.66	94	27,458,577	70.74	68
35	Franklin Life.....	15,694	22,370,458	33,574,330	66.62	95	22,860,363	68.30	70
36	United States.....	11,793	22,225,939	35,018,078	63.46	100	23,741,881	63.56	75
37	National of U. S. A....	16,325	21,830,545	47,060,298	46.38	119	20,088,303	45.69	96
38	Bankers of Neb.....	14,031	21,020,833	21,796,330	96.45	6	18,568,197	96.23	9
39	Michigan Mutual.....	17,571	19,892,206	47,039,568	42.28	122	20,020,068	41.30	100
40	Connecticut General...	11,226	19,243,768	36,472,869	52.76	113	17,911,972	53.21	88
41	Pittsburgh L. & T....	14,346	18,791,200	27,123,187	69.28	89	21,347,883	70.32	69
42	Bankers Reserve.....	7,429	18,692,803	18,762,303	99.62	2	14,648,723	99.61	2
43	American Central.....	7,292	17,682,359	20,741,774	85.25	41	16,018,267	85.66	34
44	Minnesota Mutual....	6,484	17,247,790	21,054,916	81.90	55	18,121,816	81.76	44
45	Philadelphia Life.....	4,960	16,382,657	18,075,197	90.62	21	16,300,816	93.47	15
46	Great Western.....	5,234	16,100,980	16,839,980	95.61	8	(a)	.....	...
47	Des Moines Life.....	8,660	14,223,808	24,568,752	57.90	106	13,813,474	57.43	82
48	Royal Union.....	8,605	13,782,781	17,700,087	77.87	69	12,123,150	75.56	58
49	Citizens Life.....	4,282	13,623,350	20,868,850	65.28	96	10,378,750	54.12	86
50	Reserve Loan.....	5,365	12,380,972	13,079,634	94.66	11	14,198,959	97.02	7
51	Kansas City Life.....	6,078	12,133,500	15,017,306	80.80	58	9,692,100	80.68	47
52	Missouri State.....	7,683	11,884,315	16,825,016	70.63	87	11,025,316	72.91	64
53	Security Life of Am....	3,445	11,833,126	15,304,515	77.31	71	7,908,098	73.46	61
54	Federal Life.....	5,176	9,756,834	12,159,276	80.25	60	11,075,129	77.99	51
55	Scandia Life.....	8,803	9,045,433	9,638,933	93.84	15	8,795,887	95.84	11

a Commenced business in 1907.

EXHIBIT XXXIV.—WHOLE LIFE POLICIES.—Continued.

Rank.	NAME OF COMPANY.	WHOLE LIFE POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				Whole Life Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
56	Central of U. S. A.....	6,071	8,958,005	10,783,555	83.08	51	8,848,766	83.65	39
57	Volunteer State.....	4,940	8,844,629	10,474,129	84.42	44	6,778,000	84.49	37
58	Northwestern Nat'l.....	6,243	8,594,549	22,035,623	37.96	128	11,353,682	49.44	93
59	Meridian L. & T.....	3,819	8,275,850	9,324,862	88.74	27	7,456,850	89.86	22
60	Sec. L. and A. N. C.....	4,620	8,016,275	10,057,900	79.71	63	6,839,000	77.41	52
61	Southwestern.....	5,089	7,724,043	8,924,743	86.54	35	6,663,602	90.62	20
62	Reliance Life.....	4,076	7,672,778	14,105,048	54.40	111	5,953,992	54.59	85
63	Greensboro Life.....	4,607	7,205,120	7,629,505	94.44	12	5,658,280	95.12	12
64	American Nat'l, Tex....	2,588	7,130,000	7,130,000	100.00	1	4,205,500	100.00	1
65	Maryland.....	3,708	6,781,662	8,999,253	75.35	77	6,732,495	75.56	58
66	Life Ins. Co. of Va....	9,112	6,779,326	7,596,404	89.24	26	6,320,444	89.08	25
67	Capitol Life.....	2,386	6,602,979	7,960,579	82.94	52	3,850,750	84.40	38
68	Bankers of N. Y.....	3,552	6,500,888	10,860,006	59.86	104	8,455,666	59.34	81
69	La Fayette Life.....	2,368	6,332,250	6,667,750	94.96	9	6,152,500	99.46	4
70	Hartford Life.....	4,352	6,275,981	56,347,190	11.14	142	5,018,279	8.79	113
71	Presbyterian Mins.....	3,988	6,260,735	12,222,660	51.22	116	5,835,718	51.59	90
72	Southern States, Ala....	1,907	5,599,500	6,339,071	88.33	29	2,176,500	96.52	8
73	Inter-State.....	2,211	5,559,071	7,180,772	77.43	70	7,571,545	77.15	53
74	Security Mut., Neb....	4,069	4,939,528	5,639,186	87.58	31	4,715,877	88.68	27
75	Southern Life.....	3,240	4,607,200	5,217,400	88.29	30	2,947,222	82.67	40
76	Western & Southern..	4,662	4,522,387	5,974,404	75.68	76	3,838,330	76.56	56
77	Commonwealth of Ky..	1,873	4,245,700	4,634,200	91.61	20	2,583,500	88.82	20
78	South Atlantic.....	2,556	4,208,290	5,809,947	72.43	84	2,972,439	81.00	46
79	Continental L. I. & I..	1,565	4,183,250	4,666,006	89.63	25	4,042,000	89.32	24
80	Indiana National.....	1,903	3,919,500	4,061,500	96.49	5	(a)	.....	...
81	Colorado National....	1,399	3,880,885	5,679,952	68.32	92	1,288,923	41.63	99
82	Southern L. & T.....	2,321	3,853,250	4,062,250	94.84	10	2,617,250	95.88	10
83	Texas Life.....	1,143	3,764,000	4,079,200	92.26	18	1,778,500	82.44	42
84	Columbia Life.....	1,520	3,737,086	4,313,776	86.63	34	2,628,869	88.18	28
85	Commercial of Ill.....	1,094	3,710,000	3,945,750	94.02	14	(a)	.....	...
86	Register L. and A.....	2,746	3,632,633	5,030,268	72.22	85	3,574,464	72.21	65
87	Western Union.....	1,086	3,573,500	3,716,000	96.15	7	376,500	93.54	14
88	Colonial Life.....	3,423	3,371,490	4,305,240	78.30	66	3,151,807	79.18	48
89	North American.....	904	3,078,955	3,663,710	84.00	47	(a)	.....	...
90	Guaranty Mutual.....	11,023	2,598,812	2,896,051	89.70	24	1,666,335	87.93	29
91	Boston Mutual.....	2,624	2,398,472	5,978,440	40.13	126	2,400,782	43.09	97
92	Central of Ill.....	1,109	2,370,250	2,370,250	100.00	1	(d)	.....	...
93	Beneficial Life.....	1,896	2,326,800	2,482,300	93.73	16	.....	.....	...
94	U. S. Ann. & Life.....	1,356	2,132,250	3,492,960	61.03	103	866,500	59.71	79
95	Southeastern Life.....	1,159	2,044,475	2,044,475	100.00	1	.....	.....	...
96	So. States, W. Va.....	754	2,027,615	2,439,508	83.11	50	826,500	76.82	55
97	Pennsylvania Mut.....	635	1,905,400	2,255,400	84.48	43	276,000	85.98	33
98	Lincoln National.....	1,030	1,905,050	2,149,550	88.62	28	1,673,750	92.47	17
99	American Nat'l, Va....	1,350	1,849,500	2,304,700	80.26	59	168,000	71.32	56
100	Reliable Life.....	799	1,783,000	2,060,979	86.50	36	2,100,500	90.24	21
101	Northern, Mich.....	421	1,755,500	2,111,000	83.12	49	(a)	.....	...
102	Life Ass'n of Amer....	636	1,654,766	3,034,116	54.54	110	1,583,417	46.81	95
103	Indianapolis Life.....	1,060	1,648,067	2,158,316	76.36	74	1,191,567	92.95	16
104	Wisconsin Life.....	1,300	1,629,889	1,895,262	86.00	38	1,727,526	85.30	35
105	German Mutual.....	747	1,626,293	1,916,474	84.86	42	1,496,493	86.81	32
106	Intermediate Life.....	899	1,622,750	3,860,500	41.94	123	761,000	35.06	103
107	Occidental, Cal.....	413	1,533,940	1,658,040	92.49	17	585,000	97.18	6
108	Inter-Southern.....	416	1,438,500	1,650,500	87.14	32	(a)	.....	...
109	Northern, Ill.....	769	1,349,500	1,685,612	80.06	61	216,000	99.54	3
110	Northern, Wash.....	538	1,326,000	1,804,500	73.48	78	.....	.....	...
111	Lamar Life.....	889	1,287,750	1,638,500	78.58	65	421,500	76.36	57
112	Oregon Life.....	563	1,276,000	1,514,000	84.28	45	.....	.....	...
113	American, Fla.....	377	1,221,500	1,221,500	100.00	1	922,500	100.00	1
114	Guardian Life.....	787	1,215,100	1,321,100	91.95	19	.....	.....	...

a Commenced business in 1907.

EXHIBIT XXXIV.—WHOLE LIFE POLICIES.—Continued.

Rank.	NAME OF COMPANY.	WHOLE LIFE POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				Whole Life Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
115	Fort Worth.....	483	1,118,310	1,523,310	73.42	79	623,460	95.84	11
116	Louisiana National....	380	955,350	1,119,450	85.33	40	320,000	81.42	45
117	Midwest Life.....	701	951,750	1,152,250	82.60	53	406,500	88.82	26
118	Occidental N. Mex....	426	934,500	1,091,500	85.60	39	(a)	.....	..
119	Baltimore Life.....	1,207	862,000	2,468,213	34.92	129	720,589	34.16	104
120	American, Ia.....	448	810,150	3,693,919	21.93	137	1,023,500	27.86	108
121	Majestic Life.....	954	758,064	1,916,751	39.55	127	669,625	56.42	83
122	Midland Mutual.....	568	757,050	1,838,550	41.17	125	139,100	50.02	92
123	Postal Life.....	501	717,750	1,005,750	71.30	86	694,000	73.09	63
124	Liberal Life.....	277	699,000	2,161,764	32.34	130	609,000	30.27	107
125	North State.....	650	602,550	1,897,100	31.75	131	69,400	32.67	105
126	Cedar Rapids.....	367	596,669	659,669	90.44	22	90,000	94.74	13
127	Jefferson Standard....	401	577,700	837,200	68.09	90	(a)	.....	..
128	Economic Life.....	168	542,258	1,297,326	41.80	124	(a)	.....	..
129	Florida Life.....	283	496,300	2,666,000	18.62	138	171,500	19.15	109
130	Peoples Life.....	118	352,500	1,504,850	23.42	135	(d)	.....	..
131	Commercial of Ind....	149	317,000	1,259,000	25.18	134	67,000	11.62	112
132	Central of Kan.....	118	311,250	1,392,250	22.35	136	(a)	.....	..
133	Puritan, R. I.....	47	310,500	310,500	100.00	1	(a)	.....	..
134	Anchor Life.....	218	301,000	306,410	98.23	3	(a)	.....	..
135	Western Mutual of Ia..	271	294,000	300,000	98.00	4	(a)	.....	..
136	Michigan State.....	192	277,500	500,500	55.44	108	(a)	.....	..
137	Ohio State.....	133	254,000	1,377,155	18.44	139	.....	.....	..
138	Conservative of W. Va.	115	227,500	297,500	76.46	73	(a)	.....	..
139	Eastern of Va.....	197	217,500	217,500	100.00	1	(a)	.....	..
140	St. Louis National.....	54	169,675	169,675	100.00	1	(a)	.....	..
141	Continental of Del....	56	163,000	215,000	75.82	75	(a)	.....	..
142	Protective Life.....	73	154,500	183,500	84.19	40	(a)	.....	..
143	Equitable Ind.....	166	130,500	177,850	73.38	80	81,000	75.36	59
144	Eastern of N. Y.....	444	127,240	159,312	79.87	62	(a)	.....	..
145	Western Mutual of S.D	81	97,000	97,000	100.00	1	93,500	100.00	1
146	Cleveland Life.....	39	93,500	206,500	45.27	120	(a)	.....	..
147	Liberty Life.....	33	75,000	132,500	56.60	107	(a)	.....	..
148	Old Colony.....	29	57,000	63,500	89.76	23	(a)	.....	..
149	Pioneer Life.....	24	51,000	196,500	25.95	133	(a)	.....	..
150	West Coast.....	7	20,500	2,541,000	0.81	143	.....	.....	..
	Aggregates.....	3,755,140	7,554,200,965	11,486,115,758	65.76	...	7,374,135,263	65.41	...

a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXXV.—ENDOWMENT POLICIES.

Showing the Endowment Policies in force January 1, 1908, with the percentage of the same to the Total Amount insured in comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	ENDOWMENT POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				Endowment Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
1	New York Life.....	334,233	621,558,205	2,005,341,184	31.00	17	646,462,149	31.85	17
2	Equitable of New York	145,288	351,310,928	1,340,126,354	26.21	20	370,819,772	26.93	20
3	Mutual of N. Y.....	118,323	238,977,028	1,452,752,408	16.52	41	255,166,485	16.81	38
4	Metropolitan.....	356,585	218,165,327	487,063,095	44.79	7	189,555,985	44.27	8
5	Northwestern Mutual.	96,998	209,916,645	881,563,592	23.84	25	207,520,374	25.33	22
6	Aetna Life.....	109,269	191,343,149	271,027,574	70.61	3	187,552,744	71.76	3
7	Provident L. and T....	56,138	137,757,595	191,986,786	71.75	2	132,884,525	72.74	2
8	Prudential.....	115,072	105,384,577	497,075,873	21.20	31	98,737,310	21.26	30

EXHIBIT XXXV.—ENDOWMENT POLICIES.—Continued.

Rank	NAME OF COMPANY.	ENDOWMENT POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank	JANUARY 1, 1907.		
		No.	Amount.				Endowment policies.	Ratio.	Rank
			\$	\$	%		\$	%	
9	Penn Mutual.....	40,957	83,585,125	425,956,270	19.63	36	84,910,164	21.43	29
10	Mutual Benefit.....	23,836	70,468,254	440,742,990	15.99	43	70,583,566	17.12	36
11	New England.....	28,978	66,010,510	178,872,320	36.90	11	67,530,805	38.94	12
12	Germania.....	40,913	64,215,138	114,589,903	56.03	5	63,648,624	55.74	6
13	Phoenix Mutual.....	35,434	59,052,425	103,080,718	57.28	4	54,704,057	56.06	5
14	State Mutual, Mass....	21,469	51,019,856	121,725,794	41.91	8	52,383,590	44.11	9
15	National of Vt.....	27,159	45,961,699	151,779,281	30.28	18	47,502,011	31.92	16
16	Travelers.....	20,557	43,562,223	180,335,420	24.15	24	43,364,869	26.01	21
17	Union Central.....	21,314	35,460,922	256,564,566	13.82	55	32,531,986	13.44	48
18	John Hancock.....	21,481	28,606,479	183,825,088	15.56	44	27,504,311	16.46	41
19	Fidelity Mutual.....	14,425	26,306,646	119,452,264	21.20	31	25,005,346	21.68	28
20	Connecticut Mutual...	11,346	25,372,232	174,716,005	14.52	51	22,794,510	13.28	50
21	Mass. Mutual.....	10,960	19,096,224	213,475,260	8.95	79	18,459,748	9.12	66
22	Michigan Mutual.....	11,204	17,294,656	47,039,568	36.76	12	18,093,021	37.32	13
23	Union Mutual.....	13,284	17,031,287	62,842,507	27.11	19	18,470,288	27.55	19
24	Home of New York....	9,568	14,737,844	86,193,297	17.10	38	14,829,021	17.22	35
25	Pacific Mutual.....	10,482	13,572,803	97,889,061	13.87	53	12,781,484	13.92	45
26	Washington.....	7,745	13,381,817	57,859,321	23.12	28	15,053,773	24.67	24
27	Connecticut General..	9,756	12,356,389	30,472,869	33.87	13	12,002,490	35.05	15
28	National of U. S. A....	12,371	9,927,025	47,060,298	21.11	32	9,829,519	22.36	27
29	Berkshire.....	4,242	8,560,322	64,910,790	13.18	57	8,705,350	13.37	49
30	Provident Savings....	4,423	8,020,045	84,396,704	9.51	76	7,533,014	7.97	72
31	Northwestern National	11,076	7,334,982	22,035,623	32.41	15	9,713,077	42.29	10
32	Equitable of Iowa....	5,528	7,025,516	34,854,322	20.15	34	6,252,326	20.25	32
33	Hartford Life.....	4,919	6,834,076	56,347,190	12.13	62	6,907,947	12.11	55
34	Manhattan.....	3,595	6,393,292	69,066,914	9.26	77	7,284,213	9.79	64
35	Presbyterian Ministers.	4,077	5,961,925	12,222,660	48.78	6	5,475,634	48.41	7
36	Columbian National...	2,261	5,732,818	35,500,887	16.15	42	6,194,850	15.06	43
37	Security Mut., N. Y....	3,996	5,487,691	48,473,969	11.32	65	4,658,587	9.13	65
38	Reliance Life.....	2,524	4,660,480	14,105,048	33.04	14	3,449,030	31.67	18
39	United States.....	2,914	4,562,786	35,018,078	13.04	59	5,049,451	13.53	47
40	Illinois Life.....	2,623	3,656,692	43,216,843	8.47	81	3,545,892	8.66	68
41	Franklin Life.....	2,527	3,286,033	33,574,330	9.80	75	3,492,477	10.45	60
42	Pittsburgh L. & T....	2,483	3,222,829	27,123,187	11.88	63	3,904,795	12.87	52
43	Missouri State.....	1,995	2,232,221	16,825,016	13.27	56	1,877,950	12.42	54
44	Royal Union.....	1,490	2,080,403	17,700,087	11.75	64	2,024,022	12.61	53
45	State Life.....	1,027	2,033,996	72,518,173	2.80	117	2,123,326	2.84	97
46	Maryland.....	946	2,013,485	8,999,253	22.37	29	2,007,173	22.52	26
47	Kansas City Life.....	2,370	1,962,740	15,017,306	13.07	58	2,036,016	16.95	37
48	Des Moines Life.....	1,302	1,798,482	24,568,752	7.36	87	1,280,468	5.32	84
49	Colorado National....	571	1,790,655	5,679,952	31.52	16	1,806,578	58.34	4
50	Columbia L. & T....	722	1,491,550	1,491,550	100.00	1	956,200	100.00	1
51	Philadelphia Life.....	551	1,402,500	18,075,197	7.76	85	727,200	4.17	90
52	Central of U. S. A....	1,267	1,398,350	10,783,555	12.97	60	1,271,605	12.02	56
53	Security Life of Am....	367	1,186,000	15,304,515	7.75	86	143,000	1.33	104
54	Capitol Life.....	378	1,103,600	7,060,579	13.86	54	598,000	13.11	51
55	Citizens Life.....	342	1,061,050	20,868,850	5.09	102	1,063,550	5.54	83
56	Bankers of N. Y.....	579	999,329	10,860,006	9.20	78	1,455,334	10.20	63
57	Western & Southern..	1,104	995,017	5,974,404	16.69	40	815,232	16.26	42
58	Colonial Life.....	1,083	928,750	4,305,240	21.57	30	825,450	20.74	31
59	Boston Mutual.....	994	876,420	5,978,440	14.65	49	971,718	16.65	40
60	Volunteer State.....	531	834,500	10,474,129	7.96	82	716,000	8.92	67
61	Dakota Mutual.....	320	806,000	2,049,150	39.34	10	17,700	42.20	11
62	Register L. and A....	651	778,250	5,030,268	15.47	46	815,000	16.56	41
63	Federal Life.....	346	753,765	12,159,276	6.19	94	800,089	5.63	83
64	U. S. Ann. & Life....	532	728,550	3,492,960	20.86	33	524,300	36.12	14
65	Baltimore Life.....	1,018	603,406	2,468,213	24.45	23	524,575	24.99	23
66	North American.....	230	584,500	3,663,710	15.99	43	(a)	.....	.....
67	State Mutual, Ga.....	220	574,000	42,223,540	1.38	127	406,500	1.68	102
68	Scandia Life.....	567	558,000	9,638,933	5.79	98	353,500	3.85	93
69	Great Western.....	214	546,000	16,839,980	3.24	113	(a)	.....	.....
70	Minnesota Mutual....	259	543,967	21,054,916	2.60	118	648,525	2.94	96
71	Indianapolis Life....	410	507,700	2,158,316	23.53	27	88,500	6.00	75
72	Life Ins. of Co. Va....	642	504,250	7,506,404	6.64	90	479,550	6.76	78
73	Continental L. I. & I.	318	479,100	4,666,006	10.26	70	481,900	10.65	58
74	American, Ia.....	422	473,825	3,693,919	12.85	61	401,475	10.93	57
75	Southwestern.....	309	470,600	8,924,743	5.28	104	330,168	4.49	88
76	Inter-State.....	197	464,780	7,180,772	6.46	91	477,380	4.86	86
77	Midland Mutual.....	394	461,500	1,838,550	25.11	21	19,500	7.01	74
78	Life Assoc. of America	198	433,850	3,034,116	14.29	52	563,717	16.66	39
79	Southern States, Ala..	140	380,000	6,339,071	6.14	96	78,500	3.48	94

a Commenced business in 1907.

EXHIBIT XXXV.—ENDOWMENT POLICIES.—Continued.

Rank.	NAME OF COMPANY.	ENDOWMENT POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				Endowment Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
80	Southern Life.....	198	350,200	5,217,400	6.71	89	211,900	5.95	81
81	Pennsylvania Mutual.	124	350,000	2,255,400	15.52	45	45,000	14.02	44
82	South Atlantic.....	210	332,047	5,809,947	5.72	101	261,077	7.12	73
83	Columbia Life.....	159	297,320	4,313,776	6.89	88	249,620	8.37	69
84	Commonwealth of Ky.	98	255,000	4,634,200	5.50	103	167,500	5.76	82
85	American Nat'l, Va...	247	246,700	2,304,700	10.70	66	32,000	13.61	46
86	Greensboro Life.....	166	232,278	7,629,505	3.04	114	165,398	2.78	98
87	Guaranty Mutual.....	867	229,739	2,896,051	7.93	84	122,025	6.44	80
88	Oregon Life.....	130	225,000	1,514,000	14.86	47	.....	.....	.....
89	German Mutual.....	115	204,588	1,916,474	10.67	68	177,088	10.27	62
90	Ohio State.....	113	201,500	1,377,155	14.63	50	.....	.....	.....
91	Michigan State.....	177	197,500	500,500	39.46	9	(a)	.....	.....
92	Texas Life.....	174	196,700	4,079,200	4.82	107	176,200	8.15	70
93	Majestic Life.....	407	194,187	1,916,751	10.13	72	80,925	6.84	77
94	Wisconsin Life.....	181	188,850	1,895,262	9.96	73	214,200	10.57	59
95	Northern, Mich.....	44	184,000	2,111,000	8.76	80	(a)	.....	.....
96	Postal Life.....	110	181,500	1,005,750	18.05	37	172,000	18.11	34
97	Louisiana National...	67	164,100	1,119,450	14.67	48	73,000	18.58	33
98	American Central.....	96	158,519	20,741,774	0.77	132	104,000	0.57	109
99	Security Mut., Neb.	243	158,115	5,639,186	2.82	116	161,725	3.05	95
100	Security L. and A., N. C.	114	149,000	10,057,900	1.47	124	113,000	1.28	105
101	Southern L. and T. . .	78	143,000	4,062,250	3.52	112	112,500	4.12	91
102	Beneficial Life.....	113	142,500	2,482,300	5.74	100	.....	.....	.....
103	Southern States, W. Va.	64	140,533	2,439,508	5.77	99	74,000	6.87	76
104	Lincoln National.....	102	134,500	2,149,550	6.26	93	85,750	4.74	87
105	Commercial of Ill.....	53	119,750	3,945,750	3.03	115	(a)	.....	.....
106	Midwest Life.....	90	119,500	1,152,250	10.37	69	37,000	6.62	79
107	Bankers of Neb.....	65	110,500	21,796,330	0.50	137	100,500	0.52	110
108	Occidental, N. Mex...	52	107,500	1,001,500	9.85	74	(a)	.....	.....
109	Occidental, Cal.....	60	102,100	1,658,040	6.16	95	16,000	2.66	99
110	Lamar Life.....	58	95,500	1,638,500	5.85	97	24,000	4.35	89
111	Northern, Ill.....	56	95,000	1,685,612	5.64	102	1,000	0.46	111
112	North State.....	89	92,500	1,897,100	4.89	106	4,400	2.07	101
113	Meridian L. and T. . .	59	88,000	9,324,862	0.96	130	72,500	0.89	106
114	Guardian Life.....	66	84,000	1,321,100	6.36	92	.....	.....	.....
115	Northern, Wash.....	42	81,500	1,804,500	4.52	109	.....	.....	.....
116	Conservative of W. Va.	38	70,000	297,500	23.54	26	(a)	.....	.....
117	Bankers Reserve.....	24	69,500	18,762,303	0.38	138	54,500	0.39	112
118	Reserve Loan.....	66	66,752	13,079,634	0.51	136	45,250	0.33	114
119	Western Union.....	25	65,000	3,716,000	1.77	121	16,000	3.97	92
120	Peoples Life.....	35	63,500	1,504,850	4.23	110	(a)	.....	.....
121	Indiana National.....	39	57,500	4,061,500	1.43	126	(a)	.....	.....
122	La Fayette Life.....	27	47,500	6,667,750	0.72	134	23,500	0.38	113
123	Equitable Ind.....	95	44,350	177,850	24.94	22	25,500	23.72	25
124	Cleveland Life.....	22	35,000	206,500	16.96	39	(a)	.....	.....
125	Eastern of N. Y.....	80	32,072	159,312	20.13	35	(a)	.....	.....
126	Liberal Life.....	25	31,500	2,161,764	1.45	125	31,000	1.54	113
127	Cedar Rapids.....	27	30,500	659,669	4.63	108	5,000	5.26	85
128	Florida Life.....	15	26,700	2,666,000	1.00	129	7,000	0.79	107
129	Central of Kan.....	17	23,500	1,392,250	1.70	122	(a)	.....	.....
130	Continental of Del...	10	23,000	215,000	10.60	67	(a)	.....	.....
131	Reliable Life.....	12	22,500	2,060,979	1.11	128	16,500	0.72	108
132	Commercial of Ind...	10	20,500	1,259,000	1.62	123	.....	.....	.....
133	Jefferson Standard...	15	20,000	837,200	2.41	119	(a)	.....	.....
134	West Coast.....	6	19,000	2,541,000	0.75	133	.....	.....	.....
135	Inter-Southern.....	9	13,000	1,650,500	0.81	131	(a)	.....	.....
136	Liberty Life.....	6	10,500	132,500	7.94	83	(a)	.....	.....
137	Fort Worth.....	7	10,000	1,523,310	0.65	135	2,000	0.32	115
138	Pioneer Life.....	6	8,000	196,500	4.08	111	(a)	.....	.....
139	Old Colony.....	5	6,500	63,500	10.24	71	(a)	.....	.....
140	Western Mutual of Ia.	6	6,000	300,000	2.00	120	(a)	.....	.....
141	Anchor Life.....	1	1,000	306,410	0.33	139	(a)	.....	.....
Aggregates.....		1,821,577	2,915,650,786	11,486,115,758	25.38	...	2,918,498,140	25.93	...

a Commenced business in 1907.

EXHIBIT XXXVI.—ALL OTHER POLICIES.

Showing the number and Amount of Policies, other than Whole Life and Endowment, in force in the several companies January 1, 1908, with the percentage of the same on the Total Amount Insured in comparison with similar items at January 1, 1907.

Rank.	NAME OF COMPANY.	ALL OTHER POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		Rank.
		No.	Amount.				All Other Policies.	Ratio.	
			\$	\$	%		\$	%	
1	New York Life.....	39,834	*134,384,102	2,005,341,184	6.70	81	*131,891,224	6.50	65
2	Penn Mutual.....	33,058	*112,987,209	425,950,270	26.52	30	*94,590,007	23.86	25
3	Northwestern Mutual.	29,335	*99,934,697	881,563,592	11.23	62	*77,627,691	9.48	51
4	Equitable of New York	12,253	*44,304,066	1,340,126,354	3.31	104	*30,499,434	2.23	91
5	Hartford Life.....	23,556	*43,236,533	56,347,190	76.73	4	*45,124,459	79.10	4
6	Mutual of N. Y.....	6,766	*39,973,113	1,452,752,408	2.64	110	*37,819,437	2.51	86
7	Provident Savings.....	12,725	35,597,719	84,396,704	42.18	18	48,239,029	51.03	11
8	Aetna Life.....	15,219	*33,557,850	271,027,574	12.37	59	25,919,010	9.92	49
9	Fidelity Mutual.....	13,572	*32,758,070	119,452,264	27.42	29	*32,253,697	27.30	22
10	Prudential.....	19,638	*30,372,748	497,075,873	6.11	84	*25,210,423	5.42	67
11	Provident L. and T....	7,300	*28,943,847	191,986,786	15.08	49	*26,527,791	14.52	39
12	Mutual Benefit.....	6,364	*21,677,594	440,742,990	4.91	92	*16,721,753	4.06	75
13	Travelers.....	7,931	*19,406,208	180,335,420	10.77	65	*16,026,260	9.62	50
14	Metropolitan.....	2,480	*18,171,292	487,063,095	3.73	103	*16,000,765	3.73	77
15	Pacific Mutual.....	9,316	*17,734,650	97,889,061	18.11	42	*20,159,142	21.65	27
16	National of U. S. A....	7,808	*15,302,728	47,060,298	32.51	24	*14,044,638	31.95	19
17	National of Vt.....	6,534	*15,003,042	151,779,281	9.88	69	*10,305,361	6.94	61
18	New England.....	4,102	*14,535,364	178,872,320	8.13	74	*12,722,289	7.34	59
19	State Life.....	4,466	13,872,781	72,518,173	19.13	39	13,520,846	18.08	32
20	John Hancock.....	4,170	*13,842,981	183,825,055	7.54	78	*11,134,120	6.68	63
21	Phoenix Mutual.....	5,303	*13,359,246	103,080,718	12.97	56	*11,119,580	11.39	46
22	Union Central.....	4,377	*13,323,693	256,564,566	5.20	86	*11,026,279	4.55	70
23	Security Mut., N. Y....	6,710	*11,457,356	48,473,969	23.63	32	*16,027,777	31.40	20
24	Mass. Mutual.....	3,099	*10,701,647	213,475,260	5.01	89	*7,212,146	3.55	78
25	Michigan Mutual.....	5,418	*9,852,706	47,039,568	20.96	38	*10,361,973	21.38	28
26	Illinois Life.....	4,662	*9,747,283	43,216,843	22.55	35	*9,831,028	23.99	24
27	State Mutual, Mass....	2,520	*8,919,940	121,725,794	7.33	79	*8,837,448	7.45	58
28	Des Moines Life.....	5,114	8,536,462	24,568,752	34.74	22	8,959,242	37.25	16
29	United States.....	3,650	*8,229,353	35,018,078	23.50	34	*8,559,290	22.91	26
30	Home of New York....	2,638	*8,225,952	86,193,297	9.55	71	*6,826,709	7.93	57
31	Franklin Life.....	3,087	7,917,839	33,574,330	23.58	33	7,112,640	21.25	30
32	Union Mutual.....	3,676	*6,799,416	62,842,507	10.82	64	*7,684,203	11.46	45
33	Northwestern Nat'l....	5,514	6,706,092	22,635,023	29.63	27	1,897,219	8.27	56
34	Citizens Life.....	1,761	6,184,450	20,868,850	29.63	27	7,736,200	40.34	14
35	Columbian National....	1,271	*6,102,415	35,500,887	17.19	43	5,157,219	13.30	62
36	Pittsburgh L. & T....	2,881	5,109,158	27,123,187	18.84	40	5,101,005	16.81	34
37	Connecticut General...	1,403	*4,872,712	36,472,869	13.37	55	*3,750,634	11.14	48
38	Guarantee Life.....	1,150	4,524,350	4,524,350	100.00	1	816,500	100.00	1
39	Connecticut Mutual...	1,295	3,723,365	174,716,005	2.14	114	3,482,165	2.02	93
40	Bankers of N. Y.....	1,392	*3,359,789	10,860,006	30.94	26	*4,341,747	30.46	21
41	Minnesota Mutual....	1,566	*3,263,159	21,054,916	15.50	48	*3,392,108	15.30	36
42	American Central.....	870	2,900,896	20,741,774	13.98	52	2,575,903	13.77	40
43	Berkshire.....	35	*2,761,124	64,910,790	4.27	97	*2,680,918	4.13	74
44	Missouri State.....	1,160	*2,708,480	16,825,016	16.10	45	2,218,971	14.67	38
45	Boston Mutual.....	2,953	2,703,548	5,978,440	45.22	17	2,317,361	40.26	15
46	Manhattan.....	577	*2,581,408	69,066,914	3.73	103	*2,141,726	2.89	83
47	West Coast.....	941	2,501,500	2,541,000	98.44	2	.....	.....	.....
48	American, Ia.....	1,014	*2,409,944	3,693,919	65.22	10	2,248,750	61.21	8
49	Washington.....	390	*2,361,833	57,859,321	4.10	100	2,075,729	3.39	80
50	Security Life of Am....	564	2,285,389	15,304,515	14.94	50	2,713,880	25.21	23
51	Intermediate Life.....	907	2,246,750	3,860,500	58.06	15	1,409,750	64.94	7
52	Florida Life.....	1,176	2,143,000	2,666,000	80.38	3	717,000	80.06	3
53	Security L. & A., N. C.	1,080	1,802,625	10,057,900	18.82	41	1,882,700	21.31	29
54	Royal Union.....	866	*1,836,903	17,700,087	10.38	67	*1,890,867	11.83	44
55	State Mutual, Ga.....	683	*1,799,130	42,223,540	4.26	98	*1,672,530	6.86	62
56	Reliance Life.....	325	*1,771,700	14,105,048	12.56	57	*1,502,806	13.74	41
57	Germania.....	108	*1,678,301	114,589,963	1.48	121	*1,403,994	1.23	96
58	Federal Life.....	962	1,648,677	12,159,276	13.56	53	2,326,371	16.31	35
59	Liberal Life.....	608	1,431,264	2,161,764	66.21	9	1,372,014	68.10	5
60	South Atlantic.....	385	1,269,610	5,809,947	21.85	37	435,850	11.88	43

* Including reversionary additions.

EXHIBIT XXXVI.—ALL OTHER POLICIES.—Continued.

Rank	NAME OF COMPANY.	ALL OTHER POLICIES.		Total Insurance in Force Jan. 1, 1908	Ratio.	Rank	JANUARY 1, 1907.		
		No.	Amount.				All Other Policies.	Ratio.	Rank
			\$	\$	%		\$	%	
61	Dakota Mut.	481	1,243,150	2,049,150	60.66	13	24,250	57.80	10
62	North State	1,096	*1,202,050	1,897,100	63.36	12	138,600	65.26	6
63	Inter-State	493	1,156,921	7,180,772	16.11	44	1,765,434	17.99	33
64	Peoples Life	557	1,088,850	1,504,850	72.35	7	(d)	.....	..
65	Western Reserve	487	1,058,550	1,058,550	100.00	1	(a)	.....	..
66	Central of Kan.	495	1,057,500	1,392,250	75.95	5	(a)	.....	..
67	Baltimore Life	1,072	*1,002,807	2,468,213	40.63	19	*863,642	40.95	13
68	Majestic Life	519	964,500	1,916,751	50.32	16	436,000	36.74	17
69	Meridian L. and T.	186	961,012	9,324,862	10.30	68	767,041	9.25	53
70	Life Assoc. of America	328	945,500	3,034,116	31.17	25	1,235,500	36.53	18
71	Ohio State	484	*921,655	1,377,155	64.93	11	.....	.....	..
72	Commercial of Ind.	443	921,500	1,259,000	73.20	6	509,500	88.38	2
73	Kansas City Life	404	921,066	15,017,306	6.13	83	284,700	2.37	88
74	Volunteer State	315	775,000	10,474,129	7.62	77	528,000	6.59	64
75	Economic Life	231	755,068	1,297,326	58.20	14	(a)	.....	..
76	Southwestern	389	730,100	8,924,743	8.18	73	359,349	4.89	68
77	Bankers of Neb.	294	664,997	21,796,330	3.05	106	627,700	3.25	81
78	Equitable of Iowa	75	*645,323	34,854,322	1.87	116	*540,346	1.76	95
79	U. S. Ann. & Life	215	632,160	3,492,960	18.11	42	60,418	4.17	72
80	Reserve Loan	254	631,910	13,079,634	4.83	93	387,412	2.65	85
81	Midland Mutual	334	620,000	1,838,550	33.72	23	119,500	42.97	12
82	Register L. and A.	256	*619,385	5,030,268	12.31	60	*561,152	11.38	47
83	Security Mut., Neb.	410	541,543	5,639,186	9.60	70	439,813	8.27	56
84	Western & Southern	451	456,000	5,974,404	7.63	76	300,000	7.18	60
85	Central of U. S. A.	222	427,200	10,783,555	3.95	102	455,740	4.33	71
86	Northern, Wash.	355	397,000	1,804,500	22.00	36	.....	.....	..
87	Fort Worth	157	395,000	1,523,310	25.93	31	25,000	3.84	76
88	South Bend	266	394,500	394,500	100.00	1	(a)	.....	..
89	Southern States, Ala.	93	350,571	6,339,071	5.53	85	.....	.....	..
90	Life Ins. Co. of Va.	137	*292,828	7,596,404	4.12	99	294,869	4.16	73
91	Philadelphia Life	71	*290,040	18,075,197	1.62	120	411,500	2.36	89
92	La Fayette Life	79	288,000	6,667,750	4.32	96	10,000	0.16	99
93	Columbia Life	76	279,370	4,313,776	6.48	82	102,370	3.45	79
94	Southern States, W. Va.	60	*271,360	2,439,508	11.12	63	175,500	16.31	35
95	Southern Life	188	260,000	5,217,400	5.00	90	405,665	11.58	47
96	Reliable Life	112	255,479	2,060,979	12.39	58	210,500	9.04	54
97	Lamar Life	116	255,250	1,638,500	15.57	47	106,500	19.29	31
98	Capitol Life	132	254,000	7,960,579	3.20	105	114,000	2.49	87
99	Northern, Ill.	122	*241,112	1,685,612	14.30	51	.....	.....	..
100	Jefferson Standard	168	239,500	837,200	28.60	28	(a)	.....	..
101	American Nat'l, Va.	100	208,500	2,304,700	9.04	72	35,500	15.07	37
102	Maryland	52	*204,106	8,999,253	2.28	113	*171,135	1.92	94
103	Inter-Southern	74	199,000	1,650,500	12.05	61	(a)	.....	..
104	Great Western	66	193,000	16,839,980	1.15	124	(a)	.....	..
105	Greensboro Life	62	*192,107	7,629,505	2.52	111	124,500	2.10	92
106	Northern, Mich.	39	171,500	2,111,000	8.12	75	(a)	.....	..
107	Pioneer Life	64	137,500	196,500	69.97	8	(a)	.....	..
108	Commonwealth of Ky.	47	133,500	4,634,200	2.89	109	157,000	5.42	67
109	Texas Life	55	118,500	4,079,200	2.92	108	203,000	9.41	52
110	Commercial of Ill.	33	116,000	3,945,750	2.95	107	(a)	.....	..
111	Lincoln National	39	110,000	2,149,550	5.12	87	50,500	2.79	84
112	Postal Life	33	106,500	1,005,750	10.59	66	83,500	8.80	55
113	German Mutual	25	*85,593	1,916,474	4.47	95	*50,191	2.92	82
114	Indiana National	37	84,500	4,061,500	2.08	115	(a)	.....	..
115	Midwest Life	57	81,000	1,152,250	7.03	80	25,500	4.56	69
116	Cleveland Life	33	78,000	206,500	37.77	20	(a)	.....	..
117	Western Union	22	77,500	3,716,000	2.08	115	10,000	2.49	87
118	Wisconsin Life	49	*76,523	1,895,262	4.04	101	*83,514	4.13	74
119	Guaranty Mutual	80	67,500	2,896,051	2.37	112	105,250	5.63	66
120	Southern L. and T.	24	66,000	4,062,250	1.64	119	.....	.....	..
121	Occidental, N. Mex.	15	49,500	1,091,500	4.55	94	(a)	.....	..
122	Liberty Life	17	47,000	132,500	35.46	21	(a)	.....	..
123	Scandia Life	24	35,500	9,638,933	0.37	127	28,000	0.31	98
124	Cedar Rapids	18	32,500	659,669	4.93	91	.....	.....	..
125	Continental of Del.	5	29,000	215,000	13.49	54	(a)	.....	..

* Including reversionary additions. a Commenced business in 1907. d Reorganized in 1907.

EXHIBIT XXXVI.—ALL OTHER POLICIES.—Continued.

Rank.	NAME OF COMPANY.	ALL OTHER POLICIES.		Total Insurance in Force Jan. 1, 1908.	Ratio.	Rank.	JANUARY 1, 1907.		
		No.	Amount.				All Other Policies.	Ratio.	Rank.
			\$	\$	%		\$	%	
125	Protective Life.....	7	29,000	183,500	15.81	46	(a)	.....	...
126	Michigan State.....	14	25,500	500,500	5.10	88	(a)	.....	...
127	Guardian Life.....	9	22,000	1,321,100	1.69	117	.....	.....	...
127	Occidental, Cal.....	8	22,000	1,658,040	1.35	123	1,000	0.16	99
128	Beneficial Life.....	9	13,000	2,482,300	0.53	126	.....	.....	...
128	Oregon Life.....	3	13,000	1,514,000	0.86	125	.....	.....	...
129	Colorado National....	3	8,412	5,079,952	0.16	128	1,109	0.03	102
130	Colonial Life.....	7	5,000	4,305,240	0.13	129	3,500	0.08	101
131	Anchor Life.....	2	4,410	306,410	1.44	122	(a)	.....	...
132	Continental L. I. & I	1	*3,656	4,666,006	0.11	130	*1,550	0.03	102
133	Equitable Ind.....	3	3,000	177,850	1.68	118	1,000	0.92	97
134	Indianapolis Life.....	.....	2,549	2,158,316	0.11	130	3,841	0.15	100
135	North American.....	.....	255	3,663,710	0.01	131	(a)	.....	...
	Aggregates.....	366,434	*10162,264,007	11,486,115,758	8.86	...	*960,569,674	8.66	...

* Including reversionary additions: totals \$69,722,688 for 1906 and \$78,048,772 for 1907. a Commenced business in 1907.

EXHIBIT XXXVII.—RATE OF INTEREST REALIZED.

Showing the Rate of Interest Realized by the companies on the Mean Admitted Assets in 1907, compared with a similar Rate Realized in 1906.

Rank.	NAME OF COMPANY.	Mean Admitted Assets in 1907.	Interest and Rentals Earned.	Rate of Interest Realized.	1906.		
					Interest and Rentals Earned.	Rate of Interest Realized.	Rank.
		\$	\$	%	\$	%	
1	Western Union.....	142,365	15,599	10.95	.....	.....	.....
2	Texas Life.....	226,272	23,247	10.27	17,618	9.83	I
3	Security Mutual, Neb.....	325,922	29,538	9.06	12,975	5.44	II
4	American National, Va....	108,925	8,648	7.94	.....	.....	.....
5	Oregon Life.....	114,073	8,932	7.83	.....	.....	.....
6	Southeastern Life.....	125,977	8,576	6.81	.....	.....	.....
7	Fort Worth.....	125,642	8,138	6.47	.....	.....	.....
8	Cedar Rapids.....	42,595	2,748	6.45	.....	.....	.....
9	Northern, Wash.....	112,205	7,138	6.36	.....	.....	.....
10	Union Central.....	58,930,985	3,654,960	6.20	3,168,710	6.03	3
11	Pittsburgh L. & T.....	4,303,956	263,711	6.13	.....	.....	.....
12	Missouri State.....	1,034,715	63,119	6.10	50,845	5.87	6
13	South Atlantic.....	483,781	29,170	6.03	19,921	4.69	32
14	Continental L. I. & I....	445,629	26,849	6.02	19,987	4.94	22
15	Beneficial Life.....	149,206	8,884	5.95	5,283	4.39	47
16	Royal Union.....	1,873,291	109,761	5.86	97,186	5.95	4
17	Central of U. S. A.....	755,501	43,339	5.74	29,919	4.93	23
18	State Life.....	5,810,108	333,089	5.73	279,808	5.91	5
19	Kansas City Life.....	795,175	44,904	5.65	21,452	4.13	55
20	Equitable of Iowa.....	6,139,223	345,340	5.63	271,631	5.19	15
21	Wisconsin Life.....	208,175	11,705	5.62	8,613	4.68	33
22	Southern L. and T.....	510,812	28,381	5.56	1,220	0.34	77
23	Columbia L. & T.....	130,284	7,142	5.48	.....	.....	.....
24	Security Life of Am.....	1,117,164	59,826	5.35	17,914	2.79	71
25	Fidelity Mutual.....	13,530,115	723,126	5.34	601,084	5.31	13
26	German Mutual.....	589,175	31,412	5.33	30,307	5.37	12
26	Southwestern.....	366,860	19,573	5.33	13,921	5.00	20
27	Security L. and A., N. C.	835,855	18,597	5.27	9,391	.....	.....
28	Illinois Life.....	6,237,110	328,048	5.26	322,016	5.57	9
29	National of U. S. A.....	7,625,161	400,060	5.25	312,863	4.74	29
30	Manhattan.....	19,865,623	1,032,983	5.20	975,680	5.09	17
31	Colorado National.....	383,428	19,921	5.19	14,040	4.15	54
32	Southern States, W. Va..	317,731	16,339	5.14	.....	.....	.....
33	Bankers of N. Y.....	1,422,017	72,653	5.11	65,890	4.47	43
34	Washington.....	18,566,648	947,529	5.10	898,422	4.92	24
34	American Central.....	1,718,070	87,536	5.10	65,046	4.22	52
35	Northwestern National...	4,984,723	253,032	5.08	333,939	7.45	2
36	Northern, Ill.....	126,905	6,435	5.07	.....	.....	.....
37	Lamar Life.....	101,235	5,123	5.06	.....	.....	.....
38	Penn Mutual.....	86,483,223	4,365,423	5.05	3,897,012	4.90	25
38	United States.....	8,833,275	446,183	5.05	441,759	4.93	23
39	Register L. and A.....	496,527	25,031	5.04	19,981	5.01	19
40	Phoenix Mutual.....	22,781,942	1,145,506	5.03	1,056,774	5.01	19
41	Berkshire.....	15,909,050	795,982	5.00	701,014	4.63	37
42	Meridian L. and T.....	806,287	44,605	4.98	32,979	4.39	47
43	Michigan Mutual.....	10,122,398	502,369	4.96	480,122	4.96	21
44	Midwest Life.....	125,235	6,177	4.93	.....	.....	.....
45	Travelers.....	43,422,090	2,135,449	4.92	1,913,443	4.71	31
46	Pacific Mutual.....	13,436,667	659,998	4.91	524,773	4.40	44
47	Connecticut General.....	6,911,597	338,533	4.90	288,783	4.60	39
48	Franklin Life.....	3,654,067	178,220	4.88	154,750	5.03	18
49	Bankers of Neb.....	1,985,209	96,530	4.86	75,109	4.89	26
49	Federal Life.....	887,381	43,112	4.86	35,688	4.61	38
49	Life Assoc. of America...	455,248	22,113	4.86	18,212	3.95	57
50	Home of New York.....	19,507,203	945,934	4.85	825,225	4.47	43
51	Provident L. and T.....	61,224,310	2,947,279	4.81	2,684,274	4.47	43

g Exclusive of guaranty capital.

EXHIBIT XXXVII.—RATE OF INTEREST REALIZED.—Continued.

Rank.	NAME OF COMPANY.	Mean Admitted Assets in 1907.	Interest and Rentals Earned.	Rate of Interest Realized	1906.		
					Interest and Rentals Earned.	Rate of Interest Realized	Rank.
		\$	\$	%	\$	%	
52	Mutual Benefit.....	108,610,099	5,215,717	4.80	4,828,333	4.72	30
52	Maryland.....	2,686,250	129,088	4.80	120,227	4.60	39
53	Scandia Life.....	584,120	27,982	4.79	23,931	4.79	28
54	Connecticut Mutual.....	65,720,614	3,137,869	4.77	3,097,160	4.67	34
54	Security Mut., N. Y.....	4,372,485	208,398	4.77	176,222	4.56	41
55	Mutual of N. Y.....	495,020,836	23,389,122	4.73	21,307,738	4.42	45
55	National of Vt.....	38,931,128	1,841,337	4.73	1,691,375	4.60	32
56	Capitol Life.....	371,715	17,473	4.70	15,319	4.65	36
57	Bankers Reserve.....	937,705	43,981	4.69	33,043	5.11	16
58	Northwestern Mutual....	226,960,480	10,600,043	4.67	9,847,888	4.59	40
59	Equitable of New York..	427,967,024	19,935,978	4.66	18,339,507	4.36	48
59	Reserve Loan.....	1,733,644	80,845	4.66	76,432	4.85	27
60	New England.....	43,471,383	2,021,516	4.65	1,804,138	4.32	50
60	Guarantee Life.....	131,373	6,107	4.65	.....	.....	.....
61	Germania.....	38,231,593	1,774,912	4.64	1,703,758	4.66	35
61	State Mutual, Mass.....	29,435,245	1,366,989	4.64	1,264,873	4.49	42
62	Des Moines Life.....	2,060,613	94,872	4.60	76,962	4.42	45
63	Southern States, Ala.....	290,076	13,289	4.58	.....	.....	.....
64	Reliance Life.....	2,295,819	104,582	4.56	90,259	4.32	50
64	State Mutual, Ga.....	925,286	42,233	4.56	25,547	5.85	7
65	New York Life.....	484,488,240	21,885,704	4.52	19,768,324	4.34	49
66	Mass. Mutual.....	44,574,210	2,008,380	4.50	1,841,876	4.41	46
66	American, Ia.....	213,253	9,607	4.50	7,235	4.31	51
67	U. S. Ann. & Life.....	267,925	12,029	4.49	.....	.....	.....
68	Aetna Life.....	85,217,613	3,800,485	4.47	3,520,021	4.31	51
69	Union Mutual.....	13,222,870	573,523	4.34	521,211	4.22	52
70	Minnesota Mutual.....	2,358,089	102,125	4.33	87,487	4.08	56
71	Presbyterian Ministers....	2,831,983	121,694	4.30	105,332	4.20	53
72	Liberal Life.....	136,195	5,844	4.29	6,829	4.93	23
73	Southern Life.....	240,410	10,114	4.21	8,148	5.29	14
73	Lincoln National.....	196,917	8,285	4.21	5,238	3.76	61
74	La Fayette Life.....	112,556	4,691	4.17	1,088	2.17	73
75	Philadelphia Life.....	1,068,096	44,383	4.16	17,500	3.83	59
76	West Coast.....	271,284	11,235	4.14	.....	.....	.....
77	Hartford Life.....	3,949,951	162,740	4.12	140,303	3.80	60
78	Columbian National.....	3,817,170	156,174	4.09	107,412	3.86	58
78	Columbia Life.....	461,503	18,872	4.09	14,748	3.86	58
78	Commercial of Ind.....	33,272	1,360	4.09	.....	.....	.....
79	Citizens Life.....	709,955	28,823	4.06	13,275	3.23	65
79	Occidental, Cal.....	217,790	8,848	4.06	.....	.....	.....
80	Ohio State.....	134,214	5,371	4.00	.....	.....	.....
81	Inter-State.....	1,268,339	49,312	3.89	42,351	3.19	66
82	Louisiana National.....	303,204	11,762	3.88	.....	.....	.....
83	Volunteer State.....	405,710	15,706	3.87	10,490	3.29	64
84	Florida Life.....	141,361	5,293	3.74	.....	.....	.....
85	Midland Mutual.....	179,328	6,622	3.69	.....	.....	.....
86	Greensboro Life.....	262,851	9,532	3.63	5,515	3.17	67
87	American, Fla.....	85,191	2,894	3.40	.....	.....	.....
88	Guardian Life.....	54,097	1,787	3.27	.....	.....	.....
89	Postal Life.....	143,171	4,666	3.26	4,053	3.31	63
90	Commonwealth of Ky....	186,446	5,932	3.18	5,021	3.83	59
91	American Nat'l, Tex.....	261,836	7,959	3.04	5,742	3.13	68
92	Indianapolis Life.....	48,449	1,457	3.01	917	2.71	72
93	Guaranty Mutual.....	47,580	1,410	2.96	530	1.63	74
94	North State.....	99,523	2,815	2.83	.....	.....	.....
95	Western Mutual of S. D.	8,520	206	2.42	73	1.53	74
96	Intermediate Life.....	281,118	6,542	2.33	3,167	1.38	76
97	Majestic Life.....	73,203	1,345	1.84	1,451	3.95	57

EXHIBIT XXXVII.—RATE OF INTEREST REALIZED.—*Continued.*

Rank.	NAME OF COMPANY.	Mean Admitted Assets in 1907.	Interest and Rentals Earned.	Rate of Interest Realized.	1906.		
					Interest and Rentals Earned.	Rate of Interest Realized.	Rank.
98	Reliable Life.....	\$ 53,445	\$ 442	% 0.83	\$ 1,320	% 3.43	62
99	Pennsylvania Mutual.....	22,190	41	0.18	.....	.....	.....
	Aggregates.....	2,596,518,402	122,983,977	4.74	112,370,089	4.53	.....
	<i>Industrial Companies.</i>						
1	Metropolitan.....	187,374,739	9,077,741	4.84	7,471,592	4.55	3
2	Mutual of Balto.....	478,222	22,740	4.75	20,376	4.71	1
3	Life Ins. Co. of Va.....	3,247,030	152,645	4.70	122,130	4.58	2
4	Prudential.....	136,139,041	6,379,704	4.68	5,307,400	4.53	4
4	John Hancock.....	45,315,853	2,123,809	4.68	1,773,328	4.45	5
5	Baltimore Life.....	1,137,117	50,734	4.46	44,766	4.39	6
6	Western & Southern.....	2,619,498	114,908	4.39	82,275	3.97	8
7	Immediate Benefit.....	97,512	4,226	4.33	3,051	4.02	7
8	Home of Del.....	151,863	6,536	4.30	3,500	2.18	12
9	Colonial Life.....	916,798	36,497	3.98	30,903	3.97	8
10	Equitable Ind.....	159,592	6,324	3.96	5,633	3.67	9
11	Boston Mutual.....	589,855	22,691	3.85	16,571	3.61	10
12	Eureka of Md.....	168,095	6,384	3.80	4,727	3.43	11
	Aggregates.....	378,395,215	18,004,939	4.76	14,886,252	4.53	.....

EXHIBIT XXXVIII.—RATE OF INTEREST AND PROFITS EARNED.

Showing the Rate of Interest and Profits Earned by the companies on the Mean Invested Funds in 1907, compared with a similar Rate Earned in 1906. The Interest accrued for the year and the Profits realized on Sales are included, while Losses are deducted.

Rank.	NAME OF COMPANY.	Mean Invested Funds in 1907	Interest, Rents and Profits Earned.	Ratio.	1906.		
					Interest, Rents and Profits Earned.	Ratio.	Rank.
1	Texas Life.....	\$ 213,621	\$ 23,247	% 10.88	\$ 17,618	% 10.09	1
2	Florida Life.....	130,133	12,063	9.27	.....	.....	.....
3	Security Mutual, Neb.....	323,579	29,889	9.24	7,797	3.28	70
4	Western Union.....	175,455	15,599	8.89	.....	.....	.....
5	Oregon Life.....	110,670	8,836	7.99	.....	.....	.....
6	Pittsburgh L. & T.....	3,841,451	269,815	7.02	109,379	4.52	50
7	Southeastern Life.....	123,529	8,576	6.94	.....	.....	.....
8	Fort Worth.....	123,306	8,138	6.59	.....	.....	.....
9	Union Central.....	56,508,285	3,670,372	6.49	3,109,158	6.29	4
10	Cedar Rapids.....	42,791	2,748	6.42	.....	.....	.....
11	Beneficial Life.....	142,281	8,884	6.24	4,908	4.13	57
12	Missouri State.....	1,016,098	63,119	6.21	50,845	5.83	9
13	South Atlantic.....	29,243	29,170	6.09	19,201	4.60	45
14	Royal Union.....	1,828,732	109,761	6.00	97,187	6.13	6
15	State Life.....	5,510,113	327,948	5.95	279,898	6.35	3
16	Northwestern National.....	4,442,503	262,849	5.92	327,272	8.58	2
17	National of U. S. A.....	6,819,515	393,854	5.78	308,571	5.36	17
18	Central of U. S. A.....	752,230	43,339	5.76	29,919	4.95	30
18	Wisconsin Life.....	203,137	11,705	5.76	8,613	5.21	23
19	Equitable of Iowa.....	6,046,669	346,679	5.73	274,792	5.42	15
20	Illinois Life.....	5,886,705	333,708	5.67	319,673	5.72	11
21	Southern L. & T.....	519,568	29,389	5.66	1,220	0.32	82
22	Continental L. I. & L.....	474,713	26,849	5.65	20,062	5.04	27

EXHIBIT XXXVIII.—RATE OF INTEREST AND PROFITS EARNED.—Continued.

Rank.	NAME OF COMPANY.	Mean Invested Funds in 1907.	Interest, Rents and Profits Earned.	Ratio.	1906.		
					Interest, Rents and Profits Earned.	Ratio.	Rank.
		\$	\$	%	\$	%	
23	Union Mutual.....	12,739,543	710,980	5.58	416,690	3.56	65
24	Pacific Mutual.....	12,599,688	688,135	5.46	638,432	5.82	10
24	Southwestern.....	336,342	18,353	5.46	13,921	5.82	10
25	Kansas City Life.....	825,418	44,957	5.45	21,452	3.97	62
26	American National, Va.....	159,312	8,648	5.43			
27	Provident L. and T.....	57,655,077	3,094,804	5.37	3,075,780	5.25	20
28	Columbia L. & T.....	128,261	6,884	5.36			
29	German Mutual.....	579,221	30,968	5.34	30,307	5.46	12
30	Manhattan.....	19,605,593	1,041,546	5.31	1,021,149	5.44	14
31	American Central.....	1,649,712	87,528	5.30	65,046	4.43	52
32	Fidelity Mutual.....	13,602,800	720,520	5.29	607,991	5.45	13
32	Southern States, W. Va.....	308,835	16,339	5.29			
33	Register L. and A.....	473,911	25,031	5.28	19,981	5.27	19
34	Travelers.....	42,771,660	2,215,380	5.18	1,938,645	4.97	29
35	Penn Mutual.....	85,030,720	4,395,564	5.17	3,918,688	5.09	26
35	Berkshire.....	15,501,801	801,075	5.17	717,131	4.93	31
36	Phoenix Mutual.....	22,228,663	1,145,506	5.15	1,067,382	5.24	21
37	Franklin Life.....	3,486,838	179,316	5.14	154,968	5.29	18
38	Washington.....	18,573,070	947,779	5.10	897,431	4.97	29
39	Connecticut General.....	6,662,232	338,248	5.07	298,433	5.00	28
40	Bankers of Neb.....	1,944,281	98,176	5.05	77,339	5.14	24
41	Michigan Mutual.....	9,821,611	494,053	5.03	478,661	5.12	25
41	Lamar Life.....	101,860	5,123	5.03			
42	Presbyterian Ministers.....	2,624,445	131,732	5.02	104,538	4.55	48
43	Mutual of N. Y.....	481,047,390	24,106,107	5.01	22,140,732	4.88	35
44	Home of New York.....	19,497,878	968,991	4.97	822,980	4.56	47
45	Colorado National.....	401,360	19,921	4.96	14,040	4.08	59
46	Mutual Benefit.....	105,481,516	5,220,812	4.95	4,817,357	4.90	33
47	Northern, Ill.....	150,428	7,425	4.93			
48	New England.....	42,192,843	2,069,994	4.91	1,864,383	4.74	40
49	Connecticut Mutual.....	64,967,689	3,185,130	4.90	3,264,890	5.09	26
50	National of Vt.....	37,714,200	1,841,232	4.88	1,633,463	4.72	41
50	Scandia Life.....	565,198	27,564	4.88	23,658	4.86	36
51	Maryland.....	2,662,195	128,693	4.83	120,038	4.78	38
52	State Mutual, Mass.....	28,606,510	1,378,902	4.82	1,297,052	4.89	34
52	Des Moines Life.....	1,968,826	94,872	4.82	76,962	4.77	39
53	U. S. Ann. & Life.....	291,665	14,029	4.81			
53	Midwest Life.....	128,392	6,177	4.81			
53	Guarantee Life.....	126,848	6,107	4.81			
54	Liberal Life.....	121,712	5,844	4.80	6,829	6.25	5
55	Southern States, Ala.....	277,330	13,289	4.79			
56	State Mutual, Ga.....	878,992	41,994	4.78	25,547	5.38	16
57	Security Mutual, N. Y.....	4,368,815	208,398	4.77	176,222	4.60	45
58	Germania.....	37,374,949	1,773,671	4.75	1,741,139	4.91	32
59	Reserve Loan.....	1,708,670	80,845	4.73	76,432	4.90	33
59	Columbia Life.....	397,059	18,804	4.73	14,748	4.44	51
60	Southern Life.....	214,082	10,114	4.72	8,149	4.58	46
61	Federal Life.....	921,378	43,112	4.68	35,731	4.42	53
61	Capitol Life.....	372,918	17,473	4.68	15,319	4.72	41
62	Northwestern Mutual.....	222,822,412	10,388,337	4.66	9,901,149	4.74	40
62	Aetna Life.....	82,256,483	3,835,485	4.66	3,630,415	4.69	42
63	Bankers of N. Y.....	1,523,872	70,854	4.65	74,816	4.82	37
64	Equitable of New York.....	440,472,004	20,410,926	4.63	18,413,582	4.38	54
65	Meridian L. and T.....	966,193	44,605	4.62	32,979	3.99	60
66	Minnesota Mutual.....	2,217,796	102,249	4.61	83,310	4.11	58
66	Bankers Reserve.....	939,647	43,331	4.61	33,043	5.22	22
67	Mass. Mutual.....	43,287,708	1,991,590	4.60	1,839,960	4.65	43
68	Security Life of Am.....	1,272,714	58,214	4.57	11,250	1.87	79

EXHIBIT XXXVIII.—RATE OF INTEREST AND PROFITS EARNED.—Continued.

Rank.	NAME OF COMPANY.	Mean Invested Funds in 1907.	Interest, Rents and Profits Earned.	Ratio.	1906.		
					Interest, Rents and Profits Earned.	Ratio.	Rank.
		\$	\$	%	\$	%	Rank.
69	Reliance Life.....	2,294,208	104,582	4.56	89,692	4.22	56
70	New York Life.....	482,420,518	21,948,954	4.55	20,229,836	4.54	49
71	American, Ia.....	211,894	9,607	4.53	7,235	3.90	64
72	Philadelphia Life.....	1,043,815	45,734	4.38	17,500	2.49	76
72	Volunteer State.....	359,978	15,770	4.38	10,597	3.96	63
73	Lincoln National.....	195,431	8,285	4.24	5,238	3.30	69
74	Hartford Life.....	3,857,783	162,671	4.22	140,188	3.98	61
75	La Fayette Life.....	112,336	4,691	4.18	1,088	2.12	78
76	Columbian National.....	3,804,278	156,487	4.11	107,412	3.53	66
77	United States.....	8,675,798	353,448	4.07	454,125	5.24	21
78	Inter-State.....	1,217,738	49,206	4.04	42,351	3.38	67
79	American National, Tex.....	207,456	8,299	4.00	5,742	4.33	55
80	West Coast.....	292,641	11,630	3.97			
81	Greensboro Life.....	229,005	9,003	3.93	5,515	3.07	72
82	Commercial of Ind.....	34,948	1,300	3.89			
83	Northern, Wash.....	105,994	4,103	3.87			
84	Louisiana National.....	305,548	11,762	3.85			
85	Ohio State.....	141,297	5,371	3.80			
86	Guardian Life.....	50,205	1,787	3.56			
87	Guaranty Mutual.....	40,238	1,410	3.50	530	2.34	77
88	Security L. and A., N. C.....	8342,350	11,940	3.49	9,391		
88	Midland Mutual.....	189,101	6,599	3.49			
89	Indianapolis Life.....	42,993	1,457	3.39	917	3.00	73
90	Postal Life.....	139,134	4,666	3.35	4,053	3.23	71
91	Commonwealth of Ky.....	176,091	5,837	3.31	7,777	4.62	44
92	Intermediate Life.....	214,165	6,542	3.05	3,167	1.40	81
93	Occidental, Cal.....	292,925	8,848	3.02			
94	American, Fla.....	99,420	2,894	2.91			
95	Citizens Life.....	612,545	17,685	2.89	13,275	3.31	68
96	Western Mutual of S. D.....	8,520	206	2.42	73	1.53	80
97	North State.....	118,222	2,815	2.38			
98	Majestic Life.....	100,087	1,345	1.34	1,451	4.33	55
99	Life Ass'n of America.....	470,881	5,820	1.24	23,469	5.14	24
100	Reliable Life.....	133,407	442	0.33	1,320	3.07	72
101	Pennsylvania Mutual.....	42,987	41	0.09			
	Aggregates.....	2,561,906,830	124,509,578	4.86	114,777,263	4.94	.....
	<i>Industrial Companies.</i>						
1	Mutual of Balto.....	444,448	23,878	5.37	20,411	5.25	1
2	Life Ins. Co. of Va.....	3,136,374	165,339	5.27	121,742	4.75	4
3	Metropolitan.....	188,013,498	9,176,036	4.88	7,783,816	4.87	2
4	John Hancock.....	44,371,468	2,126,571	4.79	1,862,441	4.86	3
5	Western & Southern.....	2,482,553	114,908	4.63	79,775	4.08	9
6	Prudential.....	134,635,618	6,202,991	4.61	5,287,014	4.68	5
7	Home of Del.....	142,383	6,536	4.59	3,500	2.44	13
8	Immediate Benefit.....	92,043	4,091	4.44	3,051	4.39	8
9	Baltimore Life.....	1,149,212	50,638	4.41	45,435	4.52	7
10	Colonial Life.....	854,978	36,216	4.24	30,903	4.63	6
11	Boston Mutual.....	536,790	22,501	4.19	15,612	3.65	11
12	Equitable Ind.....	149,951	6,124	4.08	5,312	3.68	10
13	Eureka of Md.....	162,518	6,384	3.93	4,727	3.47	12
	Aggregates.....	376,171,834	17,942,213	4.77	15,263,739	4.79	.....

g Exclusive of guaranty capital.

EXHIBIT XXXIX.—AGGREGATES.

Being the Aggregates of the Financial Standing and Business for 1907 of the Ordinary and Industrial Companies embraced in the foregoing Exhibits.

	Ordinary Companies.	Industrial Companies.
Number of companies.....	146	14
Capital stock.....	\$27,587,000	\$4,865,000
INCOME.		
New premiums.....	47,419,897	20,377,088
Renewal premiums.....	342,215,046	118,333,134
Received for annuities.....	4,424,978	307,304
Total premium income.....	394,059,921	139,017,526
Dividends, interest, etc.....	111,061,503	14,447,932
Received for rents.....	8,309,036	2,228,219
All other receipts.....	8,915,105	617,353
Total interest and other income.....	128,285,644	17,293,504
Total income.....	522,345,565	156,311,030
EXPENDITURES.		
Paid for death losses.....	125,231,577	38,950,649
Paid for matured endowments.....	32,255,927	714,229
Annuities paid.....	6,947,618	353,191
Paid for surrendered, lapsed and purchased policies.....	55,032,214	3,872,405
Dividends to policyholders.....	39,534,348	6,804,819
Total payments to policyholders.....	259,001,684	50,695,293
Dividends to stockholders.....	757,918	380,000
Commissions, salaries and traveling expenses of agents.....	55,993,701	33,777,432
Medical fees, salaries and other charges of employees.....	13,294,039	6,910,970
All other expenses.....	13,141,708	4,834,666
Total expenses of management.....	83,187,366	45,993,068
Total expenditures.....	342,189,050	96,598,361
Excess of income over expenditures.....	180,156,515	59,712,669
ASSETS.		
Real estate owned.....	133,435,016	36,533,529
Bond and mortgage loans.....	800,177,750	120,988,962
Bonds owned.....	1,109,758,600	170,601,119
Stocks owned.....	120,647,908	12,489,488
Collateral loans.....	34,642,707	11,653,671
Premium notes and loans.....	331,779,215	16,679,765
Cash in office and banks.....	48,899,788	18,445,231
Net deferred and unpaid premiums.....	37,581,314	9,737,393
All other assets.....	33,651,372	5,029,525
Total admitted assets.....	2,650,573,670	402,158,683
Items not admitted.....	22,272,422	1,861,619
LIABILITIES.		
Reserve.....	2,299,576,444	351,372,619
Losses and claims not paid.....	13,550,753	1,425,476
Claims resisted.....	1,400,087	128,667
Dividends unpaid and apportioned.....	28,278,820	2,396,163
All other liabilities.....	33,804,739	4,296,078
Total liabilities.....	2,376,700,843	359,619,003
Surplus to policyholders.....	273,843,827	42,538,780
POLICY ACCOUNT.		
New business written and paid for.....	} Policies Amount	753,843 4,148,986
Whole life policies in force.....		
Endowment policies in force.....	} Policies Amount	1,345,147,040 576,203,742
All other policies in force.....		
Total insurance in force.....	} Policies Amount	5,943,151 18,844,384
Total assets (including non-admitted items).....		
Total surplus (including non-admitted items).....	} Policies Amount	11,486,115,758 2,577,246,881
	} Policies Amount	2,672,846,002 404,020,302
	} Policies Amount	206,116,240 44,400,309

a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates.

EXHIBIT XL.—COMBINED AGGREGATES.

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

	1907	1906	1905	1904	1903
Number of companies.....	160	138	112	93	92
Capital stock.....	\$26,452,000	\$22,724,130	\$18,513,875	\$16,919,930	\$15,837,118
INCOME.					
New premiums.....	67,796,985	72,929,131	85,813,440	84,628,120	81,386,721
Renewal premiums.....	460,548,180	448,586,544	421,866,320	392,520,531	357,308,692
Received for annuities.....	4,732,282	5,079,223	8,317,075	11,104,523	8,848,409
Total premium income...	533,077,447	526,594,898	515,996,835	488,253,174	447,543,822
Dividends, interest, etc....	125,509,435	112,738,551	102,100,306	92,606,846	87,012,754
Received for rents.....	10,537,255	11,030,126	10,780,934	10,388,886	9,229,416
All other receipts.....	9,532,458	16,822,017	13,180,455	7,832,976	9,653,908
Total int. & other income..	145,579,148	140,590,694	126,061,695	110,828,708	106,096,078
Total income.....	678,656,595	667,185,592	642,058,530	599,081,882	553,639,900
EXPENDITURES.					
Paid for death losses.....	164,182,226	153,028,880	149,711,074	144,511,539	131,735,795
Pd. for matured endow'm'ts	32,970,156	29,271,767	28,006,291	25,313,205	24,594,036
Annuities paid.....	7,300,809	7,049,333	6,747,726	6,249,611	5,566,948
Paid for surrendered, lapsed and purchased policies.	58,904,619	57,707,539	44,360,392	37,399,456	32,596,905
Dividends to policyholders.	46,339,167	40,268,110	36,143,400	33,579,020	31,348,388
Total paym'ts to policy'h's	309,696,977	287,325,629	264,968,883	247,052,831	225,842,072
Dividends to stockholders..	1,137,918	956,520	954,197	822,124	909,721
Commissions, salaries and traveling expenses of ag'ts.	89,771,133	84,004,663	91,582,113	91,329,569	85,059,554
Medical fees, salaries and other charges of employees	20,205,009	20,257,452	20,902,583	19,511,864	17,809,940
All other expenditures...a	27,976,374	34,317,099	33,442,913	30,017,503	30,899,267
Total expenses, managem't	129,090,434	139,535,734	146,881,806	144,775,760	134,678,422
Total expenditures.....	438,787,411	426,861,363	411,850,689	391,828,591	360,520,554
Excess of inc'me over exp'n's	239,869,184	240,324,229	230,207,841	207,253,291	193,119,346
ASSETS.					
Real estate owned.....	169,968,545	170,020,809	170,616,599	180,875,035	178,185,960
Bond and mortgage loans..	921,166,712	826,418,442	723,597,218	671,577,813	623,691,963
Bonds owned.....*	1,280,359,719	1,299,394,605	1,212,636,997	1,067,027,851	897,722,617
Stocks owned.....*	133,187,396	159,728,118	172,742,135	172,582,975	165,249,187
Collateral loans.....	46,296,378	52,979,490	46,320,369	42,715,262	66,807,783
Premium notes and loans..	348,458,980	265,902,863	225,568,149	189,738,779	158,567,609
Cash in office and banks...	67,345,019	69,531,565	77,053,477	104,027,124	110,539,666
Net def'd & unpd prem'm's	47,318,707	46,452,082	48,099,132	45,879,455	43,312,581
All other assets.....	38,680,897	33,825,874	29,622,791	24,636,705	21,143,827
Total admitted assets.....	3,052,732,353	2,924,253,848	2,706,186,867	2,498,960,968	2,265,221,193
Items not admitted.....	24,134,041	26,479,236	33,488,170	19,130,814	14,955,972
LIABILITIES.					
Reserve.....	2,650,949,063	2,473,124,563	2,295,289,818	2,101,052,593	1,916,478,853
Losses and claims not paid.	14,976,229	15,781,078	14,720,428	13,183,767	12,817,034
Claims resisted.....	1,627,754	1,169,123	967,162	879,788	798,274
Dividends unpaid.....	30,674,983	36,272,354	6,272,548	4,231,189	4,013,904
All other liabilities.....a	38,101,717	30,702,745	55,323,064	49,121,204	44,715,506
Total liabilities.....	2,736,329,746	2,557,049,863	2,372,573,020	2,168,468,541	1,978,823,571
Surplus to policyholders..	316,402,607	367,203,985	333,613,847	330,492,427	286,397,622
POLICY ACCOUNT.					
New business written.....	.....	.....	1,913,628,636	1,990,205,121	1,908,085,679
New business not taken....	.....	.....	187,881,430	193,872,133	181,180,206
New bus. actually paid for..	1,345,147,040	1,450,829,425	1,725,747,206	1,796,332,988	1,726,905,473
Whole life policies in force.	7,554,200,965	7,374,135,263	7,225,405,348	6,767,197,991	6,228,331,274
Endow'm't policies in force	2,915,650,786	2,918,489,140	2,902,683,820	2,726,479,127	2,472,744,250
All other policies in force a.	1,016,264,007	960,569,674	926,142,453	918,401,220	868,221,327
Total insurance in force..	11,486,115,758	11,253,194,077	11,054,231,621	10,412,078,338	9,569,296,851
Industrial business written.	576,203,742	631,111,688	660,861,169	613,404,546	596,510,916
Indust. insurance in force.	2,577,246,881	2,453,603,707	2,309,754,235	2,135,859,103	1,977,824,622

*Prior to 1901 figures represent United States bonds and other stocks and bonds. a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates. † All companies on paid-for basis.

EXHIBIT XL.—COMBINED AGGREGATES.—Continued.

Being the combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

1902	1901	1900	1899	1898	1897
80 \$13,608,270	80 \$13,953,685	76 \$12,832,383	69 \$12,325,728	60 \$12,065,339	56 \$12,047,400
76,284,309 320,197,969 10,464,319	68,317,212 289,301,856 8,654,389	62,276,138 256,142,267 6,305,549	57,683,670 227,937,736 6,220,858	46,928,795 205,682,822 5,043,541	46,338,229 190,950,854 6,058,866
406,946,597 76,274,632 9,572,870 11,733,606	366,273,457 70,701,859 8,906,917 12,083,521	324,723,954 64,949,130 8,224,554 2,705,619	291,842,264 61,039,137 7,450,525 5,036,136	257,655,158 57,864,151 6,709,833 3,222,992	243,347,949 54,179,682 5,955,286 1,462,758
97,581,108	91,692,297	75,879,303	73,525,798	67,796,976	61,597,726
504,527,705	457,965,754	400,603,257	365,368,062	325,452,134	304,945,675
118,400,319 22,410,860 4,868,841	117,884,361 21,270,644 4,429,412	100,721,179 18,334,679 4,122,070	96,219,587 15,370,675 3,684,673	82,659,450 13,962,245 3,381,641	78,593,304 12,351,140 2,978,179
27,333,937 26,860,764	24,561,686 24,252,386	22,649,771 22,859,902	23,365,735 21,368,316	26,776,440 20,024,746	26,944,258 18,538,867
199,883,721 861,808	192,398,489 810,862	168,687,601 1,028,421	159,987,686 826,566	146,804,522 866,437	139,405,708 771,779
77,924,243	69,124,511	61,281,899	56,234,846	45,971,205	42,212,053
16,536,598 26,759,902	14,689,897 25,805,747	13,033,892 23,548,287	11,857,966 21,389,057	10,313,366 18,563,258	9,339,006 17,259,028
122,082,551	110,431,017	98,892,499	90,308,435	75,714,266	69,581,866
321,966,272 182,561,433	302,829,506 155,136,248	267,580,100 133,023,157	250,296,121 115,071,941	222,518,788 102,933,346	208,087,574 95,958,101
170,152,287 573,262,009 872,087,030 131,751,255 61,000,012 127,927,668 95,783,955 38,904,365 20,954,270	165,530,075 532,204,484 790,377,184 104,731,852 65,360,986 108,438,671 88,767,719 34,327,172 20,046,842	158,119,116 501,498,988 7,190,565 794,631,743 64,488,774 88,500,575 75,439,906 33,268,627 19,275,879	153,851,223 467,948,485 9,811,468 727,393,895 50,290,500 70,836,554 67,403,616 29,343,929 18,328,738	144,630,736 455,086,119 12,843,555 640,013,623 43,545,539 57,258,660 68,860,741 26,186,541 14,225,804	137,990,042 452,290,165 14,690,698 533,970,742 44,489,942 51,962,850 61,428,240 22,161,530 15,918,989
2,091,822,851 12,837,174	1,910,784,985 10,649,616	1,742,414,173 12,248,539	1,595,208,408 10,664,022	1,462,651,318 9,049,586	1,344,903,198 8,315,831
1,737,980,922 12,010,342 740,835 3,512,429 43,892,333	1,583,763,720 11,665,499 951,808 3,985,324 39,922,955	1,443,452,319 9,863,395 998,966 3,597,670 35,460,359	1,322,485,263 9,160,441 1,116,922 3,211,405 29,890,912	1,202,509,993 7,829,763 816,462 2,802,573 31,829,454	1,118,620,571 7,447,339 1,070,479 2,542,534 11,134,097
1,798 136,861 293,685,990	1,640,289,306 270,495,679	1,493,378,709 249,035,464	1,365,873,943 229,334,465	1,245,788,245 216,863,073	1,140,815,020 204,088,178
1,726,754,525 102,662,839 1,564,091,686 5,708,020,831 2,190,960,029 799,607,052	1,595,600,732 174,148,643 1,421,452,089 5,284,970,243 1,897,869,217 770,180,034	1,407,609,490 127,344,053 1,280,265,437 4,790,345,009 1,664,450,374 638,425,015	1,324,041,326 146,550,821 1,177,490,505 4,379,066,158 1,460,417,893 642,039,912	1,059,645,104 128,366,545 931,278,559 4,004,063,561 1,395,851,567 405,043,940	953,306,017 107,958,814 845,347,203 3,746,738,989 1,221,685,756 362,053,313
8,698,587,912 611,979,938 1,806,894,473	7,953,019,494 598,581,935 1,640,827,454	7,093,211,398 566,001,576 1,468,928,342	6,481,523,963 519,380,207 1,292,756,042	5,714,959,068 422,164,810 1,110,078,702	5,330,478,058 414,722,127 995,642,014

EXHIBIT XLI.—INCREASE IN AGGREGATES.

Showing the annual increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

	Increase in 10 Years. (1898-1907)	1907	1906	1905	1904
Number of companies.....	104	22	26	19	1
Capital stock.....	\$14,404,600	\$3,727,870	\$4,210,255	\$1,593,945	\$1,082,812
INCOME.					
New premiums.....	21,458,756	—5,132,146	—12,884,309	1,185,320	3,241,399
Renewal premiums..... ^a	269,597,326	11,961,636	26,720,224	29,345,789	35,211,839
Received for annuities.....	—1,326,584	—346,941	—3,237,852	—2,787,448	2,256,114
Total premium income...	289,729,498	6,482,549	10,598,063	27,743,661	40,709,352
Dividends, interest, etc.....	71,329,753	12,770,884	10,638,245	9,493,460	5,594,092
Received for rents.....	4,581,969	—492,871	249,192	392,048	959,470
All other receipts..... ^a	8,070,700	—7,289,559	3,641,562	5,347,479	—1,820,932
Total int't & other income	83,981,422	4,988,454	14,528,999	15,232,987	4,732,630
Total income.....	373,710,920	11,471,003	25,127,062	42,976,698	45,441,982
EXPENDITURES.					
Paid for death losses.....	85,588,922	11,153,346	3,317,806	5,199,535	12,775,744
Paid for matured endowments	20,619,016	3,098,389	1,205,476	2,093,086	719,169
Annuities paid.....	4,322,630	251,476	301,607	498,115	682,663
Paid for surrendered, lapsed and purchased policies...	31,960,361	1,197,080	13,347,147	6,960,936	4,802,551
Dividends to policyholders...	27,800,340	6,071,057	4,124,710	2,564,380	2,230,632
Total pay. to policyholders	170,291,269	22,371,348	22,356,746	17,916,052	21,210,759
Dividends to stockholders...	365,139	181,398	2,323	37,373	7,103
Com., salaries and traveling expenses of agents.....	47,559,080	5,766,470	—7,577,450	252,544	6,270,015
Medical fees, salaries and other charges of employees	10,866,003	—52,443	—645,131	1,390,719	1,701,924
All other expenditures..... ^a	717,346	—16,340,725	874,186	425,410	2,118,236
Total exp. of management	59,508,568	—10,445,300	—7,346,072	2,106,046	10,097,278
Total expenditures.....	229,799,837	11,926,048	15,010,674	20,022,098	31,308,037
Exc. of income over expend.	143,911,083	—455,045	10,116,388	22,954,550	14,133,945
ASSETS.					
Real estate owned.....	31,978,503	—52,264	—595,790	—10,258,436	2,689,075
Bond and mortgage loans...	468,876,547	94,748,270	102,911,224	51,929,405	47,885,850
*Bonds owned.....	864,835,675	—19,034,886	86,757,608	145,609,146	169,305,234
*Stocks owned.....		—26,590,722	—13,014,017	159,160	7,333,788
Collateral loans.....	1,806,436	—6,683,112	6,659,121	3,605,108	—24,092,522
Premium notes and loans...	296,496,130	82,556,117	40,334,714	35,829,370	31,171,170
Cash in office and banks.....	5,916,779	—2,186,546	—7,521,912	—26,973,647	—6,512,542
Net defer. and unpaid prem.	25,157,177	866,625	—1,647,050	2,219,677	2,566,874
All other assets.....	22,761,908	4,855,023	4,183,083	5,006,086	3,492,878
Total admitted assets.....	1,707,829,155	128,478,505	218,066,981	207,225,899	233,739,775
Items not admitted.....	15,818,210	—2,345,195	—7,008,934	14,357,356	4,174,842
LIABILITIES.					
Reinsurance reserve.....	1,532,328,492	177,824,500	177,834,745	194,237,225	184,573,740
Losses and claims not paid.	7,528,890	—804,849	1,060,650	1,536,661	366,733
Claims resisted.....	557,275	458,631	201,961	87,374	81,514
Dividends unpaid.....	28,132,449	—5,597,371	29,999,806	2,041,359	217,285
All other liabilities..... ^a	26,967,620	7,398,972	—24,620,319	6,201,860	4,405,698
Total liabilities.....	1,595,514,726	179,279,883	184,476,843	204,104,479	189,644,070
Surplus to policyholders..	112,314,429	—50,801,378	33,590,138	3,121,420	44,094,805
POLICY ACCOUNT					
New business written.....				—76,576,485	82,110,442
New business not taken.....				—5,990,793	12,691,927
New bus. actually paid for	499,799,837	—105,682,385	—274,917,781	—70,585,782	60,427,515
Whole life policies in force..	3,807,911,976	180,065,702	148,729,915	458,208,357	538,866,717
Endowment policies in force.	1,693,905,030	—2,836,354	15,805,320	176,204,693	253,734,877
All other policies in force.. ^a	654,210,694	55,694,333	34,427,221	7,741,233	50,179,893
Total insurance in force..	6,155,637,700	232,921,681	†198,962,456	642,153,283	842,781,487
Industrial business written..	214,150,429	54,807,946	—29,740,481	47,456,623	16,893,630
Industrial business in force.	1,581,604,867	123,643,174	143,840,472	173,805,132	158,034,479

* Prior to 1902 figures represent United States bonds and other stocks and bonds. ^a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates. † All companies on paid-for basis.

EXHIBIT XLI.—INCREASE IN AGGREGATES—*Continued.*

Showing the annual increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

1903	1902	1901	1900	1899	1898
12 \$2,228,848	— \$345,416	4 \$1,121,302	7 \$506,655	9 \$260,389	4 \$17,939
5,102,412	7,967,097	6,041,074	4,592,468	10,754,875	590,566
37,110,723	30,896,113	33,159,589	28,204,531	22,254,844	14,731,968
—1,615,910	1,809,930	2,348,840	84,691	1,177,317	—1,015,325
40,597,225	40,673,140	41,549,503	32,881,690	34,187,106	14,307,209
10,738,122	5,572,773	5,752,729	3,909,993	3,174,986	3,684,469
—143,454	665,953	682,363	774,029	740,692	754,547
—2,079,698	—349,915	9,377,902	—2,330,517	1,813,144	1,760,234
8,514,970	5,888,811	15,812,994	353,505	5,728,822	6,199,250
49,112,195	46,561,951	57,362,497	33,235,195	39,915,928	20,506,459
13,335,476	515,958	17,163,182	4,501,592	13,560,137	4,066,146
2,174,176	1,149,216	2,935,965	2,955,004	1,417,430	1,611,105
698,107	439,429	307,342	437,397	303,032	403,462
5,262,968	2,722,251	1,911,915	715,964	—3,410,705	—167,818
4,487,624	2,608,378	1,392,484	1,491,586	1,343,570	1,485,919
25,958,351	7,485,232	23,710,888	8,699,915	13,183,164	7,398,814
47,913	50,946	—217,559	201,855	—39,871	94,658
7,135,311	8,799,732	7,842,612	5,047,053	10,263,641	3,759,152
1,273,342	1,846,701	1,656,005	1,175,926	1,544,600	974,360
4,139,365	954,155	2,257,460	2,159,250	2,825,789	1,304,230
12,595,931	11,651,534	11,538,518	8,584,064	14,594,169	6,132,400
38,554,282	19,136,766	35,249,406	17,283,979	27,777,333	13,531,214
10,557,913	27,425,185	22,113,091	17,951,216	12,138,595	6,975,245
8,033,673	4,622,212	7,410,959	4,257,893	9,220,487	6,640,694
50,429,954	41,057,525	30,705,496	33,550,503	12,862,366	2,795,954
25,635,587	81,709,846	—1,502,587	—2,620,903	—3,032,087	—1,847,143
33,497,932	27,019,403	94,789,315	67,237,848	87,380,272	106,042,881
5,807,771	—4,360,974	372,212	14,198,274	6,744,961	—944,403
30,639,941	19,488,997	19,938,096	17,664,021	13,577,894	5,295,810
14,755,711	7,016,236	13,327,813	8,036,290	—1,457,125	7,432,501
4,408,216	4,577,193	1,058,545	3,924,698	3,157,388	4,025,011
189,557	997,428	770,963	947,141	4,102,934	—1,693,185
173,398,342	181,037,866	168,370,812	147,205,765	132,557,090	177,748,120
2,118,798	2,187,558	—1,598,923	1,584,517	1,614,436	733,755
178,497,931	154,217,202	140,311,401	120,967,056	119,975,270	83,889,422
806,692	344,843	1,802,104	693,954	1,339,678	382,424
57,439	—210,073	—47,158	—117,956	300,460	—254,017
501,475	—472,895	387,654	386,265	408,832	260,039
823,173	3,969,378	4,456,586	5,575,447	—1,938,542	20,695,357
180,686,710	157,847,555	146,910,597	127,504,766	120,085,698	104,973,225
—7,288,368	23,190,311	21,660,215	19,700,999	12,471,392	11,774,895
181,331,154	131,153,703	187,001,242	83,568,164	264,306,222	106,330,087
18,517,367	—11,485,804	46,804,590	—19,206,768	18,183,276	20,407,731
162,813,787	142,639,597	141,186,652	102,774,932	246,212,946	85,931,356
520,310,443	423,050,588	494,625,234	411,278,851	375,002,597	257,324,572
281,784,221	293,000,812	233,418,843	204,032,481	154,566,326	84,165,811
68,614,275	29,427,018	131,755,019	—3,624,897	236,995,972	42,990,627
870,708,939	745,568,418	859,808,096	611,687,435	766,564,895	384,481,010
—15,460,022	13,308,003	32,580,359	46,621,369	97,215,397	7,442,683
170,030,151	166,067,010	171,899,112	176,172,300	182,677,340	114,436,688

EXHIBIT XLII.—TABULATED RESULTS OF ONE HUNDRED AND FROM THEIR COMMENCEMENT

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM ORGAN	
		Number of Policies in Force Jan. 1, 1908.	Amount in Force Jan. 1, 1908.	Total No. Policies Issued from Organization to Jan. 1, 1908.	Total Insurance Issued from Organization to Jan. 1, 1908.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Mutual of N. Y.	65	641,213	1,452,752,408	1,636,000	4,305,604,420	1,188,473,670	364,577,116
New England.	64	75,797	178,872,320	194,222	561,904,313	132,392,943	44,006,722
New York Life.	63	982,448	2,005,341,184	2,104,713	4,980,601,311	1,096,274,048	256,820,516
Mutual Benefit.	63	189,602	440,742,990	450,780	1,133,731,901	311,792,904	105,011,519
State Mut. Mass.	61	47,712	121,725,794	98,432	256,216,249	63,782,101	16,697,402
Conn. Mutual.	61	73,196	174,716,005	263,474	688,780,888	249,356,745	117,784,020
Penn Mutual.	61	172,945	425,956,270	387,271	982,465,057	187,461,073	49,368,019
Union Mutual.	58	44,702	62,842,507	191,440	339,496,442	57,616,152	15,772,330
United States.	57	18,357	35,018,078	122,595	296,624,667	43,295,256	13,746,263
Aetna Life.	57	154,039	271,027,574	465,727	904,303,436	212,637,817	77,105,985
Manhattan.	57	33,857	69,066,914	154,271	406,840,623	75,284,897	27,260,698
National of Vt.	57	78,339	151,779,281	191,811	382,955,770	78,399,673	18,746,172
Phoenix Mutual.	57	57,624	103,080,718	223,565	423,157,559	75,228,663	25,689,064
Mass. Mutual.	56	95,238	213,475,260	229,238	553,782,440	110,053,476	28,255,996
Berkshire.	56	25,947	64,910,790	80,195	199,112,309	47,120,239	11,715,881
German Mutual.	50	88,887	1,916,474	2,294	4,760,867	1,260,616	1,034,892
Northwest'n Mut.	49	361,084	881,563,592	709,433	1,739,929,358	427,306,113	130,849,272
Equitable of N. Y.	48	511,914	1,340,126,354	1,521,186	4,794,510,299	1,035,950,533	264,135,042
Home of N. Y.	48	47,091	86,193,297	147,293	288,647,849	55,605,711	15,995,814
Washington.	48	32,069	57,859,321	105,300	358,563,301	69,637,049	20,342,927
Germania.	47	68,990	114,915,391	201,048	355,541,172	98,808,260	31,673,954
John Hancock.	45	17,692,395	227,311,616	16,212,519	188,768,126	162,511,028	17,444,150
Provident L. & T.	43	71,040	191,986,786	142,754	413,759,260	118,640,449	38,683,809
Connecticut Gen.	42	22,385	36,472,869	58,346	96,267,577	15,458,036	4,813,042
Maryland.	42	4,706	8,999,253	16,314	31,941,559	7,053,249	2,771,308
Travelers.	41	74,202	180,335,420	178,456	443,366,488	72,739,869	27,748,929
Metropolitan.	41	19,013,087	11,317,883,486	13,943,614	14,726,408,176	597,072,145	56,243,550
Union Central.	41	137,123	256,564,566	340,144	666,445,777	100,720,832	29,306,168
Equitable of Ia.	41	24,887	34,854,322	42,042	61,197,457	10,412,439	2,979,287
Hartford Life.	41	32,827	56,347,190	160,703	291,138,561	43,437,551	3,435,982
Michigan Mutual	40	34,489	47,617,113	127,177	198,685,246	28,430,720	7,105,617
Pacific Mutual.	40	59,961	102,724,411	174,539	242,409,120	35,121,420	10,281,605
Nat'l of U. S. A.	39	38,130	50,066,933	139,719	211,723,948	18,915,058	9,459,247
Life Ins. Co. of Va.	37	147,120	152,895,697	11,969,081	119,427,076	20,049,861	1,795,775
Presbytrn. Min.	32	8,065	12,222,660	12,495	19,587,608	3,761,632	1,258,383
Prudential.	32	16,852,793	184,021,172	125,865,466	13,127,777,973	434,239,902	36,312,554
Provident Sav'gs.	32	38,047	84,500,888	194,621	544,675,998	54,770,020	5,630,033
Fidelity Mutual.	29	58,939	119,452,264	172,463	372,079,196	40,488,116	5,956,698
Royal Union.	22	10,961	17,700,087	24,560	42,278,926	4,456,756	987,606
Des Moines Life.	22	15,076	24,568,752	51,624	83,032,909	6,523,889	941,420
Franklin Life.	22	21,308	33,574,330	64,883	98,416,969	9,039,875	1,828,649
Sec. Mut., N. Y.	21	28,050	48,473,969	85,009	152,719,810	13,448,026	2,534,060
Bankers of Neb.	21	14,390	21,796,330	28,280	44,624,931	3,908,832	435,487
West. & South.	20	130,245	113,529,081	115,501,415	115,816,432	11,721,876	574,103
Register L. & A.	19	6,553	5,930,268	7,067	9,454,131	1,193,106	103,663
State Life.	13	27,036	75,281,153	67,797	182,517,938	15,490,294	1,203,035
Central of U.S.A.	12	7,560	10,783,555	16,491	23,599,030	1,749,114	174,326
Reserve Loan.	11	5,685	13,079,634	10,792	25,468,707	3,690,521	256,381
Immediate Ben.	11	25,037	2,281,583	133,569	10,712,041	724,940	44,417
Colonial Life.	10	113,595	115,629,430	159,368	167,755,282	3,447,753	1,520,875
Baltimore Life	10	111,922	10,947,606	150,813	150,165,016	5,613,676	327,781
Meridian L. & T.	10	4,064	9,324,862	7,572	16,999,914	1,894,158	139,121
Boston Mut.	9	141,957	18,104,783	175,859	136,380,916	2,111,610	227,698
Sec. Mut., Neb.	9	6,571	5,978,440	222,602	15,776,702	869,869	55,845
		4,722	5,630,186	10,501	12,755,297		

TWENTY-EIGHT AMERICAN LIFE INSURANCE COMPANIES. TO JANUARY 1, 1908.

Total Receipts.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1908.	Surplus, Jan. 1, 1908.
	Death Claims.	Endowments and Annuities.	Purchased Policies Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.		
\$	\$	\$	\$	\$	\$	\$	\$
1,553,050,786	375,447,826	106,376,466	177,840,320	122,560,330	782,224,942	494,177,021	65,841,771
176,489,665	53,513,208	10,520,683	17,475,792	22,722,876	104,232,559	44,162,093	3,019,164
1,353,004,564	281,300,370	101,122,002	110,437,704	95,276,756	588,136,732	494,408,808	153,162,453
416,804,483	124,920,462	18,195,086	38,222,200	68,891,497	250,229,245	111,772,571	7,142,605
80,479,503	16,811,077	4,098,485	7,060,871	8,840,172	36,810,605	29,808,164	1,553,118
367,140,765	136,334,555	17,338,092	30,299,037	69,670,071	253,641,755	65,003,271	2,326,657
236,829,092	51,001,303	13,387,147	16,406,688	23,146,479	103,841,617	89,609,566	22,960,639
73,388,482	20,399,060	6,356,573	8,082,220	5,558,540	40,396,993	13,762,661	623,372
57,041,519	18,771,577	2,863,856	7,384,431	3,220,613	32,240,477	8,715,807	276,112
289,803,802	72,334,158	35,022,596	26,326,575	27,873,135	161,556,464	86,405,473	7,944,746
102,545,595	36,735,500	4,285,564	10,246,441	8,017,044	59,284,549	20,165,796	1,855,045
97,145,845	18,454,524	4,663,476	9,809,050	4,064,962	36,992,012	40,352,043	4,610,911
100,917,727	28,820,974	5,696,942	7,627,548	12,920,459	55,065,923	23,036,020	951,235
138,309,472	33,763,549	5,381,682	10,781,784	16,189,961	66,116,946	45,776,309	1,997,885
58,836,120	13,051,997	3,856,595	8,674,029	6,807,960	32,390,590	16,237,240	847,757
2,295,508	881,636	85,777	97,593	179,100	1,244,106	611,852	134,068
558,155,385	102,347,807	25,847,883	39,869,106	72,309,457	240,374,253	232,819,246	37,849,429
1,300,065,575	313,155,589	53,468,831	138,616,787	102,533,971	607,775,178	427,271,408	48,276,790
71,601,525	17,102,618	5,013,730	5,380,270	6,967,319	34,463,937	20,004,853	769,435
89,979,976	23,729,292	11,117,323	9,476,123	6,573,847	50,896,985	18,608,785	697,945
130,482,214	33,531,005	15,042,104	10,171,226	7,671,933	66,416,268	38,983,965	5,062,296
179,955,178	48,654,199	2,484,594	6,508,502	9,317,655	66,964,950	48,085,758	4,740,461
157,324,258	26,100,102	21,666,609	8,213,285	16,522,762	72,502,758	60,964,095	4,817,126
20,271,078	4,141,265	1,538,808	1,603,678	924,770	8,208,521	7,220,895	626,738
9,824,557	3,271,981	355,635	442,110	684,827	4,754,553	2,706,475	260,502
100,488,798	23,791,508	6,232,180	4,829,322	110,238	34,963,248	156,468,344	15,004,949
653,315,695	184,520,897	1,973,245	9,490,826	13,273,490	209,258,458	198,320,463	13,951,899
130,027,000	19,053,926	5,719,004	9,999,976	6,306,916	41,979,822	62,242,454	10,900,983
13,391,726	1,685,049	344,093	762,389	1,122,273	3,914,704	6,666,604	1,059,407
46,873,533	29,340,767	59,490	1,043,070	1,537,586	31,980,913	4,092,186	995,949
35,536,337	8,000,084	2,537,858	3,244,268	1,452,582	15,234,792	10,350,388	506,518
45,403,025	8,568,928	1,631,818	3,416,281	2,313,866	15,930,893	11,415,170	1,316,959
28,374,305	6,248,600	389,253	3,962,641	14,974	10,614,868	8,144,180	1,380,766
21,845,636	6,177,288	124,913	1,193,334	411,709	7,907,244	3,555,772	525,464
5,020,015	905,737	391,250	207,857	183,401	1,688,245	2,991,497	448,032
470,552,456	121,312,207	931,814	11,261,948	8,095,048	141,601,017	145,224,667	15,060,194
60,400,053	23,213,728	207,244	2,303,792	5,490,177	31,214,941	.....	.....
46,444,814	14,817,900	7,908	1,391,192	440,152	16,657,152	14,541,673	952,395
5,444,362	789,631	9,314	418,953	121,699	1,339,597	1,996,396	196,891
7,465,309	2,312,239	.....	392,154	71,621	2,776,014	2,231,424	359,434
10,868,524	2,778,154	100	555,243	36,455	3,369,952	3,962,798	623,631
15,982,086	4,498,362	1,345	243,689	112,251	4,855,647	4,654,380	548,365
4,344,319	458,274	10,654	145,432	16,551	630,911	2,221,354	475,641
12,295,979	3,102,779	.....	43,659	.....	3,146,438	2,916,339	154,745
1,296,769	163,810	1,000	59,975	133,468	358,253	544,664	31,214
16,693,329	2,529,515	.....	919,261	526,044	3,974,820	6,355,154	707,402
1,923,440	156,349	25,555	57,318	8,072	247,294	849,572	134,919
3,946,902	250,672	.....	726,071	47,538	1,024,281	1,784,722	113,795
799,357	192,518	.....	3,781	334	196,633	109,042	23,551
4,968,628	914,007	.....	12,788	16,598	943,393	988,457	262,716
5,941,457	864,947	21,316,732	21,040	5,462	2,208,181	1,189,928	261,869
2,033,279	135,740	.....	356,483	54,932	547,155	1,075,758	125,228
2,339,308	629,847	.....	131,767	17,135	778,749	658,703	36,980
952,714	117,454	.....	44,108	47	161,609	374,746	65,654

EXHIBIT XLII.—TABULATED RESULTS OF ONE HUNDRED AND

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM ORGAN.	
		Number of Policies "in Force" Jan. 1, 1908.	Amount in Force Jan. 1, 1908.	Total No. Policies Issued from Organization to Jan. 1, 1908.	Total Insurance Issued from Organization to Jan. 1, 1908.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Wisconsin Life...	9	1,530	1,895,262	3,984	5,675,412	574,958	54,157
Kan. Cy. Life...	9	8,852	15,017,306	15,939	24,870,602	1,788,928	341,482
Bankers Reserve	9	7,453	18,762,303	10,336	26,355,500	2,590,483	130,437
American, Ia....	9	2,784	3,693,919	7,243	9,949,319	684,599	75,115
Inter-State.....	9	2,901	7,180,772	10,280	32,619,293	3,397,669	411,438
American Cent....	9	8,446	21,167,078	15,735	44,199,885	4,180,985	316,049
Home of Del....	9	9,944	950,579	47,180	5,418,794	304,805	33,560
Illinois Life.....	9	27,060	44,449,343	52,463	94,349,224	8,415,654	6,078,740
Bankers of N.Y.	8	5,523	10,860,006	36,538	38,871,728	5,555,604	518,476
South Atlantic...	8	3,151	5,809,947	6,317	10,869,677	709,114	126,099
Federal Life.....	8	6,484	12,106,776	17,574	34,461,918	1,463,284	1,059,936
Minnesota Mut...	7	8,309	21,054,916	12,666	33,533,370	4,434,915	869,786
Liberal Life.....	7	910	2,161,764	2,608	5,470,064	432,037	31,377
Texas Life.....	7	1,372	4,079,200	1,670	4,611,500	302,643	98,646
Northw'n Nat...	7	22,833	22,635,623	68,284	74,495,724	10,381,705	4,541,375
Sec. Life of Am...	6	4,506	15,708,680	7,654	25,690,638	1,662,050	651,989
Missouri State...	6	10,838	16,825,016	20,658	31,835,491	2,159,913	699,084
Equitable Ind...	6	229,111	23,381,688	276,755	211,504,047	639,174	27,965
Sec. L. & A., N.C.	6	0264	0177,850	0402	0261,350		
Columbian Nat...	5	5,812	10,049,074	8,263	14,385,281	1,117,293	106,024
		9,362	35,500,887	23,281	72,995,115	5,498,007	1,431,865
Pittsburgh L. & T	5	19,710	27,123,187	25,201	38,438,317	2,429,710	3,669,302
Guaranty Mut...	5	11,070	2,896,051	20,512	6,183,916	108,014	31,372
Reliance Life...	5	6,925	14,105,048	10,301	20,604,344	1,559,644	1,368,877
Southern L. & T.	5	2,423	4,062,250	3,189	5,251,680	317,761	33,014
Columbia Life...	5	1,839	4,002,276	3,207	8,011,723	352,604	271,779
Southwestern...	5	7,394	9,174,400	13,752	17,387,663	891,940	118,816
Life Asso. of Am.	4	1,251	3,203,416	3,764	13,264,306	642,181	300,366
Volunteer State...	4	5,786	10,474,000	10,885	15,706,000	765,308	111,744
Eureka, Md...	4	34,061	1,800,796	100,705	5,515,347	658,600	20,352
Contin'l L. I. & I.	4	1,884	4,666,006	4,353	10,231,306	754,290	65,135
Intermediate Life	3	1,806	3,869,500	2,458	5,033,000	386,337	255,098
Citizens Life....	3	7,794	25,271,350	11,436	37,221,860	1,463,910	267,787
Reliable Life....	3	923	2,060,979	1,396	3,109,979	147,177	45,846
Amer. Nat'l, Tex	3	02,588	07,130,000	04,204	08,480,527	876,426	63,306
		227,223	24,303,311	282,947	211,253,724		
Scandia Life...	3	9,560	9,810,433	11,396	12,770,801	679,213	463,585
Beneficial Life...	3	2,018	2,482,300	2,756	3,298,300	170,326	18,736
Commonwealth, Ky.	3	02,018	04,634,200	02,926	07,175,200	438,343	18,508
Postal Life.....	3	644	1,005,750	818	1,254,250	60,523	27,423
Greensboro Life...	2	5,364	8,399,805	7,701	12,558,585	494,622	59,570
Capitol Life.....	2	2,896	7,960,579	3,492	9,725,994	500,887	107,382
State Mut., Ga...	2	13,390	42,223,540	18,377	57,397,610	2,795,319	156,159
Lincoln National	2	1,171	2,149,550	1,411	2,547,550	152,776	48,738
West'n Mut., S.D.	2	81	97,000	93	108,500	12,016	471
Indianapolis Life	2	1,470	2,158,316	1,998	2,927,298	116,264	38,469
Guardian Life...	2	862	1,321,100	1,073	1,581,100	43,882	3,362
Southern Life...	2	4,010	5,737,150	5,590	8,053,655	294,324	66,096
Majestic Life...	2	1,880	1,916,752	4,723	3,692,192	57,411	80,551
Colorado Nat'l...	2	1,973	5,679,952	2,510	7,132,169	497,182	102,169
La Fayette Life...	2	2,474	6,667,750	3,283	7,781,750	449,266	3,817
Southeastern Life	2	1,159	2,044,475	1,471	2,541,475	109,415	9,133
U.S. Ann. & Life.	2	2,103	3,492,960	2,736	4,509,184	172,820	16,542
Columbia L. & T.	2	484	1,297,000	525	1,405,200	42,311	48,172
Amer. Nat'l, Va.	2	1,697	2,304,700	1,918	2,692,200	70,520	111,088
Florida Life.....	2	1,474	2,666,000	2,084	3,041,500	88,314	32,061
West Coast.....	2	0954	02,541,000	01,142	02,750,000	191,664	264,535
		210,986	21,718,844	233,038	25,141,767		
Oregon Life.....	2	606	1,514,000	748	1,595,500	78,715	11,190
Lamar Life.....	2	1,063	1,638,500	1,145	1,752,000	57,084	63,257
Philadelphia Life	2	5,582	18,075,197	7,314	25,376,807	1,310,982	323,470

TWENTY-EIGHT AMERICAN LIFE INSURANCE COMPANIES.—Continued.

Total Receipts.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1908.	Surplus, Jan. 1, 1908.
	Death Claims.	Endowments and Annuities.	Purchased Policies Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.		
\$	\$	\$	\$	\$	\$	\$	\$
629,115	122,215		32,393	2,602	157,210	228,207	12,107
2,130,010	194,180		148,910	10,344	353,434	909,507	146,876
2,790,920	200,100		82,835	162,033	444,968	1,101,949	216,593
759,714	31,649		70,777	2,729	105,155	238,512	37,282
3,809,107	311,708		1,088,626		1,400,334	1,267,897	134,570
4,497,034	305,122	151,485	572,432	71,663	1,100,702	1,856,364	317,617
338,365	100,511				100,511	147,566	101,543
14,494,394	2,647,363	155,020	1,698,413	194,815	4,695,620	6,474,002	278,541
6,074,080	1,960,122	9,082	789,078	160,844	2,919,126	1,371,952	144,312
835,213	112,247		5,373	2,211	119,831	519,455	221,611
2,523,220	294,277		481,741	18,132	794,150	922,602	100,896
5,304,701	1,901,248		536,812	240,537	2,678,597	2,465,782	49,082
463,414	52,500		65,087	14,957	132,544	146,995	44,750
401,289	17,084		7,347		24,431	256,564	150,338
14,923,080	3,075,960	319,764	1,206,226	73,485	4,675,435	5,231,820	461,475
2,314,039	102,016	22,544	122,435	9,323	236,318	1,570,351	949,858
2,858,997	442,913		255,386	822	699,121	1,140,043	193,116
667,139	209,708		53	2,712	212,473	161,796	112,085
1,223,317	223,427	34,002	3,732		261,161	535,529	121,070
6,929,872	582,036	1,030	135,686	59,025	777,777	4,091,055	1,481,770
6,099,012	698,437	251,911	212,345	1,769	964,462	4,484,406	736,438
229,386	22,180		3,346	137	25,663	60,800	8,726
2,928,521	181,686	250	54,804	5,719	242,459	2,443,471	1,572,944
350,775	8,933		2,166	193	11,202	613,206	402,254
624,383	50,204		12,783	7,941	70,928	478,829	190,378
1,010,756	134,689		3,742	662	139,093	431,123	117,247
942,547	103,652		50,767	2,602	157,021	461,192	258,523
877,052	123,645		2,638		126,283	453,171	220,264
678,952	19,491	2179,876	2,723		202,090	185,797	129,241
819,425	62,685	420	60,405	31	123,601	489,534	286,285
641,435	28,974		62,519	1,083	92,576	311,924	85,198
1,731,697	128,466		1,199	51,034	180,699	883,394	410,750
193,023	10,000			553	10,553	64,636	15,500
939,732	71,716	91,891			163,607	302,958	163,425
1,142,798	375,562		165		375,727	615,654	431,905
189,062	15,603				15,603	169,796	118,725
456,851	52,935		32	7,453	60,420	200,375	91,628
87,946	3,000		115		3,115	155,150	122,586
554,192	45,763		4,841	16	50,620	311,832	160,575
608,469	40,465				40,465	395,360	223,712
2,951,478	187,772	27,342	50,083	56,955	322,152	1,273,127	54,582
201,514	6,000			50	6,050	231,213	173,679
12,487	1,000			413	1,413	10,106	5,227
154,733	1,000			3,956	4,956	56,603	10,561
47,244	1,000				1,000	59,557	51,390
360,420	45,909		7,095		53,004	278,140	163,530
137,962	2,549			1,622	4,171	106,653	89,271
499,351	26,500	21,179		3,003	30,682	410,995	241,440
453,683	29,500			13,583	43,083	159,674	25,147
118,548	7,000			4,467	11,467	134,680	96,518
189,362	6,164				6,164	316,851	266,750
90,483	10,000		1,031		11,031	136,483	117,284
181,608	2,500				2,500	164,078	144,973
120,375	4,000				4,000	159,406	126,097
456,199	5,947	210,935			16,882	310,651	260,292
89,905	1,000				1,000	125,208	103,689
120,341	7,000				7,000	105,561	83,537
1,634,452	85,606		440	2,347	88,393	1,248,163	840,137

EXHIBIT XLII.—TABULATED RESULTS OF ONE HUNDRED AND

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM ORGAN.	
		Number of Policies in Force Jan. 1, 1908.	Amount in Force Jan. 1, 1908.	Total No. Policies Issued from Organization to Jan. 1, 1908.	Total Insurance Issued from Organization to Jan. 1, 1908.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Louisiana Nat'l.	2	447	1,119,450	475	1,186,950	56,769	82,157
Sout'n States, Ala.	2	2,140	6,339,071	2,262	6,807,071	314,383	69,948
Midwest Life....	2	848	1,152,250	1,052	1,434,750	65,322	20,750
S'n States, W. Va.	2	878	2,439,508	1,166	3,245,861	109,169	72,850
Fort Worth.....	2	647	1,523,310	718	1,677,810	57,782	36,371
Cedar Rapids....	2	412	659,669	417	664,669	23,982	29,083
Midland Mutual	1	1,296	1,838,550	1,485	2,122,300	49,392	80,805
Guarantee Life..	1	1,400	5,388,850	1,511	5,841,350	164,389	40,098
Ohio State.....	1	730	1,377,155	798	1,541,155	51,654	37,702
North State.	1	1,796	1,852,100	2,281	2,317,900	61,478	53,946
Occidental, Cal..	1	481	1,658,040	529	1,859,040	83,085	70,761
Comm'l of Ind....	1	602	1,259,000	731	1,491,000	50,901	26,907
Northern, Ill.	1	947	1,685,612	1,151	2,117,112	42,174	63,517
Dakota Mutual..	1	801	2,049,150	890	2,120,000	73,168	10,089
Western Union. .	1	1,133	3,716,000	1,129	3,878,050	126,411	119,779
Occidental, N.M.	1	495	1,095,500	497	1,099,500	41,154	12,587
Agg. (116 Cos.) .*	..	5,937,893	11,476,320,489	14,696,782	31,668,953,217	6,306,342,356	1,821,875,456
Agg. (12 Cos.)...v	..	18,773,094	2,568,690,200	70,295,504	9,297,040,136	1,239,095,370	114,572,780

b Stock company. d During the past twenty years the bulk of this company's business has been to assist in maturing them as endowments. e Includes industrial insurance. f Accident and health other funds. \$7,305,608. * Industrial business. o Ordinary business. p Did business formerly under cluding accident branch. u Ordinary companies, but including ordinary business written and in force forms. y \$22,506,242 surplus accumulations on tontine and semi-tontine contracts included among liabilities.

TWENTY-EIGHT AMERICAN LIFE INSURANCE COMPANIES.—Continued.

Total Receipts.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1908.	Surplus, Jan. 1, 1908.
	Death Claims.	Endowments and Annuities.	Purchased Policies Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.		
\$	\$	\$	\$	\$	\$	\$	\$
138,926	1,000				1,000	309,157	294,914
384,331	37,500		1,845	8,736	48,081	355,980	167,734
86,072	1,000		1,864		2,864	134,642	120,103
182,019	3,010			113	3,123	331,359	286,533
94,153	1,000		813	3,307	5,120	131,092	112,933
53,005						41,911	36,181
130,197						187,372	173,492
204,487	5,000				5,000	140,331	116,134
89,356	5,000			435	5,435	145,392	118,787
115,424	8,000	11,074		83	9,157	155,089	108,403
153,846	1,000	336			1,336	317,447	284,715
77,808	4,300		2,357		6,657	35,217	6,546
105,691	1,000			125	1,125	134,052	89,952
83,257		194	100		194	10,534	9,716
246,190	5,195				5,195	199,201	153,511
58,741	4,000				4,000	113,548	108,616
8,128,217,812	1971,880,876	491,629,379	743,465,187	731,431,603	3938,407,045	2650,560,360	265,286,232
1,353,668,150	366,608,399	7,011,174	28,670,421	31,140,143	433,520,137	401,544,288	35,360,748

written upon the "Life Rate Endowment Plan," dividends upon these policies being left with the company claims. * Indemnity claims. † Includes special reserve, \$3,792,190, surplus reserve funds, \$42,064,654; the assessment laws. ‡ For the years company has been reporting to the Insurance Department. § In- of industrial companies. ¶ Industrial companies. * Exclusive of \$6,253,003 accumulations on special ties. † Paid as sick benefits.

EXHIBIT XLIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.

Showing the Premium Receipts and Payments to Policyholders since organization, also the present Gross Assets of the Companies, a column showing the Total Benefits to Policyholders and the Ratio of Total Benefits to Total Premium Receipts.

Rank. ^a	NAME OF COMPANY.	Com- menced Busi- ness.	Total Premium Receipts.	Total Payments to Policyholders.	Present Assets for Protection of Policyholders.	Total Benefits to Policyholders.	Ratio.
			\$	\$	\$	\$	%
1	Mutual of N. Y.....	1843	1,188,473,670	782,224,942	496,037,066	1,278,262,008	107.55
2	New York Life.....	1845	1,096,274,048	588,136,732	496,904,925	1,085,041,657	98.97
3	Equitable of New York...	1859	1,035,950,533	607,775,178	433,853,301	1,041,628,479	100.55
4	Northwestern Mutual.....	1858	426,306,113	240,374,253	233,560,379	473,934,632	111.17
5	Mutual Benefit.....	1845	311,792,964	250,229,245	112,150,887	302,380,132	116.22
6	Connecticut Mutual.....	1846	249,356,745	253,641,755	65,117,211	318,758,966	127.83
7	Aetna Life.....	1850	212,637,817	161,556,464	183,466,194	245,022,658	115.23
8	Penn Mutual.....	1847	187,461,073	103,841,617	90,556,153	194,397,770	103.70
9	New England.....	1844	132,392,943	104,232,559	44,248,489	148,481,048	112.15
10	Provident L. and T.....	1865	118,640,449	72,502,758	61,191,382	133,694,140	112.68
11	Mass. Mutual.....	1851	110,053,476	66,116,946	46,085,300	112,202,255	101.95
12	Union Central.....	1867	100,720,832	41,979,822	62,322,740	104,302,562	103.56
13	Germania.....	1860	98,808,260	66,416,268	39,233,194	105,649,462	106.92
14	National of Vt.....	1850	78,399,673	36,992,012	40,518,264	77,510,276	98.86
15	Manhattan.....	1850	75,284,897	59,284,549	20,256,756	79,541,305	105.05
16	Phoenix Mutual.....	1851	75,228,663	55,065,923	23,731,649	78,797,572	104.74
17	Travelers.....	1866	72,739,869	34,963,248	44,801,052	79,764,300	109.66
18	Washington.....	1860	69,637,049	50,896,585	18,708,600	69,605,185	99.96
19	State Mutual, Mass.....	1845	63,782,101	36,810,605	29,988,532	66,799,137	104.73
20	Union Mutual.....	1849	57,616,152	40,396,993	13,856,702	54,253,695	94.16
21	Home of New York.....	1860	55,605,711	34,463,937	20,137,279	54,601,216	98.20
22	Provident Savings.....	1875	54,770,020	31,214,941	9,802,195	41,017,136	74.89
23	Berkshire.....	1851	47,120,239	32,390,590	16,343,493	48,734,083	103.42
24	Hartford Life.....	1867	43,437,551	31,980,913	4,145,393	36,126,306	83.17
25	United States.....	1850	43,295,256	32,240,477	8,769,348	41,009,825	94.72
26	Fidelity Mutual.....	*1899	40,488,116	16,657,152	15,268,437	31,925,589	78.85
27	Pacific Mutual.....	1868	35,121,420	15,930,893	14,124,228	30,055,121	85.57
28	Michigan Mutual.....	1867	28,430,720	15,234,792	10,395,986	26,630,778	93.66
29	National of U. S. A.....	1868	18,915,058	10,614,868	8,298,725	18,913,593	99.98
30	State Life.....	*1899	15,490,294	6,355,154	6,566,526	12,921,680	83.42
31	Connecticut General.....	1865	15,458,036	8,208,521	7,260,870	15,469,391	100.73
32	Security Mutual, N. Y.....	*1899	13,448,026	4,855,647	4,872,197	9,727,844	72.34
33	Equitable of Iowa.....	1867	10,412,439	3,914,704	6,713,772	10,628,476	102.07
34	Northwestern National.....	*1901	10,380,705	4,284,776	5,280,357	9,565,133	92.14
35	Franklin Life.....	*1898	9,039,875	3,369,952	4,025,345	7,395,297	81.81
36	Illinois Life.....	1899	8,415,654	4,695,620	6,887,288	11,582,908	.....
37	Maryland.....	1865	7,053,249	4,754,553	2,735,133	7,489,686	106.19
38	Des Moines Life.....	*1900	6,523,889	2,776,014	2,292,482	5,068,496	77.69
39	Bankers of N. Y.....	*1899	5,555,604	2,919,126	1,480,982	4,400,108	79.21
40	Columbian National.....	1902	5,498,007	777,777	4,189,503	4,967,280	90.34
41	Royal Union.....	1886	4,456,756	1,339,597	2,029,660	3,369,257	75.61
42	Minnesota Mutual.....	*1901	4,434,915	2,678,597	2,512,836	5,191,433	.....
43	American Central.....	1899	4,180,985	1,100,702	1,887,880	2,988,582	71.48
44	Bankers of Neb.....	1887	3,908,832	630,911	2,221,354	2,852,265	72.96
45	Presbyterian Ministers....	1759	3,761,632	1,688,245	3,020,348	4,708,593	126.43
46	Reserve Loan.....	*1901	3,690,521	1,024,281	1,842,135	2,866,416	77.66
47	Inter-State.....	*1899	3,397,669	1,400,334	1,315,626	2,715,960	79.93
48	State Mutual, Ga.....	*1905	2,795,319	322,152	1,363,221	1,685,373	60.29
49	Bankers Reserve.....	*1903	2,590,483	444,968	1,106,350	1,551,118	59.86
50	Pittsburgh L. & T.....	1903	2,429,710	964,462	4,516,377	5,480,839	.....
51	Missouri State.....	1901	2,159,913	699,121	1,246,279	1,945,400	90.07
52	Meridian L. and T.....	*1900	1,894,158	547,155	1,354,418	1,682,573	88.82
53	Kansas City Life.....	*1903	1,788,928	353,434	1,011,848	1,365,282	76.34
54	Central of U. S. A.....	1896	1,749,114	247,204	894,833	1,742,127	65.30
55	Security Life of Amer.....	*1903	1,662,050	236,318	1,637,118	1,873,436	.....

* Reorganized in this year. ^a According to premium receipts. † Excluding accident department liabilities.

EXHIBIT XLIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.—Continued.

Rank	NAME OF COMPANY.	Com- menced Business.	Total Premium Receipts.	Total Payments to Policyholders.	Present Assets for Protection of Policyholders.	Total Benefits to Policyholders.	Ratio.
			\$	\$	\$	\$	%
56	Reliance Life.....	1903	1,559,644	242,459	2,536,341	2,778,800	.....
57	Citizens Life.....	1904	1,403,910	180,699	952,017	1,132,716	77.36
58	Federal Life.....	1900	1,403,284	794,150	1,015,447	1,809,597	.....
59	Philadelphia Life.....	*1906	1,310,982	88,393	1,280,951	1,369,344	.....
60	German Mutual.....	1858	1,260,616	1,244,106	614,275	1,858,381	147.42
61	Register L. and A.....	1889	1,193,106	358,253	547,543	905,796	75.91
62	Security L. and A. N. C.....	*1902	1,117,293	261,161	548,174	809,335	72.44
63	Southwestern.....	1903	891,940	139,093	451,965	591,058	66.27
64	American National, Tex.....	1905	876,426	163,607	340,612	504,219	57.53
65	Security Mutual, Neb.....	*1903	869,869	161,609	387,896	549,505	63.17
66	Volunteer State.....	1903	765,308	126,283	462,803	589,086	76.97
67	Continental L. I. & I.....	1904	754,290	123,601	533,194	656,795	87.07
68	South Atlantic.....	1900	709,114	119,831	550,224	670,055	94.50
69	American, Ia.....	*1901	684,599	105,155	250,042	355,197	51.88
70	Scandia Life.....	*1905	679,213	375,727	623,274	999,001	.....
71	Life Ass'n of America.....	1903	642,181	157,021	473,324	630,345	98.13
72	Great Western.....	1907	630,915	3,000	546,989	549,089	87.16
73	Wisconsin Life.....	1902	574,958	157,210	234,711	391,921	68.17
74	Capitol Life.....	1905	500,887	40,465	456,068	496,533	99.12
75	Colorado National.....	*1905	497,182	30,682	448,763	479,445	96.43
76	Greensboro Life.....	1905	494,622	50,620	334,603	385,223	77.88
77	La Fayette Life.....	1905	449,266	43,083	178,723	221,806	49.37
78	Commonwealth of Ky.....	1905	438,343	60,420	225,844	286,264	65.31
79	Liberal Life.....	*1902	432,037	132,544	160,788	293,332	67.66
80	Intermediate Life.....	*1904	386,337	92,576	333,399	425,975	.....
81	Columbia Life.....	1903	352,604	70,928	510,273	581,201	.....
82	Southern L. and T.....	1903	317,761	11,292	615,197	626,489	.....
83	Southern States, Ala.....	1906	314,383	48,081	373,408	421,579	.....
84	Texas Life.....	1901	302,643	24,431	259,150	283,581	93.70
85	Southern Life.....	1905	294,324	53,004	288,782	341,786	.....
86	Guaranty Mutual.....	1903	198,014	25,663	66,791	92,454	46.69
87	West Coast.....	1906	191,664	16,882	427,869	444,751	.....
88	U. S. Ann. & Life.....	1906	172,820	6,164	324,453	330,617	.....
89	Beneficial Life.....	1905	170,326	15,603	170,551	186,154	.....
90	Guarantee Life.....	1906	164,389	5,000	167,576	172,576	.....
91	Lincoln National.....	1905	152,776	6,050	249,936	255,086	.....
92	Reliable Life.....	1905	147,177	10,553	154,136	164,689	.....
93	Western Union.....	1906	126,411	5,195	202,507	207,702	.....
94	Indianapolis Life.....	1905	116,264	4,956	68,420	73,385	63.12
95	Southeastern Life.....	1906	109,415	11,467	142,286	153,753	.....
96	Southern States, W. Va.....	1906	109,169	3,123	332,586	335,799	.....
97	American, Fla.....	1905	107,434	4,129	107,863	111,992	.....
98	Indiana National.....	1907	100,469	11,420	262,788	274,208	.....
99	North American.....	1907	96,852	.....	286,566	286,596	.....
100	Florida Life.....	1906	88,314	4,000	165,102	169,102	.....
101	Oregon Life.....	1906	83,882	1,000	125,225	126,225	.....
102	Occidental, Cal.....	1906	83,085	1,336	322,810	324,146	.....
103	Commercial of Ill.....	1907	79,286	.....	165,937	165,937	.....
104	Dakota Mutual.....	1906	73,168	194	10,534	10,728	14.66
105	American National, Va.....	1906	70,520	2,500	248,800	251,300	.....
106	Central of Ill.....	1907	69,978	6,837	161,685	168,522	.....
107	Northern, Wash.....	1906	68,945	8,215	132,033	140,248	.....
108	Midwest Life.....	1906	65,322	2,864	135,740	138,604	.....
109	North State.....	1906	61,478	9,157	160,708	169,955	.....
110	Postal Life.....	1905	60,523	3,115	162,473	165,588	.....
111	Pennsylvania Mutual.....	1906	60,461	7,083	50,143	57,226	94.62
112	Fort Worth.....	1906	57,782	5,120	143,440	148,560	.....
113	Majestic Life.....	1905	57,411	4,171	129,422	133,593	.....
114	Lamar Life.....	1906	57,084	7,000	116,720	123,720	.....

a According to premium receipts.

* Reorganized in this year.

EXHIBIT XLIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.—Continued.

Rank.	NAME OF COMPANY.	Com- menced Business.	Total Premium Receipts.	Total Payments to Policyholders.	Present Assets for Protection of Policyholders.	Total Benefits to Policyholders.	Ratio.
			\$	\$	\$	\$	%
115	Louisiana National.....	1906	56,769	1,000	317,513	318,513	.....
116	Northern, Mich.....	1907	55,707	.....	144,510	144,510	.....
117	Peoples Life.....	*1907	53,430	2,517	32,731	35,248	65.97
118	Ohio State.....	1906	51,654	5,435	153,738	159,173	.....
119	Commercial of Ind.....	1906	50,901	6,657	44,259	50,916	100.00
120	Midland Mutual.....	1906	49,392	.....	198,115	198,115	.....
121	Western Reserve.....	*1907	48,745	3,743	34,630	38,373	78.72
122	Central of Kan.....	1907	48,548	.....	113,272	113,272	.....
123	Guardian Life.....	1905	43,882	1,000	68,077	69,077	.....
124	Columbia L. & T.....	1906	42,311	11,031	137,087	148,118	.....
125	Northern, Ill.....	1906	42,174	1,125	171,174	172,299	.....
126	Occidental, N. Mex.....	1907	41,154	4,000	118,000	122,000	.....
127	Inter-Southern.....	1907	24,815	.....	147,590	147,590	.....
128	Cedar Rapids.....	1906	23,982	.....	44,370	44,370	.....
129	Michigan State.....	1907	20,810	.....	187,983	187,983	.....
130	Jefferson Standard.....	1907	18,795	.....	506,244	506,244	.....
131	Economic Life.....	1907	17,914	.....	157,490	157,490	.....
132	Western Mutual of S. D.....	1905	12,016	1,413	10,106	11,519	95.86
133	Puritan, R. I.....	1907	11,964	.....	115,267	115,267	.....
134	Anchor Life.....	1907	11,181	.....	115,403	115,403	.....
135	South Bend.....	1907	11,158	.....	31,880	31,880	.....
136	Western Mutual of Ia.....	1907	10,303	.....	7,544	7,544	73.22
137	Conservative of W. Va.....	1907	9,907	.....	97,216	97,216	.....
138	Eastern of Va.....	1907	7,865	1,500	28,756	30,256	.....
139	St. Louis National.....	1907	6,781	.....	234,564	241,345	.....
140	Continental of Del.....	1907	6,458	.....	124,659	124,659	.....
141	Pioneer Life.....	1907	6,007	.....	32,878	32,878	.....
142	Protective Life.....	1907	5,793	.....	121,864	121,864	.....
143	Cleveland Life.....	1907	5,772	.....	157,102	157,102	.....
144	Liberty Life.....	1907	3,039	.....	155,312	155,312	.....
145	Eastern of N. Y.....	1907	2,195	200	142,497	142,697	.....
146	Old Colony.....	1907	1,985	.....	112,021	112,021	.....
	Aggregates.....		6,306,950,044	3,941,157,153	2,669,153,593	6,610,310,746	104.81
	<i>Industrial Companies.</i>						
1	Metropolitan.....	1867	597,072,145	209,258,458	199,719,547	408,978,005	68.49
2	Prudential.....	1876	434,239,902	141,601,017	146,360,119	287,967,136	66.31
3	John Hancock.....	1862	162,511,028	66,964,950	48,280,999	115,245,949	70.91
4	Life Ins. Co. of Va.....	†1871	20,049,861	7,907,244	3,584,347	11,491,591	57.32
5	Western & Southern.....	1888	11,721,876	3,146,438	2,952,708	6,099,146	52.02
6	Baltimore Life.....	*1898	5,613,676	2,208,181	1,197,236	3,405,417	60.66
7	Mutual of Balto.....	1870	4,532,828	1,946,587	531,407	2,477,994	54.68
8	Colonial Life.....	1898	3,447,753	943,393	997,996	1,941,389	56.31
9	Boston Mutual.....	*1899	2,111,610	778,749	679,482	1,458,231	69.05
10	Immediate Benefit.....	1897	724,940	196,633	112,157	308,790	42.59
11	Eureka of Md.....	*1903	658,600	202,090	189,475	391,565	59.45
12	Equitable Ind.....	*1902	639,174	212,473	163,573	376,046	58.83
13	Home of Del.....	1899	304,805	100,511	149,066	249,577	81.88
14	Rome Indust.....	1907	4,258	864	112,190	113,054	.....
	Aggregates.....		1,243,632,456	435,468,026	404,020,302	839,488,328	67.50
	Combined Aggregates.....		7,550,582,500	4,376,625,179	3,073,173,895	7,449,799,074	98.60

a According to premium receipts. * Reorganized in this year. † Figures are from 1879.

APPENDIX



DIRECTORY OF INSURANCE AGENTS

1860

1908

...THE ...

Washington Life Insurance Company

To meet the popular demand now
issues Non-Participating Policies
only on New York Standard Forms.

Low Premiums Liberal Guarantees

Unique plan of Commissions. It
will pay Every Agent to Ascertain
What The Washington Life
Has to Offer.

Advantageous openings in good
territory for general and soliciting
agents who appreciate new conditions
and improved contracts.

JOHN TATLOCK, President

No. 141 Broadway, New York City

INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE
IN THE PRINCIPAL CITIES AND TOWNS OF THE
UNITED STATES AND CANADA.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the agent, viz: f—Fire, l—Life, c—Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burglary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. (See also department containing names and addresses of General and Special Agents of the various companies.)

ALABAMA

ALEXANDER CITY

Christian T S Sr—f
Fuquay A P—f c
Jackson E A—f
Moore Chas—f
Pearson H W—f
Parker R N—f c

ANNISTON

Bird O O—l
Coleman J W & Co—f
Crook S L & Co—f c
Graham J C & Co—l
Ingram R M & Co—f
Smith Columbus—f l c
Turner E L & Co—f l c
Thompson & Parker—f l c

ATHENS

Chandler & Peebles—f
Clem Jas Emanuel—f
Frost J Wright—f
Russell Geo M—f
Simmons F A—f
Smiley H H
Walker R H

AUBURN

Burton R W—f c
Martin W D—f
Toomer S—f l

BESSEMER

Dennis & Golson—f l c
Jones S E Real Estate
& Ins. Co—f c
Moody & Co—f c
Murphy A K—f
Stevenson Co G H—f
Trotter J—f
Waller H C & Co—f c

BIRMINGHAM

Adams & Co A A—f c
Andrews E H—l
Archibald H M—l c
Bailey & Howard—f
Baird E T—c
Bethae S & Co—f
Booth, Russell C & Co—f c
Boyd A S—c
Boyle T J—l
Brown Bros & Co—f
Brown R A
Bussey W W—l
Cameron W J—l
Cartwright—f c
Clark F B—c

Clark Louis V & Co—f c

Cobbs J B—f
Cullom N W—f c
Dearborn A R—l c
Decker C W—c
Dunlap J T—c
Estes G H—l
Forbes T S—l
Going James A—f l
Heimeke J H—f
Hewes E C—l c
Hidden H—f l
Howard T D—l
Jemison Real Est & Ins
Co—f l c
Jackson C E—l
Leedy W B—f
Mackey L K—l
McCarty T R—f
McConnell R—f
Malone W N—f
Manley R F & Co—f c
Messer-Moore Ins Co—f c
Molton T H—f c
Norvell B E—l
Oliver G C—l
Osline W G—l
Ratcliffe P E—l
Reynolds G D—f
Sessions W L—l
Seaton S W—f
Sibley G T—l
Sims J P—l
Smith John G & Co—f
Whilden P T—f c
Yancy J L—f

BREWTON

Brewton General Agency
—f l c
Fitch C B—f
Gillis D—f
Parker S B

BRIDGEPORT

Jones C G—l
Jones C G & Co—f c
Lesueur A A—f l c

CAMDEN

Alford W T—l c
Foster J R—l
Godbold S E—l
Hunter J S—l
Lawler J T—f

CLAYTON

Feagin Daniel—l
Herlong C S—f
Pruett O B—f
Valentine R F—f l

COLUMBIA

Oakley & Harris—f
Wilder & McGriff—f l

COURTLAND

Chardavoyne E V & Co
—l
Chardavoyne W V—l

CULLMAN

Buchman Fred J—f
Fuller Asa B—f
Green S H—f
Richard Wm & Son—f
Robertson M L—f

DADEVILLE

Berkstresser H E—f l c
Berkstresser L D—c
Corprew C M—f
Oliver J Percy—f
O'Neal J A—l
Salmon R V—f
Wallace F P & Co—f

DECATUR

Darnell A S & Co—f l c
Dix T M—f l c
Hall F N & FW
Lampkin & Thomason—f
l c

DEMOPOLIS

Allen R P Jr—l
Breitling G T—f
Marx J L—f l
Merriwether J B—f l
Prout W S—f l c
Sharpe A Y—f l
Watlington R W—l c
Webb J C—f
Welch W H—f

DOTHAN

Boxley W J—f
Garner A E—f l c
Hornaby, Stough & Co—f l
Smith & Black—f l c
Wise J E—f l c

ENSLEY

Brown A B—c
Fonville F G—f
Meade P—f c
Perkins J M—f
Ricks W C—f
Scott & McLeod—f
Stewart W R—f
Walker J E—l
Walker J J—f c

EUFAULA

Brown & Comer—f l c
Dean L Y & Son—f c
Dean & Moore—l
Dent E Y—f c
Dent G H—f
Guice I R—f l c
Kendall J M—l
Long E T—l
Powell F O—f l c
Pruett W H—f
Reynolds H C—l

EUTAW

Barnes B B—f l
Lucius J C—f l
Merideth E C Jr—l
Puunders L K—f
Ward & Dunlop—f
Wilson E—f

EVERGREEN

Atkinson W D—f c
Betts B—f l
Knight J—f

FLORENCE

Bradshaw H A
Campbell Wm M—f
Dillard Ins. & R E Co—f l c
Ewin J O
Kilburn & Wood—f
Lile T—f l c
Simpton W T—f
Weakley & Weeden—f l c

FORT PAYNE

Sawyer C M—f l c
Walton W L—l

GADSDEN

Allison & Reynolds—l
Christopher A S—c
Cox Boyd—f l
Gay W T—l
Gunter & Lee—f

ALA.—Gadsden, Con

Harris & Stewart—f
Jackson A J—c
Johnson W P—f l c
Lay W P & Co—f l c
McDuffie J P—f
Myers H B—f l c
Paden J S—f
Ward & Howell—f c

GAINESVILLE

Lee Mrs J W—f
McMahon J J—f l c
Panham W B

GENEVA

Campbell & Purvis—l
Clark & Brooks—f
Vaughan D O—f l c

GIRARD

Moses & Co I I—f l c

GREENSBORO

Lawson A—f
Love W P—f l c
Moore W H—l
Muckle R—f
Otta E V—f
Sledge L B—f
Waller R B—l

GREENVILLE

McGehee J A
Metcalfe A W—f
Tatum & Co—f
Wilson J H & Co—f

HUNTSVILLE

Brook & Taylor—l
Cruse S R—f
Davis & Hutton—f l c
Hutton—f l c
Jones J T—l
Jones & Rison—f l c
Newman W W—f
Rand & Murphree—f c

JACKSONVILLE

Denman B H—c
Milligan S N—f
Montgomery H H

JASPER

Argo R D—l
Central Real Est & Ins
Co—f c
Cranford H W—f
Preston A S—f
Sheren Ab—f
Wall A L—l

LAFAYETTE

Andrews John G—f
Boyd R H
Bosworth W E—f l c
Driver & Vardaman—f
Oliver E M—f
Schuessler H M—f
Schuessler F R—f
Siler G P—f
Smith A B—f
Tricker J A—f

LANRETT

Jackson A O—l c
Lanier P & Co—f
Lanier J S—f

LIVINGSTON

Bank of Sumter
Galley W S—f
McMillan & Co—f l c
Parker J L—f
Pickens W K—f l

LUVERNE

Bishop E A—f l c

MARION

Armstrong A F & Co—
f l c
Howze H & John Jr—f
Moore J Marvin—f
Robinson E T—l
Woodfin E I—l

MOBILE

Adams B F—l
Brown Adolph—f l c
Coffee C C—l
Costello & Doyle—f
Douglas R L—f c
Duggan & Taylor—f
DuMont R B & Co—f c
Evans J H—f
Fearn Geo & Son—f
Flinn H C—l
Ford & Yeend—f c
Glennon Jas K & Co—f
Gordon D M—l
Herman & Hynde—f l c
Kraus D—l
Macartney & Schley—f l c
Majury & Unruh—f
McHugh & McAleer—f c
Moore T L—f
Morrell & Lyons—f c
Pickens A C—l
Riviere Geo A—l
Robertson J B—f c
Sage, Burgett & Co—f
Scheible Jno W & Co—f
Tapia Jos R—l
Thames & Batre—f l c
Vogel Hermann—l
Wilson W K P & Son—
f c
Wyley & Shearer—l c
Zimmerman L—l

MONTGOMERY

Abercrombie C G—l
Amorine E P—c
Beall J T—l
Bean E P—l
Bethen T B—l
Bloch Louis—l
Brame A J—f
Branch B E—l
Branch & Powell—l
Browder W N—l
Brown W C—l
Chandler & Douglas—f
Chandler W L—f
Christian W W—l

**DAVIDSON, HOLT
& STRAUSS****MONTGOMERY, ALA.****Insurance**

Representing 12 of the largest
companies in the world

Davis M J—l
Dexter R P—l
Dow W E—l
Dowdell & Joseph—f
Folmar W B—l
Gay John F—f
Grace J L—c
Graves W W—f
Haas J L—l
Hardeman & Co B F—f
Hicks G—c
Holt & Son W C—f c
Ivey Bros. Realty Co.—f
Kelly J W—f
Kohn & Son F M—f l
Lowe D F—l
Martin H F—f c
Meyer E J—l
Miles G G—l
Moore W H—l
Peach T L—l c
Pepperman Maxie D—l c

Pierce Junius J & Bros—f

Reed P S—f
Roberts J T & Son—f
Saffold W A—f c
Smith J V—l
Stern M C—l
Stevenson M C—l
Stewart W B
Sweatt & Co—f
Terry J W—f l
Thomas & Jackson—f
Thornton A J—c
Tyson A P Jr—f
Warren & Westcott—f
Weil B J & Co—f l c
Whiteman W L—l
Wilcox J S—l
Wilkinson R L—l
Williams S K—l
Winstead M—l
Zirkle & Moore—f c

NEW DECATUR

Allison E H—f l c
Bibb, Hoff & Co—f
Penney Lamar—f c
Pride Thos E—f c
Scott H B—f c
Turner & Co Thos—f
Watson, Bowles & Curry
—f l c
Wyatt L B

OPELIKA

Beall A H—l
Clower F H—f c
Dean & Jones—f l c
Powell & Irby—f l c

OXFORD

Cooper D C & Co—f
Griffin W H—l
Hall John H—f l
Warnock W C—f

OSARK

Arnald W A—l
Corbitt J W—f l c
Dowling H O—f
Mansfield H B—f
Martin E D—l
Munn D G—f
Parker W—f
Riley Sessions & Mar-
tin—f
Steagall P C—f

PHENIX

Amerson G F—l
Coan J B—f
Coulter W J—l
Dennis J M—l
Jordan J M—l
Lowe L O—l
Moss J J—f
Newsom G L—l
Randall W F—l
Summersgill John—f
Wall R V—l
Whipple C S—l

PINEAPPLE

Hall B F—f
Lloyd J B—f
Matherson J A—f l
Melton G C—l

PRATT CITY

Hassler D M B—l
Stobert R R—f
Taylor G M—f

PRATTVILLE

Abney Z—f
Graham M A—f
Rice Bros—f
Thomas J R—f

ROANOKE

Mann J E—l
Nichols F P—f l c
Pace Chas—f l c
Taylor R E—f

SCOTTSBORO

Claybrook H H
Freeman C S—f l c
Hackwerth O C
Gay J W
Gregory J H—f
Rison A L—f
Rorex L W—f

SELMA

Atkins W T—l
Bibb B S & Co—f l
Bloch I & Son—f
Calhoun M—l
Cawthon O M & Co—f c
Ellis Investment Co—
f l c
Fahnestock A A—l c
Fowlkes S A & Co—f c
Hendricks O M—f l c
Houston & Monk—f
Mabry Securities Co—c
Paisley J B & Co—f
Raiford F T—l
Seymour J M—l
Shelly H I—l
Smith Julian—f
Thalheimer L—f l c
Walker R D & Co—f
Walker N & Co—f l c
Woolsey's Sons—f

SHEFFIELD

Aashe & Coleman—f l c
Brown & Hogue—f
Crowe Jas R—f
Habbeler W H—f
Lagomarsino J B—f
Robinson E A—f
Simpson J F—f
Spruance J B—f c

TROY

Carroll J S—f
Folmar W B—f l c
Hill T E & Son—f l c
Knox J B—f l
Pennington F M—f l c
Talbot B M & Co—f
Tutwiler & Harralson—f
White C F—f l

TUSCALOOSA

Fitts W F & Son—f l c
Green J—f
Moody Frank M—f l
Smith Walter—f
Turner C B—c
Turner & Fridman—f l

TUSCUMBIA

Brealer Aaron—f
Clark O B—f
Elliott A B—f
Funkh John—f l
Halley E O—f
Henke J B—f l
Isbell J E—f
Johnson Jno W—f
Jones & Spraggins—f
Julian O N—f
Keenan J E—f
Orme S—f
Rand H A—f l
Sevier W R—f l c
Sherrrod John—f l
Simpson T F—f
Thornton Mrs L B—f

UNION SPRINGS

Eley & Eley—f
Ellis W C—f
First Nat Bank—f

Flewellen Jas T-f l
Franklin J K-f l c
Hayes J A-f
Moseley F M Jr-f
Pierce E J-f l

Powell B P-f
Ranier & Keller-f c
Tway Charles W-f l c
UNIONTOWN
Ernst E A-f

Fowler Theodore G-f
Johnston G B & Co-f l
Langhorne John M Jr-f
Pope John-f l
Robertson J A-f

WARRIOR
Davidson T M-f
McKenzie J N-f
WOODLAWN
Hood J T & Co

ARIZONA

BISBEE
Hughes & Allen-f
McGregor John-f
Reilly B J O-f
Wallace J W-f

FLAGSTAFF
Arizona Central Bank-f
Black C A-f
Gosney E S-f
Pulliam T E-f l c
Robinson C O-f l c
Ruffin J E-f
The Citizens Bank-f

FLORENCE
Benson W H-f

GLOBE
Bru H H
Consolidated Realty Co-f c
Gila County Abs. Co.-f c
Globe Bank & Sav. Co-f
Moore & Feland Realty Co-f
Rely & Realty Co-f

JEROME
Bank of Arizona-f
Connor David-f
Gibbes H M-f
Humbert A J-f
Merrill Bros-f
Merrill H P-f l c

Miller W C-f
Moon Ray W-c
MORENCI
Cleveland J F-f
Gila Valley Bond & Trust Co-f
Moore R E-f

NOGALES
Levin H-f l c
Marsh G B-f

PHOENIX
Bar W T-f
Bark & Burnett-f
Bennett E J-f c
Blanford Geo T-f
Christy Shirley-f
Dunlap J T-f
Fickas Wm M-f c
Gans E-f c
Greene & Griffin-f
Heard D B-f
Hewins L E-f
Irvine J L-f
James W K-f
Johnson J J-f
Kinney J H-f c
Latham H I-f c
Marshall, Kay & Co-f
Morford N A-f
Murphy W J-f
Pascoe E E-f
Pecka A M-f

Real Estate Investment Co-f
Taylor & Son-f
Wilson & Berryman-f

PRESCOTT
Acker J C & Co-f
Behn Mrs H K-f
Commercial Trust Co-f c
Goldwater M-f
Hazeltime M B-f
Levy D & Co-f
Martindell, Horne & Co-f c
Merritt W H-f
Moore J M W & Son-f
Richardson W-f l

ST. JOHN
Perkins E S-f
Reitz A-f l

TOMBSTONE
Wooley Bros-f l c

TUCSON
Crockett Gertrude-f
Franklin & Heighon-f l c
Haynes & Culin-f l
Lee, Drachman & Pryce-f l c
Merchants' Bank & Trust Co-f
Meyers Geo P-f

Murphy W E-f
Schuster T H-f
Smith & Shaner-f l c
Southern Ariz Bank & Trust Co-f c

WILLIAMS
Ariz Central Bank-f c
Johnson J-f
Melick P A-f
Robinson McD-f c
Polson Bros-f
Salsman J-f
Smith F W-f

WINSLOW
Babbitt Bros Mer Co
Burbage & Nelson-f l c

YUMA
Alexander & Co-f
Baker C D-f
Bondesson O P-c
Brown Herbert-f
Ewing F L-f
Gandolfo John-f
Heyl Ben C-f
Laney R P H-f
Marvin W E-f
Miles L C-f
Modesti A-f
Pugh F G-f
Sanguinetti E F-f
Townsend O F-f
Yuma Title Abs Co-f

ARKANSAS

ESTABLISHED 1876

ADAMS & BOYLE

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LITTLE ROCK

:::
FOR

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Hartford Fire Insurance Co.

Commercial Union Fire Insurance Co.

Sun Insurance Office of London

German-American Insurance Co.

Firemans Fund Insurance Co.

Palatine Insurance Co.

Hamburg-Bremen Fire Ins. Co.

LOCAL AGENTS FOR

The Insurance Company of North America

ARGENTA
Davis H-f l c
Twin City Bank-f
Valley Savings Bank-f

ARCADELPHIA
Brown C L-f
Cron, Wilson-f l
Hine Robt W Jr-f
Locke, Barkman & Co-f
ARKANSAS CITY
Culpepper R A-c
Thane H-f

ATKINS
Barker J M Jr-f l c
Ford L D Jr-f
Johnson J H-c f
McCollum A J-f

AUGUSTA
Augusta Land & Investment Co-f c
House J P-f c

BATESVILLE
Glenn Jno W-f c

Neill Ernest-f c
Padgett T B & K M-f l c

BENTONVILLE

Burks W A-f c
Harris J W-f
Morris A W-f
Peel D W-f
Tucker T O-f c
Tucker Abstract Co T O

BLACKROCK
Henny & Deland-f

BRINKLEY
Carter A C-f
Henderson R M-f
Labelle & Black-f l c
McColloch W S-f
Pearson H P-f

CAMDEN
Brown J W Jr-c
Brown & Ramsey-f
Fred Benson & Co-f
Powell B C-f c
Snow & Co-f c
Thornton T I-f

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Second largest Local Agency in the City of Little Rock.

Exceptional facilities for handling large lines in reliable companies. We have 350 live progressive agents reporting to us.

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Nebraska Underwriters Insurance Co.
St. Louis Fire Insurance Co.
Freeholders Insurance Co.Walla Walla Fire Insurance Co.
National American Insurance Co.
Lloyds Plate Glass Insurance Co.
Title Guaranty & Surety Co.**ARK.—Con.****CLARENDON**
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Pyle C L—l**COAL HILL**
Hunt J D—f**CONWAY**
Bahner & Co—f l c
Durham C E—f c
Lahner & Co—
Lincoln Mrs Effie—f
Morgan F M—f**DARDANELLE**
Adams L C—f c
Collier E G—f
Conler C C—f
Foulkes W L—f
Hall L C—f
Martin A C—f
Parker J M—f
Sugg & Horn—f
Walker J J—f**DE QUEEN**
Jackson J H & Co—f l c
Towson & McKean—f**DERMOTT**
Dermott Gro & Con Co.**EUREKA SPRINGS**
Blair & Co—f
Fetty R H—f
Freeman Z P—f c
Jenkins Wm & Co—f
Klock & Kizer—l cO'Connor W J—
Overstreet C W—l**FAYETTEVILLE**
Anderson W L—f c
Easton J T & Co—f
Sedwig & Co B W—f
Wall E B—f c
Wilson & Collins—l**FORDYCE**
Banks A B & Co—f l c**FORREST CITY**
Izard R J—f l c
Pettus T G—f l c
Taylor Knight & Co—f l c**FORT SMITH**
Arkansas Valley Trust
Co—f c
Bailey J M—f
Boyd M P & Co—f c
Hoffman J A—f c
Johnston F B—l
Kenny Allan
Kennedy Allan & Co—
f l c
Marshall J E—f c
McBride John R—l c
Smith & Bumgardner—
f cThompson R R—l
Tilles Geo—l
Trusty C A—l
Trusty T R—
Weaver J E—l
Wier Howard B—f c
Warner & Williams—f**GENEVA**
Campbell C O—l
Clark & Brooks—f
Draughon J W—fLaird F J—f
Vaughan D O—f l c**GENTRY**Lale C C—f
State Bank—f l
Sullivan D T**GREENWOOD**
Hawey J M—f**GURDON**
Gore R C—f
Stuart J N—f
Whitmore E A—f**HAMBURG**
Brown & Brown—f
Dean & Cane—f
Lindsey W H—f**HARRISON**
Flynn James—f
Schweitzer & Glass—f l c**HELENA**
Friberg G H—f l c
Hornor Mosby—f l c
Meyers & Son—f l c
Miles J B Jr—f l
Walker Geo—f**HOPE**
Bridewell C A—f
Bridewell R O—f l c
Foster W Y Jr—f l c
Spragins Geo S—f
Spragins & White—f l c
Wilson & Green—f l c**HOT SPRINGS**
Arkansas Trust Co F B
—f cAvery J H—f
Belding & Stallcup—f
Cook R T—l
Holland A
Little N J—f c
Moore Erickson—f
Arthur Polk—f
Sewell J C—f
Williams & Reece—f**JONESBORO**
American Ins. Agency—
f c
Gregson & Brooks—f
Jonesboro Trust Co—f c
Maywood W A—f
United Ins. Agency—f l c**LITTLE ROCK**
Adams & Boyle—f c
Arnold Raines & Co—f c
Bright W A—l
Coates J E—f c
Cox Thos L—l
Fowler A S—l
Gress & England—f c
Hicks & Walker & Co—f
Johnson & Cotnam—f
Leigh L B & Co—f
Mills R H & Co—f c
Phillip Waters—l**SID B. REDDING**
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Insurance Co.**LITTLE ROCK, ARK.**
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Liberal Contracts for Agents

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Assets \$327,000**HOME FIRE INS. CO., Fordyce, Ark**
Assets \$279,000**STANDARD FIRE INS. CO., Fordyce, Ark.**
Assets \$170,000.

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Home Insurance Co., N. Y. German Alliance Ins. Co., N. Y.
 Phoenix Assurance Co., Ltd., of London Pelican Assurance Co., N. Y.
 Niagara Fire Ins. Co., N. Y. American Central, Mo.
 Sun Insurance Co., N. O. Spring Garden, Philadelphia
 Citizens Insurance Co., St. Louis Commercial Fire Ins. Co., Texas
 New York Underwriters Agency

Powell S M—l
 Raleigh Morris—f
 Redding Sid B
 Twin City Bank—f

LONOKE

Couch W T—f l
 Flecher & Son—f l c
 Young W H
 Wilkinson L F—

MAGNOLIA

Cross W R—f l c
 Farmers Bank & Trust
 Co—f
 Franklin Taylor—l
 McNeill J C—f c
 Monroe T A—f

MALVERN

Bevil L F—

Duffie W R—f
 Leiper W D—l
 Rowland A I—f
 Smith J M—f
 Sullivan L S—l

MARIANNA

Robertson J T—f l
 The Weid Dupuy Mixon
 Co—f l c

MENA

Acruman L C
 Dennis Kelby & Strat-
 ton—f

MONTICELLO

Ahrens John & Son—f
 l c
 Finn R W—f
 Payne Geo C—l

Terry R Y—l
 Welch J D—f l c

MORRILTON

Hembree A V—f
 Massey Weldon O—f
 Moose & Peggins—f l c
 Rainwater Lord—f
 Stephen A J—l

NASHVILLE

Bishop & Daly—f l c
 Feazel W F—f
 Moore J H—f l c
 Price J H—f l c
 Reeder J J—f
 Rodgers W C—f l c
 Skillern J H—f

NEWPORT . . .

Boody R W—f l
 Hite C R—f c

Phillips & Ferguson—f l
 Southern & Lard Co—f c

OSCEOLA

Fletcher & Ward—f l c
 Gaylord C H—f
 Harrison & Burchfield—f

OZARK

Bill W C—f c
 Conasta W C—f
 Nickell H H—f
 Reynolds A D—f

PARAGOULD

Knox & Cole—f c
 Landrum J V—f
 Smith E J—f c
 Thompson J L—l

PINE BLUFF

Barkley Bloom & Co—f
 Cross M C—l

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Southern Insurance Company, New Orleans, La.
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Additional Facilities Needed :: One Hundred and Fifty Active Agents in this State

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The Cosmopolitan, of New York The Washington, of Seattle, Wash.
 The Southern National, of Austin, Tex. The Travelers, of Pine Bluff, Ark.

ARK.—Pine Bluff,
Con.
Hollis Russel—l
Home Insurance Agency
—f l c

R. H. M. Mills & Sons
General Insurance
Real Estate and Bonds
State Agents
New York Plate Glass
Insurance Co.
Established 1876

PINE BLUFF, ARKANSAS

Rogers N R—l c
Rosenberg F M—l

ROGERS

Chyonowith W C—f
First National Bank—f

Funk & Funk—f
McLeod J S—f c
Potter & Doescher—f c
Robinson E J—l
Wood D R—l

RUSSELLVILLE

Carden W H & Rollow
W B—f l c
Garrett Y J—f l c
Neal G S—f
Neal W J—f
Simpson A J—f
Taylor R—f

SEARCY

Blakeney J O—l c
Blakeney W—c
Cypert—f
Dugan—f
Rachels J N—f
Sightle J E—F
Yarnell T A—f l c

SILOAM SPRINGS

Andrews John M—l f
Cooley H C—f
Davis J C—f
Fletcher J C—f
Furry W G—l
Harris T M—f c
Harvey Chas F—f
Higgs J W—l
Jordan R O—l
Moss Bros—f
Norman Chas E—c
O'Kane John—f
Pernot H C—f
Petty & Shannon—c l
Sailer W P—l
Weaver John M—f c
Yoes G C—f

SPRINGDALE

Dodson & Renner—f l c

STUTTGART

Bruce Geo C—f c
Hall & Co E N—f c

TEXARKANA

Offenhaus T W—f l c
Mudd F H—f l a

VAN BUREN

Block C C—f l c
Bryan Addis—f
Furry W G—f l c
Miller E H & Co—f l
O'Kane John—f
Southmayd L H—f
Weaver Jno—f l c

WALNUT RIDGE

Beakly J N—f c
Belvate W E—f c
Dowill S C—f l c

WYNNE

Daltroff S—f l
Eldridge G W—f
Jordan R D—l
Zimmerman D—f

CALIFORNIA

C. J. STOVEL, President

J. F. MAGEE, Vice-Pres. and Manager

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537 SACRAMENTO STREET

SAN FRANCISCO, CAL.

Pacific Coast General Agents

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New Brunswick Fire Insurance Co.

North River Insurance Co.

ALAMEDA

Alameda Land Co—f
Adams, Charles & Co—f
Banta, Charles F
Baird T F—f
Blanding H B—f
Clark Herbert D—f
Dufour William—f
Hammond & Hammond—f
Hanley J S—f
Hally Frank—f
Judd, E D Co—f
Lewis & Shaw—f
McGlauffin L W—f l c
Mehrtens H G—f l
Neville F R—f
Pollard Wm H—f
Rommel J A—f
Scott & Judd—f
Tuttle E O—f

ALTURAS

Estes A B—f
First Nat'l Bank—f
Laird J T—f
Lauer Benj—f

ANAHEM

Pickering J M—

ANGELS CAMP

Tryon J B—

AUBURN

Lubeck D W—l c

Lukens Geo E—f
McCann W J—f
Reynolds A E—l
Robie E T—f
Rodehaver I. H—l
Rodehaver W W—
Stevens S M—f
Walsh J E—f
Watts S—f
Willis J H—f l c

BAKERSFIELD

Abbott L—l
Bakersford Abstract Co—
f c
Blodgett H A—f l c
Colton F G—f
Brockman J W—f
Crites A S—f
Ellis—l
Gates Paul—f
Hunt Buelah—t
Kelly W W—f
Kern County Abstract
Bureau—f
Mack S L—f
Maude Helen C—f
Rice & Beckerdike—f

BENICIA

Barry Mrs James—f
Billings E M—f
Clyne J—f
Crooks W L—f
Dalton A Sr—f

Dwyer Wm—f c
Johnson J G—f
Johnson G A—f
King A O—f l
Quarney John—f
Weinmann F P—f l c
White H K—

BERKELEY

Albel A P W—f
Allen W I—f
Bailey C A—f
Cheney & Berry—f
Dickinson W R—f
Emalie C C—f
Ellis W E—f
Freese N L—f
Ferrier F—f
Gordan E J—f
Hill J M—l
Irwin H J—f
Johnson H A—f
Junk F—f
Juster & Baird
Little J—f
Lawton & Woolsey
Mason-Duffie Co—f l c
Moran W C—f
Mortimer—f
Patterson & Haakill—f
Roberts P R—f
Rudolph—f
Schmidt Geo—f
Taylor H W

BIGGS

Brough J M—f
Brown C N—f
Caldwell B—f
Chatfield & Smith—f
Coffman J M—f l c
French C L—f
Hastings J M—f
La Point Moses—f
Parker W D—f
Pearne W G—f
Setzer I G—f l
Smith G K—f
Spence C C—f

BURBANK

Fischer C B—f l c
Luttage J—f

CHICO

Bradley W L
Bond Lou—f
Costar W J
Crew T N—f
Cusack Barney—f
Diller R—f
Faulkner L G—f
Jackson S H
Jones Jas H—f
Kerr W S—f
March J D—f l
McManus & Jennings—f
Murphy Thos—f
Reynolds E T—f
Robinson John R—f

Riper J W & Co—f
Sears & Farnham
Royce C C—f
Taber & Perry

CHINO

Bradley E W—f
Day D C—c
Simmons M E—f

COLFAX

Falconer D—f
Harlan & West—f
Kilgo E—f
Kuenzly J—f
Lobner M—f c
Newman J M—f

COLTON

Hanna J B & Co—f 1
Johnson D—f 1 c
Smith H B—f

COLUSA

Arnold Philip—f
Barrell E C—1 c
Beckwith DeLay L—f
Boggs M J—f
De Jarnatt & Son J B—f
Grenfell R W—f
Jackson A B—f 1 c
Johnson Grover—f
Harrington T—f
Mogk John C—f 1 c
Pope J H—f
Pryor B A—f c
Putnam H R—f
Rich J F—f
Scott Geo—f
Weyand E—f
Wright F E—f c

CORONA

Barber R D—f
Browning D M—f
Jameson W H—f
Kinney Chas A—f
Lockett S W—f
Lord Daniel—f
Stahl H R—f
Sweet N N—
Turpening M—

CRESCENT CITY

Childs J L—f
Crawford J P—f c
Cutler T B—f
Hobbs Wall & Co—f
McNulty & Frantz—f

DIXON

Barnes T P—f
Duke T B—f
Eames E C—f
Eamns N—f
Ferguson E—f
Grady J D—c
Hutton F A—f
Little S G—f
Kirby A—f
Manning A—f
Newby B F—f
Norman Grace—f
Rice J H—f
Schulze O C—f

DOWNIEVILLE

Cace E L—f
Meyer H H—f

ELMHURST

Branson Kemper P—f 1 c
Hall Thomas M—f
Joseph Joseph C—f
O'Toole James J—f
Storer Frank—f

EMERYVILLE

Coburn J C—f 1 c

EUREKA

Adams Adolph B—f
Bullock N—f
Campbell E P—f
Ferrill & Palmtage—f
Hartson B C—f
Hunter J H—f 1
Keleher J T—f 1 c
Noe & Hansen—f c
Perry Thos H—f 1 c
Porter, Brooks & Foutze—f 1 c
Weatherby & Hausen—f
Zane J F—f c

FOLSOM CITY

Burnham J H—f
Cohn P C—f
Cox J P—f
Foster Mrs Kate—f
Hyman I—f

FOREST

Crafts E L—f
Hilgermann Wm—f

FORT BRAGG

Sternberg C—f 1
Ward W B—f
Weller & Weller—f

FRESNO

Aarestrup T H—f
Bonnar J—f
Bonsell C R—f 1
Braverman Alfred—f
Carver & Heilbron—f
Cate & Anderson—f
Chappel & Smith—f
Chittenden & Co F M—f
Colemore L J Miss—f 1
Collier J M Co—f
Conklin P M—f
Crowder J F—f
Crutcher S S—f
Dow W C—f
Fresno Land Co—f
Grey Dewitt H & Co—f
Haber Bros & Co—f
Hambleton & Hambleton—f
Helm Bros—f
Kline L W & Co—f
Knight & Ewing—f
Levy H—f
Matson W H Jr—f
Mattingly W T—f
Mead W A—f
Noble Bros—f
Rahill Eugene
Ryan F J—f
Shepherd-Teagre Co—f
Starkey C H—f
Sunset Realty Co—f
Toby A—f
Valentine E S—f
Vaughn C W—f
Walker & Martin—f
Wharton N G—f
White W A—f

FRUITVALE

Blake P H—f c
Elrod H—f
Plietner H A—f

GILROY

Blake W F—f
Crawford E D & Co—f
Fitzgerald & Co—f 1 c
Moore S T & Co—f
Pyle & Whitehurst—f
Williams & Hawthorne—f

GLENELLEN

Chauvet H J
Hardman A M—
Poppe Charles J—f

GRASS VALLEY

Argall M W—f
Barker & Smith—f
Biggs Elain—f
Frank Robert—f
Grenfell C B—f 1 c
Harris W D—f
King P—f
Nevada County Bank—f
Noell R—f
Thomas J M—f 1 c

GREENVILLE

McIntyre D—f
Murray J R—f

HANFORD

Bliss Geo—f
Bush Agency E E—f
Cameron D R—f
Chittenden L S & Co—f
Coe C H—f
Dunham L C—f
Farley J H—f
Goldberg A—f
Goldberg R E—
Hall L E—f
Hickman & Pickerrill—f 1
Isaac F N—f
Kimble Robert—f
King Charles—f
McQuiddy W R—f c
Rubenstein A F—c
Shary Chas—f
Van Dorsten—

HAYWARDS

Armstrong J D—f
Hanschmidt Henry—f c
Lemos F I—f
Musson E M—f
Prowse Chas—f
Russell T B—f
Warren S D—f
Wilbert P—f

HEALDSBURG

Barnes & Cummings—f
Hall & Miller
Kruse J H—f
Luce M Y—f
McElhany S
Norton E M
Prince J B—f
Rose J W—f
Rowland Ed—f
Walcott G W—f
Warfield G H—f
Wattles—

HIGHLAND

Browning John—f
Cole F H—f
Desmond L A—f 1
Loring G—f
Johnstone Herbert W—f
Randall M M—c
True A A—f

HOLLISTER

Breen P W—f 1 c
Chaney Wm—f
Farmers Exchange—f
Holbrook E E—f
Hawkins T W—f
Higby & Shaw—f 1 c
Jefferson Realty Co—f 1 c
McCloskey Thos—f
Murphy T E—f
Palmtag & Connor—f
Patterson John—f
Tiffany E W—f

IONE

Bennetts W A—f
Gordon W W—c
Hammer B—f
Issacs M—f
Marchant J—f
Mark Geo F—f
McMurray J W—f

Merrill Fred—f.
Newman J—f
Newman & Bagley—f
Perkins J D & Son—f
Sibole & Gillum
Surface J & Son—f
Swain C W—f

JACKSON

Brown G W—f 1
Caminetti Tony—f
Chichizola A—f
Conlon T—f
Folger G C—f
Fontenrose Mrs L J—f c
Freeman C W—f
Freeman E A—f
Meehan Jas—f
Meek C M—f
Muldoon Matt—f
Penry Wm M—f
Spagnoli S G & U G D—
Webb Richard—f
Wright J J—f

KERN

Shaffer J M—f c
Williams J R—f

LINCOLN

Brown Lloyd E—f
Fleming A C & Son—f 1 c
Ingram Wm D—f
Jansen Walter—f
Landis John W Jr—f 1

LIVERMORE

Anspacher Bros—f
Anthony M S—f
Bank of Livermore—f
Callaghan M G—f 1 c
First National Bank—f
Fletcher Jos F—f
Gonner & Magill—f
Livermore Commercial Co—f
Mitchell & Callaghan—f
McKown & Mess—f
Nissen C M—f
Wright W H—f

LODI

Bewley Co John C—f
Clark H S Jr—f
Coleman H B—f
Dougherty F A—f
Ferdun C M—f
Garner & Woodson—f
Graham R L—f
Hopkins & Needham
Lorenz W H—f
McSherry & Brown—f
Percival A E—f
Realty Co—f
San Joaquin Land Co—f c
Shidy M W—f

LOMPOC

Balaam A G—f 1
Fisk F C—f
Fox T F—f
Fox P—f
Harris T L—c
Klein J—f
Klein & Lehman—f
Lamar R J—f
Lompoc Produce & Real Estate Co—f
McAdam & Smith—f
Meals G W—f
Millings S P—f c
Moore F B—f
Pratt G W—f
Rudolph Arthur—f
Rudolph Bros—f
Sheridan E M—f
Sudden W H—f
Tritt D T—f c

CAL.—Con.**LONG BEACH**

Camp A W—f
Malcom Chas—f
Morgan L B—f
Munholland J G—f
Munholland J H—f
Nebel Wm—f

LOS ANGELES

Alderson E—f
Allen A A—f
Allen R W—f
Allen Son W H—f
Armstrong A—f c
Barlow, Allison & Co—f
Behrendt S—f
Blanchard E L—f
Bradshaw Bros—f
Brotherton & Benedict—f c
Burbank & Baker—f
Burke Carlton F—f
Bonyng-Gindleston Co—f
Calkins F G Co—f
Carter R S & Co—f
Childs, Hicks & Montgomery—f c
Conant G F & Co—f
Cornish-Bailey Co—f
Cortelyou G A Co—f l s
Cribb E C & Co—f
Davis & Alderson Bros—f
Davison M M & Son—f
Deyoe C P—f
Dewey S B Co—f
Edwards & Winters—f l
Flint F W Jr—f
Flint & Hart—f l c
Foster J D & Co—f
Garland W M & Co—f
Giffen G M—f
Gillon C E—f
Golsh A C & Co—f
Gray, Kling & Co—f
Griffith Jno T & Co—f
Hammond Watts & Co
Hartwell & Kurtz—f
Haskell R G—f
Hawley F R—f
Hobbs Jas B—f
Hoffman Watson Co—f
Hollingsworth W I Co—f
Hubbard Chas L & Co—f c
Hunter & Camfield—f
Hurd Bros—f l
Hyans E C—f
Jergins Co A T—f
Johnston John G—f
Jones & Ryder Land Co—f
Kellar & Joyce—f
Kelsey F M—f
Kennedy J D—f
Kenyon & Truscott—f
Klokke & Easton—f
Krause O W—f c
Kremer & Campbell Co—f c
Kroesen Bros—f
Lebus P—f
Lerch Frank—f
Lewis & Morton—f
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Lockhart O P—f
Louis E J—f
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Maxson Herbert E
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Perkinson A V—f
Peteler Chas J—f
Realty Trust Co—f
Rowan R A—f
Sentous Louis—f
Seyler Chas—f
Siemer H—f
Silent E D & Co—f l c
Staats Wm R—f
Stephens R B & Co—f
Stewardson Wm—f
Spellmire A H—f
Summerland Theo—f
Tappe Chas—f
Tait C A—f l c
Wachob J A—f
Wade C J—f
Walsh Frank E—f
Walton F A—f
Wheeler Bros—f c
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Noble B H & Co—f
Stidston W A—f
Weasley Peck—f

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Cunningham & Brown—f
Dyer R C—f
Maze & Wynn—f l c
Smith S E—f

MARTINEZ

Blum A E—f c
Bush H M—f
Glas F L—f
Hayden C H—f c l
Swain C C—f
West C D—f

MARYSVILLE

Aaron C F—f l c
Cooley G S—f
Eckart Geo R—f l c
Harney G W—f l c
Lane Frank—f l
Marcuse Co J H—f l c
Meek E E—f
Sperry W F—f c
Thomas J C—f
White A H—f l c
Yuba Consolidated Gold Fields Co—f

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Morris J J Co—f c
McInnis P—f
Peers Alex—f
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Moor E L—f
Simonson & Harrell—f c
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Worden L G—f l

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Elmdale Land Co—f
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Grange Co—f
Harp J D—f
Harter W A—f
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Modesto Land Co—f
Moss L T—f c
Murray Chas—f
Perley George—f
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Jacks R C—f
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Monterey Land Syndicate (Inc)—f l c
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Goodman H P—f
King E H—f
Mount & Son—f c
Roberts Geo H—f
Smith & Co A H—f
Thompson Wm G—f l c

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Palmer T R—f
Rice J A—f
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Coughlan George—f

Crawford W H—f
Hook Edgar—f
Lindley—f
Marsh S W—f
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Morgan E J—f
Rector G J—f
Vinton W D—f l
Werry John—f
Wright H J—f l c

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Cameron & Co—f
Campbell L G—f
Canning M J—f
Coddington Wm—f
Gross C C—f
Day J W—f
Dwiggins J—f
Field C K—f
Gibson E Y—f
Grote De—f
Hart E H—f
Hathaway W L—f
Heron & Holcomb—f
Hinds & Co—f l
Holcomb, Breed & Banholman A S—f
Hunt R D & Co—f
Kilgariff & Beaver—f
Layman Real Est Co—f
Leavitt W C—f
Magill R H & Son—f
Metzler B J—f
Monsen M—f
Nickel Karl H Co Inc—f c
Parker C M T—f
Peters L A—f
Porteus J H—f
Robinson & Boak—f
Samuels & Knowles—f
Smith Thomas & Thomas—f
Sontag Julian—f
Speares J L—f
Stephenson R L—f
Stolp F—f
Strong & Co—f
Taylor Bros—f
Thompson S B—f
Underhill R L—f
Vail & Eldridge—f
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Wann W A—f
Winslow R C—f
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Clayton W H H—f
Collings D R—f
Craddick S M—f
Huhn J A—f
Porter J R—f
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Tiffany & Knesel—f

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Fogg E W—f l c
Frost T J—f
Gray F H—f
Kusel E A—f
Lawrence J A—f
Leonard J P—f l c
Leonard W L—f l c
Marks J—f l c
Marks Sam—f
McGee John M—f
Tucker E—f

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Lloyd Etta B-f
Work T A Co-f
Strong & Kemp-f
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Thompson F E-f
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Talbert W T-f
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Todd I M-c
Turner G S-f
Vail David-f
Vail I E-f
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Denman F H-f l c
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Mendovica J C-f
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Vandervoort A C-f c
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Cavess C C-f
Crabb & Co-f c
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Gallup J A-f c
Garthside J R-f l c
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Hutchings C R-f l c
Jackson R W-f
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Louks, Curry & Rogers
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Horbach R-f
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Lee C J-f
Miller W J-f l
Plumus County Bank-f
Schneider B-f

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Gardner Elias D Co-f
l c
Hook M R-f
Kraft George H-f
Swain H C-f l c

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Bush C C-f
Dean Arthur-f
Hare & Hill Co-f l c
Primm F P-f
Redding Brokerage Co-
f l
White John & Co-f l c

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Bradshaw & Co-f l
Clark L W-f
Ferand F G-f

Fliske J P Jr-f
Gill & Robb-f
Haight & Olmstead-f l
Hayes & McGinness-f
Hammett F W-f
Taggart S F-f l
Thompson G S-f c
Wheat J F-f l
Williams J E-f l
Williams & Curtis-f

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Bank of San Mateo Co-
f c
Buck George H-f
Cullen Com-f
Fox E B-f
Glennan Fred-f
Hartley G P-f
Knight C E-f
Landscheidt C-f
Lovie George W-f c
Read J J-f
Redwood City Com.
Bank-f c
Thompson E-f
Thorpe T H-f
Walsh A D-f

RIVERSIDE

Bush B B-f c
Castleman P S & Co-
f l c
Dole George H-f c
Filkins C W-f l c
Jarvis J T-f l c
Kingman Geo F-f c
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McKenzie & Pedley-f c
Miller H J-f
Mission Realty Co-f
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Potter Harvey-f
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Vaughan O D-f

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Brand-McMasters Co
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Hills Chas T
Hickman-Coleman Co-f
Kendall W S-f
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Kromer George
Lindsley A-c
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Strobel Carl-f
Trainor A T-f
Winans M N-f
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f c

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Elgin W A-f l
Fee G W-f

Gans R H-f
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Mackinder - Anderson Co
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Baker F S-f
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Borden Jos
Brown J H-f l c
Clark Frank-f
Clark W H-f
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San Bernardino Realty
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Swing W W-f
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Burson John-f c
Cannon Wm H & Co-
f l c
Hammons John W & Co
-f l c
McIntyre J F-f
Reppy John H-f l c

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Arnold G C-f
Bowler Geo F-f
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Duffy A Z-f
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Gardner A B-f
Huntton James I-f
Kingston C A-f l
McKeever T-f
Quick J G-f
Robins O M-f
Sheets C W-f
Smithwick E-f
Turner B E-f
Whaley E W F & A-
Wells F-
Wilson Mack J A-f
Winslow Fred-f**SANTA BARBARA**Alexander Arthur-f
Austin C P & Co-f
Beers C W-f**Camino Real Investment**Co-f c
Dreyfus Louis G-f
Gooden Arthur H-f l c
Griswold J S-f
Johnson J T-f l c
Johnson & McComber-
f c
Lingham F H & Co-f
Mason Stanley C-f
Maguire Frank-f
Mission Realty Co-f
Payne O D-f
Porter V H-f
Redington W S-f
Russell Geo W-f c
Searles & Co-f
Spader Louis-f
Thompson C A-f
Thompson E H-f l
Watkins Henry-f
Whitney F M-f**SANTA CLARA**Fatjo Robert A-f c
Foster A T-f c
Helm A T-f c
Herrington I-f c
Roll Bros-f c
Steinhart J-f
Widney John-f**SANTA CRUZ**Blaisdell Benj J-l
Brown M Embert-f
Collins J S-f l c
Canfield C E-f
Dake & McKinney-f
Davis Holme J-f
Day E H & Co-f
Gardner Wm M-f
Hawes G W-f
Hill F A & Co-f
Hinds A J-f l c
Hoffman W C-f
Howe F R-f
Robinson H R-f
Parker F H-f
West E S-f l c
Walch, Hammer & Co**SANTA MARIA**Adam T B-f l
Armstrong C W-f
Blochman L E-f
Conkey J F-f
Finley T R-f
Fleisher & Co-f
Gardner C V-f
Hart Reuben-f
Haslam & Fulger-f
Lierly W S-l
Morris L J-f
Prinsner Thos-f
Scaroni L P-f
Smith Frank-fThornburg M-f
Walker John E-f**SANTA MONICA**Boehme E W-
Crosier J C
Darling T E
Gyger C E
Klaner Mrs Charlotte-
Knesel A L-
Miles & Tegner-
Palmer & See-
Roy Jones-
Wilson R & Son-**SANTA PAULA**

McIntosh G R-l

SANTA ROSAAlley & Hooper-f
Ayers G L-f
Barnett & Reading-f l c
Brown H E-f
Davis W S & Co-f l c
Eardley-Barnett Co-f
l c
Foster & Co-f
Hesse F W-f
Hoag C E-f
Hoag O H-f
Hoag O H & Son-f
Houts, Jewell & Peter-
son-f c
Hocker G A-f
Jewell Jessie I-f
Jordan L A-f
Le Baron A J-f
Pool W H-f
Price & Clawson-f
Reading Geo J-f l c
Reynolds W D-f
Saare Louis-l c
Spencer B M-f
Stahl Wm-f**SANSALITO**

Case Chas E Dr-f

SELMA

Good W B-l

SONORABurden W E-f
Durkin Jos-f
Hampton C-f
Parker E S-f l c
Segerstrom Chas-f
Sutton F-f
West H-f**STOCKTON**Buckley & Eaton-f
Crane Geo E-f
Cutting L M & Co-f l c
Dohrmann P W & Son
-f l cDoolittle W W-f
Hamman W S-f
Hornage Geo-f
Keyes Bros-f
Lane R P-f l
Meyer & Spurr-f c
Miller E G-f l
Miller & Kelly-f l c
Noble & Reid-f
Oullahan & Littlehale
Co-f l c
Post W H-f
Rhoads W J-f
Tully John-f
Vincent & Hefferman-f
Weber C M-f
Wilhiot G E & E L-f l c
Williamson H E-f
Wolf Geo-f l c
Worthing-Sampson Inv
-Co-f l**SUTTER CREEK**Finn W E-f l
Norton N W-f l c
Rose W L-f l
Sarucco Frank-f
Sutter Creek State Bank
-f
Voorheis E C-f**TEHAMA**Asman O E
Ellis A T-f
Fleming Geo-f
McLane Geo-f
Simpson George C-f
Simpson John-f
Small D & Son-f
Walter H F-f
Worthington J J-f**TRAVER**

Pillsbury J D-f l

TRUCKEEAdolph J-f
Bucknam W A-f
Carre Chas K-l
Doyle P M & Co-f l c
McGlashan C F-f
Moody H L-f
Rutherford & Wilmott-
f l c
Smith C E-l**TULARE CITY**Ballard & Billing-f
Beckwith H H-l
Burnett Geo-f
Cobb C W-l a
Cook H C-f
Eldridge F M-f
Gill Geo F-f
Heiskel J D-f
Henry Charles A-f

CAL.—Tulare City, Con.

Kemble E H—f l
Linder Hardware Co—f
Lovejoy J O—f
Scott C R—f
Thompson T H—f
Zartman G W—f

UKIAH

Albertson F C—f l c
Barker J H—f
Chesebro E C—f c
Cleveland & English—f
Mannon C M—f c
Matthews J R—f
Owen J M—f
Peery W M—f c
Preston J W—f
Poage & Ford
Puett R H—f
Purdy Carl—f
Randall H J—f
Ruddock J C—f l
Sanford J B—f
Thatcher A J—f
Weldon & Held—f c
White W D—f
Wilson F M—f
Woodward E—f

VACAVILLE

Arnold G A—f
Arnold J M—f
Barcar Raleigh—f
Blum J & I—f
Crystal Bros—f

Dobbins S P—f
Fisher Edward—f l
Fotheringham C—f
Fry Jake W—f
Hill William—f
Mize T J—f
Platt G N & Sons—f
Rammers R Ferdinand—f

VALLEJO

Brownlie J—f l
Cadan G R—f
Collins T V—f
Colthurst John E
Coombs Ida—f
Cooper Johnson
Enos F S—f
English J R—f
Fitzgerald J—f
Frey Henry—f
Griffin B F—f
Halliday C G—f
Hatheway Mrs A L—f
Hirst S—f
Kelly Wm T—f l
Lynch P B
O'Leary, J H—f
Roney W S—f
Tregaskis M J
Saunders W G
Warford G—f
Wildner H E—f
Willey A

VENTURA

Barnard Frank—f
Cannon W H—f l c
Hammons John W Co—f
l c

McIntyre J F—f l
Reppy J H—f l c

VISALIA

Bell I T—f l c
Bodden Geo—f
Byrnes M J—f
Caughran Guy—f
Chambers L—f l
Clark & Sons—f c
Cross O R—f
Downing E—f
Dudley Bros—f c
Featherstone M S—f
Gannon J E—f
Giddings C J—f
Hughes Bert—f
Hyde L C—f
Jerusalem H—f
Johnson C L—f
Johnson J Sub—f
Jordan John—f
Kellenberg F—f
Kibler N W—f
Levy Julius—f l
Lipscomb D S—f
McPhail—f
Mitchell S—f
Sherman Thomas—f l c
Sweet Adolph—f
Sweet S Co
Van Loan Roy—f l c

WATSONVILLE

Barrett J A—f
Been Alex—f
Dempsey E—f
Donahue P—f

Estudillo J G—f
Paschall D F—f
Smith U—f

WHITTIER

Barton & Johnson—f
Clayton C W—f
Gregg Bates & Gregg—f
Hazzard G L—f c
Lombard Miss M—f

WILLOWS

Bank of Willows—f
Hochheimer & Co—f
Kinkade F H—f
Knock T L—f l c
Proulx & Eibe—f c
Silvey J M—f
Wickes C R—f l c

WOODLAND

Balfour & Garrette—f
Berg E—f
Brown C A—f
Day John—f
Lawson Jno D & R B—f
McConnell J I—f
Porter W A—f
Richmond C L—f
Ruggles A C—f l c
Simpson C D—f

YREKA

DeWitt R H—f l c
Martin Jas B—f l c
Shearer W B—f l c
Smith C S—f
Wadsworth Fred E—f c

COLORADO

J. F. BENEDICT

TELEPHONE 469

C. W. GILL

BENEDICT & GILL

FIRE INSURANCE

104 BOSTON BUILDING, DENVER, COLO.

REPRESENT

HOME, of New York
HARTFORD, of Hartford
PHENIX, of Hartford
BOSTON INS. CO. for Automobile Ins.
NATIONAL, of Hartford

LONDON ASSURANCE CORP.
QUEEN, of America

GENERAL AGENT

UNITED STATES CASUALTY CO., of N. Y.

AKRON

Gibson H A—f
Hudson J G—f
Mitchell A—f
Pelton Isaac—f
Vaughn O—f

ALAMOSA

Swanson F W—f
Willis G A—f c

ASPEN

Augustine G W—f l c
Bourquin Amos—f
Brown L A W—f l c
Fish N O—f
McElvaine E T—f
Mulqueen A—f
Smith M W—f

BOULDER

Anderson A W—f
Bellman W S—f

Bemus J E—f l
Boulder Real Est Loan
& Invest Co—f l c
Bromley & Kohler—f c
Brown Walter T—f
Clark S D—f
Cole & DeBacker—f l c
Collins A E—f
Colorado Investment Co
The—f
Cooley & Griffins—f
Coon & Sutton—f
Dyer & Hall—f l c
Fernald Fred—f
Fox Brothers—f
Greenwood & Terwilliger—f
Hall & Cowie—f l c
Hastings & Edmington—f
McGuire Shannon—c f
Murphy G W—f
Nellin Rust—f

Nelson & Keyser—f c
Park & Holmes—f l
Parsons C L—f c
Smith L G—f
Stearns & Rico—f l
Stoddard W B—f
Strumb J M & Co—f
Tanner & Donaldson—f
Wilson & Webber—f l c
Wolverton E—f

BRECKENRIDGE

Forman W F—f
Gaymon O K—f c
Goadard F M—f c
Thomas W—f

BRIGHTON

Garard G A—f
Hurst S G—f l
Powell C F

BUENA VISTA

Johnson G F—f
Smidlinger C D—f
The Buena Vista Invest-
ment Co—f l c
Walker G A—f

CANON CITY

Boice A—f
Bradbury E A—f
Bridewell W F—f c
Casey G R—f
Champion & Co W T—f
Hodgin G V—f
Kennedy J R—f
McFarlane A—f l
Ragsdale & Sons—f
Rogers John—f
Turnbull & Rowland—f

CENTRAL CITY

Fullerton & Seymour—f l c

C. D. COBB

ESTABLISHED 1870

CLARENCE COBB

C. D. COBB & CO.

GENERAL AGENTS

Denver, Colorado, 1012 Fifteenth Street

FIRE INSURANCE*Mountain Department*

Colorado, Wyoming, New Mexico

Represent

Norwich Union of England

Caledonian of Scotland

The Scotch Underwriters

Caledonian-American Ins. Co. of New York

Harvey R S—f
Lake H H—f l c
Parentau E V—f
Seymour Bennett E—f c
Shuck & Davis—f l c
Welch I N—f c

COLORADO CITY

Allen Albat—f
Bates J P—f c
Colorado Realty Co—f
Cook Geo W—f
Drake Martin—f
Jackson J P—f
Kimsman H C—f
Reece R J—f
Shirman C M—f

COLORADO SPRINGS

Avery Henry F—f c
Bacon Wm H—f
Bennett Chas P—f l c
Colorado Investment &
Realty Co—f
Downer Taylor J—f
Dunnington F H—f c
Eldridge Lewis P—c
Fertig C T—f l c
Franklin John I—f
General Ins Agency—f c
Harper & Small—f
Hastings-Allen R & B
Co—f c
Kennedy Matthew—f c
Lawton A J—f l c
McIntyre W H—f
Morse & Black—f
Perkins Morton & Co—
f c
Remick Otis—l
Scurr Harry A—f
Slote-Kernochan Agcy
Sun Realty Co
State Realty Co
Thedinga J H & Co—f c

Tyler C E & Co—f
William A B—f
Wills Henry LeB & Co—
Williamson Wm W—f c
f l c

CRIPPLE CREEK

Bourne Sid—f
Butler H L—f
Gilpatrick W R—f
Kilpatrick D W—f l
Lynes & Cole—f
Reynolds & Berbow—f
l c
Selbach-Gardner Invest-
ment Co The—f l c
Selig A—f c
Winters & Hill—f l c
Weed & Coatsworth—f l

DENVER

Adams S C—f
Appleman L P—f
Barnett & Carter—l
Barrows G A—l
Bartels Bros—f
Benedict & Gill—f c
Bennett & Myers—f
Bishop F L—l
Boice A S—l 2
Booth W W—l
Booth & Sherwood—l
Boyd Agency Co—f
Bradley Seth B & Bro—f
Brann Ralph M—c
Brennen-Standard Insur-
ance Agency Co—f
Brooks C D—l c
Busby F E—l
Chapman F A & Co—l
Chapman F A—l
Cleveland N—l
Cobb C D & Co—f
Cockrane Jackson—l
Continental Trust Co—l

Cowles I R—l
Craft, Cable & Higmer
—f
Crater Geo E & Son—f
Cullom J P—l
Daly Thos F—l c
Edmond J. Frank—f
Edwards J Stanley—l
Eppich E P & Co—f
Ferris & Conaway—f
Fletcher J R—f
Forrester F H—f
Funke O F—l
Gallup John C & Bro—f
Gaylord Paul B & Co—f
German-American Trust
Co
Good V—l
Grund A R—f
Hannum H W—l
Harmon A D—l
Harrison Jos H & Co—l
Hoover J J—f
Hunemaker H A—l
Humphrey E L—l
Hyndo D M—l
Jackson Ira B—l
Johnston J C—l
Jones L C—f
Jeffries Jerome—l
Kellogg F P—c
Kennedy J E—l
Knoch Chas J—f

H. T. LAMEY

Manager Western Department
Western and British America Assce
Companies, of Toronto
United Firemen's, of Philadelphia
MAJESTIC BUILDING

Law A J—l
Livermann A E—l
Lyons & Johnson—f
Maitland W G—c
Mason W F—l
McGregory J—l
McGrew W A—f
Monash E—f
Morris H L—f
Neal C F Co—l c
Newkirk G A—l
Newman H J—l
Nordsiek W E—l
Orr O O—l
Old W W—l

D. C. PACKARD

GENERAL AGENT
Colorado and Wyoming
Sun Insurance Office
Westchester Fire Insurance Co.
J. B. BROWN, Jr., SPECIAL AGENT
639 17th STREET
DENVER

Page R J & Son—f
Parsons L F—l
Pearce H G—l c
Peters & Co—f l
Peters-Cooper Agency
Co
Pettibone G W—l
Phillips L C—l
Price C L—l c
Randolph Geo E—l
Rathbun Geo V—l
Reed E W—c
Rhoades G—l
Riddling Ed I—l
Ritchie J T—l
Rose W H & Son—f
Ross F R—f

FREDERICK W. STANDART

SUCCEEDING

THE BRANNEN-STANDART AGENCY

1622 ARAPAHOE STREET DENVER, COLORADO

REPRESENTS

The Liverpool & London & Globe Ins. Co.
The German-American Insurance Co.
The Niagara Fire Insurance Co.

The Springfield Fire and Marine Ins. Co.
The Fire Association of Philadelphia
The Scottish Union and Nat'l. Ins. Co.

COL.—Denver, Con.

Rubincam H C—c
 Russell J N Jr—l
 Scheidmantel Agency
 Co—f
 Schirmer Ins & Inv Co—
 f
 Schuyler Gerald L—f
 Shearts T E—f l
 Showalter P H—l
 Simmons G C—l
 Smiley A M—f
 Smutzer Fred'k C—l
 Spencer H P—c
 Standart Frederick W—f
 Stearns John L—l
 Stewart A H—l

**THE W. H. STEWART
AGENCY CO.**

General Agents

Prussian National
 Western of Pittsburgh
 1841 CHAMPA STREET

Steyn C A—l
 Stoddard & Godfrey—f
 Stone C W—l
 Thompson Chas E—l
 Tuttle J F Jr—f
 Wadsworth H L—f
 Wadsworth & Wads-
 worth—l c
 Warner Jay D—l
 Wheelock J M—l
 White F G—f
 Wilkins & Cornish—f
 Williams Jas & Co—f
 Wilson Chas F—f
 Wilson W Rollo—l
 Wilson & Blumenthal
 Agency Co

DURANGO

Arnold J H—
 Berri H G
 Copeland J C
 Eldredge Frank—f l c
 Galloti Ellen—f l c
 Local Security Co—f l c
 Pingrey S W—f c
 Rockwood & Perkins—
 Turner J W—

FLORENCE

Andrews H S—f c
 Blunt Inv Co—f l c
 Carnody & Hind—f
 Houston H H—f
 Jack Edwin—f
 Killian Geo—f l c
 Lutus H R—f l c
 McCandless J V—f c
 Sander J T—f
 Wilkes G H—c

FORT COLLINS

Adams Rollin E—f
 Akin & Fothergill
 Clamer & Randall
 Edwards & Kissock
 Agency Co
 Fort Collins Inv Co
 Fuller W R—f l
 Gregory & Skinner—f l c
 Golding-Dwyre Chas—f
 Heath W H—f
 Kimison H J—f
 Morger Jas—f
 North Colorado Land &
 Investment Co
 Roberest, Budrow &
 Humphrey—f l
 Russell H I
 Smith Clark—f
 Tedmon B S—f l
 Western Real Estate
 Exchange

GEORGETOWN

Dewey F A—c
 Eamay H G—l
 Leisy R A—f l c
 Peck F L—f
 Seifried Henry—f
 Tomay John—f l c

GLENWOOD SPRINGS

Beardsley A L—f
 Cardwell Wm—f
 Darrow C W—f c
 De Law S J—f c
 Dickson A J—f l
 Edinger George—f
 Graham C C—f
 Hedden A M—f
 Keck Christian M—f l c
 Logan W R—f
 McCarthy—C R—f
 Parkinson W S—f
 Rowe C—f
 St. Clair C—f

GOLDEN

Benedict W P—f
 Berthoud E L—f
 Davidson J L—f l
 Jameson A D—c
 McCall Chas—f
 Ward Thomas—f l c

GOLDFIELD

Flanigan A W—f l c
 Jones C J—f

GRAND JUNCTION

Byers J F—f
 Caldwell & Walker—
 Case E N—f
 Clark Chas—l
 Cohen O G—f
 Delaplain M O—f l c
 DeLong Horace T—f l c
 Forey M—f
 Home Inv Co—f l c
 Lowe & Son—f l
 McGill & Lyons—f
 Milne & Milne—
 Miller & Skeggs—
 Raney-Udlick Inv Co—
 f l c
 Rhone Henry R—f l
 Rich C B—f l c
 Stone D T—f
 Sweney J P—f
 Wallace W S—f l c

GREELEY

Adams W R—f
 Arbuckle & Curcell—f
 Baker Co F E—f
 Beer & Thomas—f
 Crone & Curtis—f l
 Davidson W—f
 Ewing F C—f c
 Graham R—l
 Houtchens & Drumm—f
 Jackson & Ferguson
 Kinsella W E—f
 Knight H C—f
 McClenham A M—f
 McPherson J W—f
 Newton Bryon Son—f
 Sanborn & Houston—f l c
 Scott & Lyon—f l c
 Steele R—f
 West H T—f

GUNNISON

Gordon John—f c
 Lake Henry F—f l c
 Palmer E G—f l c
 Sills C T—f c

HOLYOKE

Higinbotham W E—f l
 Kelsey W D—f l
 McPherrin E N—f
 White & Sears—f l
 Zimmerman Phillip—f l

IDAHO SPRINGS

Broad Wm—f
 Burke Jos—f
 Bush & Bonney Agency
 Co The—f l c
 Clear Creek & Gilpin
 Trust Co—f c
 Mallileu John T—f l
 McClelland George E—f
 Sidney Moritz Agency
 Co
 Wilkins John A—f

LA JUNTA

Albera Viktor—f c
 Beerbohm & Hart—f l c
 Clark H H—f
 Dunlap Blanche—f
 Inge R C—f
 Mendelson S R—f
 Miller M—f
 Norton Clara M—f
 Seeley C L—f c
 Winchell G H—f c
 Wood S E—f c

LAS ANIMAS

Frey H—f
 Kreybill F—f
 Lambright A M—f
 Shoemaker Eli—f
 Scott P G—f

LEADVILLE

Bohen Bros—f
 Butler Fred
 Healy Dan—f l
 Leadville Ins & Realty
 Co—f
 Milner & Hurd—f l c
 Stickley Ins & Realty Co
 —f l c
 Stotesbury & Lindsay—f
 l c
 Whipple, Loomer & Kil-
 kenny—f l c

LONGMONT

Bender J M—f
 Blum R—f c
 Bump J E—
 Barnes & Westwelt—f
 Day C E—f
 Dickson L H—f
 Dwerk & Clapp—f
 Hawks & Slee—f
 Large H—f
 Longmont Realty Co.—f
 Mahoney T—l
 Minor & Mowlen
 Muller T—f
 Reid C L—f
 Rugtvet O G—f
 Schwalby & Jones—f
 Smith G E—f l
 Stephens J C—f
 Stephens R G—f
 Stuphen R G—f c
 White E—f

LOVELAND

Allen E S—f
 Bender J E—f
 Clark C E—f
 Cunningham J M—f
 Dennis Geo L—f
 Eesig Chas—f
 Haines W M—f
 Johnson & Fountain—f
 Loveland Brokerage Co—
 f l c
 McCreery W H—f c
 Nelson W E—f
 Smith H R—f
 Woolverton J R—f

MANITOU

Penfield H R—f
 Pollen C A—l
 Ross H J—f
 Sanford T J—f l
 Sawin W D—f

MONTE VISTA

Boutwell Geo B—f
 Cheney L H—f
 Clark W J—f
 Corlett C M—f
 Cornville Geo L—f l
 Deeds J H—f
 Guns & Aherns—f
 Kerr C C & Co—f
 Sanford W C—f
 Warburton G S—f

MONTROSE

Bell & Carlin—f
 Fink H C—f l
 Gibson & Hayes—f
 Gilbert Geo O—f
 Heath Fred W—f
 Johnson & Squirrel—f
 Redding W O—f l c
 Reeves A F—f l c

OURAY

Dare Frankes—f
 Frakes David—f
 Holmes Mrs—f
 Middaugh W H—f c
 Ouray Ins Agency—f l c
 York & Rathmel—f

PUEBLO

Bonney W F—f
 Brayton & Co—f c
 Bruner R J—f
 Cambron Charles—f
 Campbell Arthur—f
 Campbell Wm M—f
 Crawford S F & Co—f
 Crockett & Carrington—f
 Currie H S—f
 Donnelly T D—f l
 Downen T J—f
 Evans G C—f
 Gill & Holloran—f
 Glenn W M—l
 Globe Fire Ins & Invest
 Co—f
 Hanger E E—f
 Herrington George—f
 Hummell Wm—f
 Johnson J Will—f
 Keen Bros—f
 Kelly Thomas—f
 Leslie George E—f
 Leslie Lloyd—l
 Mallaby-Campbell Invest
 Co—f
 McWilliams & Byrnes—f
 Meigs D—f
 Meston G—f
 Middlekamp Bros—f l c
 Morris H O—f
 Pond & Hill—f
 Parker B J—f
 Ragle & Co—f
 Ray C T & Co—f
 Roland & Pollard—f
 Sarc—J M—l
 Smith O G—f
 Stickney Chas—f
 Vroom J L—f
 Watson A G—f
 Wilson Jos R—f
 Wilson & Reno—f l

ROCKY FORD

Anderson Mrs Mary J—f
 Bowman & Latson—f
 City Realty Co—f
 Dules & Sevem—f
 Farmers & Merch Bk—f
 Fenlason L R—f
 Green D H—l
 Hall E L—l
 Hauck & McKelvey—f
 Preble Geo E—f c
 Sloan A C—f
 Steele & Ingraham—f
 Wilson B G—f
 Young J W—f

SAGUACHE Boyd W F—f c Lockett W C—f l	Fast August—f l c Haines L L—f l c Hollingsworth E V—f Watson Josiah—f l c	Bailey Charles—f c Bateman Geo C—f Bennett & Wilson—f l c Berndston & McGlashen —f l c Brigham E—f c Day E H—f c Dick M O—f l c Gates Cashmen Realty Co—f l c Gregory & Arthur—f Humphreys & William —f l c Packard & Cooley—f Reese George A—f c Saller A C—f c Tipton F M—f Tipton C F—f Vossbeck & Dunlavy—f l c Williams F A A—f c	VICTOR Coates Tom—f McAvoy & Betzoldt McDonald P—f Newland-Kingsley Co Reardon P J—f l c Weipper P J—f l c
SALIDA Berriam E C—f Bromley & Gloyd—f c De Weese J W—f c Erwin W D—f l c Erdmans R M—f Nelson G S—f Ryan Thos—f c Roller W W—f Tomlin F L—f Weaver Agency—f	STERLING Bartholow D A—f Brown G C—f Brown Q—f l Fortner E R Hays W L—f Henderson F J—f c Hinkley H D—f King A H—f King W E—f Naugle & Simms—f Smith D C—f Smith J B—f		WALSENBURG Dick George—f c Mazzone Victor—f l c Walsen & Lawson—f l c
SILVER CLIFF Haakell E J—f l c	TRINIDAD Alford J L—f l c		WEST CLIFF Beardaley G B—f Callahan J P H—f Dickson Asa—f Merriam W E—f Mueller L—f
SILVERTON Cooper R H—f l c			

CONNECTICUT

CHARLES E. PARKER

WILLIAM H. SMITH

CHARLES E. PARKER & CO.

Managers New England Department

Insurance Co. of North America

Philadelphia Underwriters and Alliance Insurance Co.

50 STATE STREET

HARTFORD

CONN.

ANSONIA Atwater T E—f l c Bristol Charles E—f l c Bryant Edson L—f Cohn David E—f c Gordy E S—f l c Hull A E—f c Johnson Harry A—f l Jordan Henry A—f Manville Theo L—f Nelson William A—f Remer C E—f Smith Jas T—f Spiro Adolph—f l c Terrell Lucius—f l c Walker E A—f l	Footo W R & Son—f Heigelheimer C—f Hosley B F—f Isbell E E—f Kinney F J—f McKee W J Palmer Geo & Co—f Quinn M J—f	Noble J F—f Peares James A—f Phelan Bros—f Pike B F—f Prindle & Cole, Inc—f Rockwell W G—f Ryburn John J—f Scribner & Co—f l c Staples Jas & Co—f c Thompson & Sons—f Walsh Bros—f Watson T S & Co—f Whitney Dorr R—f Wolfe Chas H—f	Boardman A—f Bugbee W A—c Buggie Wm H—f c Cornwall Abner—c
BERLIN Deming F—f l Robins E G—f c	BRIDGEPORT Anderson C D & Co—f Bartram & Green—f l c Blackman H L—f Brown F E—f Burr & Knapp—f Burrroughs Jas R—f Bridgeport Land & Title Co— Camp A R—f Catlin L S & Co—f Crossley & Clark—f Crouch Wm—f l Crowther T M—f Dayton W P—f Devitt J P—f l c Fisher J J—f Garner W V & Son—f Goodsell G W & Son— f l c Goodsell Z & Co—f l Griesinger Wm—f l Hasbrouck F E—f Lineburgh W G & Son— f c Loewith & Co—f l Lyon L H—f l Marcus Hirsch—f Mead J S & Co—f l Morris J A—f Nichols & Booth—f	BRISTOL Baldwin R—f Dodge F E—f Dunbar E L—f Heffernan Daniel J—f Mason C V & Co—f l c Mason S H—f Peck W L & Son—f l c	DANBURY Bigelow C H—f Bulkeley N T—f l c Corbett D T—f l c Crofut H—c Footo L P—f c Hawley Joseph H—f l c Hodge Eber A—f Hodge Ins Agency—f l c Hoyt Theo—f l c Hoyt & Davis—f l c Kearins John—f Mayer Sol—f Olmstead & Krom—f l c Pearce Reuben B—f l c Purdy Horace & Son— f l c Reed L—f l c Robinson H M—f l c Rogers Dwight E—f Sheehan E—f Stevens Geo C & Son— f l c Taylor C L—f l c
BETHEL Dimond Geo—f English C J—f Gilbert W A—f Gilbert H A—f Hanna Geo—f Kyle H F—f Riley Wm—f Signos Fred—f Webb H A—c Woodmen H K—f		COLCHESTER Adams W P—f c Baker A A—f Buell & Willard—f l c	
BRANFORD Buckley J J—f Callahan J P—f l Carney P J—f Clapp W H—c Dunn J B—f		COLLINSVILLE Burke T F—f Havens I—f Humphrey Harold—c Jenkins C S—f l c Lewis Emerson R—f l c Perkins H P Perry O F—f Thayer C W—f	DANIELSON Barron W H Jr—f Brown Geo S—f l Guild Geo B—f l c Mathewson & Francis— f l c Sibley P B—f Wood E O—f c Woodworth A V—f
		CROMWELL Beaumont T M—f	

CONN.—Con.**DARIEN**

Hindley E B—f
Hoyt L R—c
Mead Melville E & Son—f l c

DERBY

Atwater Wm C & Sons—f l c
Beardsley George L—f
Birdseye T S & Son—f
Home Trust Co—f c
McEnerney J L
McMahon D E & Co—f c
Reilly J W & Co—f
Sloan C H—f c
Sloan W E—f l c

EAST HADDAM

Comstock W S—f l c

EAST HARTFORD

Arnold N E—f
Liebert A C—f
Merriman Chas—f l c
Olmsted Carroll & Co—f c
Roberts Homer C—f

ENFIELD

Bisland J K—f
Davis J P—f
Keach H B—c

ESSEX

Bushnell J W—f
Crane M W—c
Parker L P—f l

FAIRFIELD

Banks E S—f
Bauer & Wakeman—f
Pickell E W—f

FARMINGTON

Crandall H L—f l c

FORRESTVILLE

Doherty G C—f
Holden J F—f l c

GREENWICH

Bearn Geo E—f l c
Buch & Chamberlain—f
Cameron Chas—f
Cook Thos N—f
Cucull & Mead—f
Dayton H & G H—f
Finney B F—f
Knapp E A—f
Linke & McKinney—f
Mead M E
Mead Thos A—f
Seaman M—f
Timmons L—f
Wellstood Robt & Son—f l c

GROTON

Baker M Milton—f
Bailey Henry L—f c
Baldwin W J—c
Cone A—f
Denison Walter R—f
Edgecomb Frank J—f
Gallup Frederick—f l
Morgan Daniel—f
Randall Jason

HARTFORD

Ahrens J E—l c
Allen, Russell & Allen—f l
Alverson David S—c
Archer E S—f
Baker W E & Son—f l
Barker E B—f c
Bartlett Bros—f

Barton M H—l
Beardsley Elliott G—f
Beardsley & Beardsley—f l c
Beardsley & Lewis—f l
Berry S H—l c
Birdseye A J—l c
Bishop H—l c
Brady Realty Co—f c
Bray Wm J—l c
Bronson Arthur H—f
Buckland C Edward—f
Burnham Frank G—l c
Butler Joseph—f
Chapman Silas Jr—f l c
Clarkin J H—f
Conklin H W & Co—f l c
Couch T E—l c
Cowles E S—f l c
DeLap F W—l c
Denison L B—l c
Dennison Marion B—l c
Ellis G—l c
Evans T & J D—c
Eldridge & Co—f
Fisher Chas R—f
Fisher The Geo B Co—f c

Godfrey C W—f
Gorton P G—l c
Griswold Fredk A—f
Harbison Alex—c
Helion John J—f
Holbrook Dwight G—f
Horker & Penrose—f c
Jarman Jas H—f
Johnson John F—f
Keane Jas H—f
Knox John B Jr—f
Knox Arthur S—f l
Lamb John W—f
Long H C—c
Loyden Fred R—l c
Marquardt H C—f c
Mayer Jerome—f c
Merriman Chas—f l c
McManus & Holcomb—f
Minzio Joseph M—f
Newton Loomis A—f
Northrop Richard M—f c
Parker Chas E & Co—f
Penrose Howard—c
Penrose William R—f l
Pittblado Colin B—f
Price & Small—f
Rathburn Julius G—l c
Rogers F Wilson—f
Russell Thomas W—f
Schafer R D—f
Seide & Co H W—f
Sheehan William A—f
Shepard Chas E—f
Shipman James—l c
Small F F & Co—f
Staples Geo W—l c
Stone C G—l c
Thompson Frank A—f
Treat Edwin A—f l c
Wakefield, Morley & Co—f c
Warner Edward H—c
Webster & Baker—f l c
White Alonzo—f
Wright Edwin A—f

HAZARDVILLE

Bridge A G—f l c
French W E—f l c

JEWITT CITY

Hanrigan John—f c
Leonard J E & Son—f

LITCHFIELD

Bishop C B—f l c
Clark Elgin—f
Humphrey Frank W—f
Marsh Wm T—f l c
Mason F B—f
Weeks E D—f

MANCHESTER

Rich Geo F—f l c
Rich R G & Co
Skinner A H
Vibberts H L—f l

MERIDEN

Brooks W L—f
Ekmark F J—f l c
Gardner A H & I I—f l c
Holt & Stevens—f l c
Larkins John W—f
McLoughlin Bros—f
Mischler George—f
O'Neill & Flynn—f
Page & Pardee—f
Plumb Josephine M—f
Squire W H & Co—f c
Stevens A L—f
Twice Bruce C—f
Wilcox W I—c
Wood C H—f

MIDDLETOWN

Babcock Sam'l—f
Bacon J E—f
Bouteiller W H—l c
Butler Dale D—f l c
Chase Daniel W—f
Coughlin & Coughlin—f c
De Maurice W J—c
Edwards & Jones—f l c
Guy & Bullock—f l c
Hubbard E N—f c
Lawton Jas—f
Warner H H—f
Wright John L—f l c

MILFORD

Brotherton W B—f
Caywood Anna E—c
Durand W C—f
Heady E B—f
Hepburn R R—f c
Roberts G A—f
Smith Geo J—f
Smith H C—f
Thompson Theo—f

MONTVILLE

Bradford G H—f
Hape C—f

MYSTIC

Denison Daniel B—f l c
Haxie John A & Son—f
Packer F E & Co—f l c

NAUGATUCK

Bingham S D—f c
Dayton, Rumney & Wigmore—f c
Hungerford C F—f c
O'Loughlin Thomas—f
Sweeney Jas E—f l c

NEW BRITAIN

Alford F H—f l
Brady John—f l c
Curtis H L—f c
Danielson Aaron—f l
Hatch W L—f l c
Home Banking & Realty Co—f l c
Hume Samuel—f l
Humphrey C A—f l
Humphrey H D—f l
Latham W E—f
Moore Chas H—f l c
Morton A—f l
Munson E H & Co—f
Parsons D A—f c
Sexton—f
Schultz & Costello Inc—f l
Star Real Estate Co—f
Stearns Yeaton—f
Zimmerman F M & Co—f l c

NEW CANAAN

Benedict J I—f l c
Green F E—f
Hawkins Jacob A—f

NEW HARTFORD

Jones C E—f l c

NEW HAVEN

Allen Henry P—f
Allen Horace W—f
Adams John—f
Anderson Giles R—f
Ansonia C N
Atwater W J—f
Baldwin Chas A—f
Bates S W—f
Beecher Edw C—f
Beecher W H & Son—f
Blatchley & Shepherd—f
Blinn J S—c
Brenner Morris—f
Bradley Jared—f c
Bretzfelder H C—f
Burton's Ins Agency—f c
Callahan Eugene A—f
Campbell Jas P—f
Cannon Chas T—f
Clark Edwin M—f
Coan C R & Son—f
Cooper F G—f
Cowan A L—f
Dillon & O'Brien—f
Donovan & Dunn—f
Dudley F A—f
Encoe M R—f
Ess B F—f
Falter Thilo—f
Fierstein & Son—f
Herz H—f
Hallock E E—f
Hart S W—f
Hauff John A—f
Hoadley Edw J—f
Hoadley L G—f
Hodge F W—f
Hugo's Philip Sons—f l
Hurlburt F E—f
Judson Warner D—f
Keeler T S—f c
Kelley Geo E—f
Kelly James B—f
Kendrick F A—c
Kerrigan J C—f l c
Kohn & Aal—f
Leonard M J—f
Lindley L—f
Lomas & Nettleton—f c
Lum F C—c
Main Walter A—f
Malkan Jacob—f
McDermott John J—f
McGann James L—f
McNeil V F & Co—f
Moody A B—f
Moody F S—f
Moorhead Andrew Jr—f
Morse Gardner & Son—f
Munigle John T—f
New Haven Real Estate Title Co—f
Newport Walter K—c
Nicoll Chas D & Co—f
Nichols John W—f
North John C—f c
Norton J D
Osborn John J—f
Oviatt Sidney B—f
Peck G L—f
Plumb Wallace G—f
Pond Philip—f
Richards Benjamin F—f
Santry Harry V—f l
Scharf J H—c
Slayton Lucius C—f
Sloan John T—f
Smith James B—f
Smith Joseph H—f
Spreyer Charles—f
Stetson Isaac M—f
Straub M—f

Swift Edward S-1
Thompson C E & Sons
-f
Thompson C S & Co-f
Thompson John H-f
Tuttle D W-f
Ward Fredk M-f
Ward Fredk S-f
Warren H C & Co-f c
Webb Charles H-f
Weld & Son-f
Wilson Chas & Co-f c
Wright J William-1
Yeomans C S-1

NEW LONDON

Benn M W-1
Buckley Dan M-1
Chappell Wm S-f c
Coit Wm B-1
Crandall F D-f c
Daboll E V-f c
Daboll E V & Co-f c
Dillon Thos C-f
Dotson Ed S-1
Edgar Thomas-f c
Graves J M-f
Hill James H-f c
Learned J C & Sons-f c
Lord R & Co-f
McGinley Bros-f c
Miner S H-f
New London Real Est &
Improv Co-f
Parmelee F H-f c
Prince S-f
Sauter E J-1
Sheridan P A-f c
Stearns A C-f c
Shurtz P H-f
Weaver H C & Co-f
Whitcomb Henry F-f

NEW MILFORD

Emmons E J-1
Staub & Mallett-f c
The Randall Co-f c
Todd C A & A G-f c

NEWTOWN

Leonard N A-f 1 c
Wright F-f 1 c

NORTH WOODSTOCK

Perrin C M-1 c

NORWALK

Austin Alfred E-f
Bryington Wm H-f
Camp A H-1
Curtis Charles E-f
De Perue Otto-1
Fellis Henry E-f
Harrie Homer-f
Hoyt Goold-f
Hull D S-f
Layton J M-f
Mead Melville E & Son
Merrill Harry
O'Brien Peter O-1
Raymond Jr Wm H
Stuart Edward C
Wilcox Wm-f

NORWICH

Adams A M-1 c
Ayling N J-c
Case J L-f 1
Coit & Chapman-f 1
Collins Jerome-c
Cranston F H-1 c
Driscoll E J-1
Frazier Chas F-c
Fuller J E-f c 1
Guy Tyler D-1
Harris Eliza-1
Hewitt G L-c
Higgins E W-c
Higgins Michael C-1
Hill Wm F-f

Hunt O E-1
Jones Isaac S-f
Knox Herbert L-1
Lathrop J L & Son-f c
Latimer F P-c
Learned B P & Co-f 1 c
Lee William-c
Lester W F-1 c
McDougall J M-1
Murtha F J-1
Norton H A-1
Osborne G H C-1
Palmer & Rogers-f
Parker John F-1 c
Royce F I-f c
Shepard Forrest-1
Tarrant Nicholas-f c
Warner J E-1
Whitney C E-f 1
Williams J F & Son-f 1
Wooster R H-1

PLAINFIELD

Place W A-c

PLAINVILLE

Atwater J F-f 1
Downing James-1
Hart F A-1
Hastings F D-1
Reicker C F-c
Ryder M P-f c

PLYMOUTH

Blakelee J H-f 1
Burr H G-f 1

PORTLAND

Butler J Allen-f 1 c
Butler & Co-f 1 c
Edwards Chas H-f c
Strong J G-f 1 c

PUTNAM

Carpenter J R-f 1
Davis Frank O-f 1
Fuller Lucius H-f 1
Gorman Richard-f 1
Mann J H-f 1 c

RIDGEFIELD

Crouchley B F-c
Redd L-f
Scott G G-f 1
Scott H K-f 1 c

ROCKVILLE

Bissell L & Son-f c
Buckley Henry-1
Carroll James-1
Fahey John E-1
Garvin Thomas-f c
Honsig Chas-1
Hosey Michael-1
King L C-f
Longman W P-1
McKinstry John-1
Randall & Randall-f
Rice George C-1
Scheiner Henry-1
Scott Mrs A E-f
Sherman James T-1
Stafford Wm-1
Tierney Geo A-1

SALISBURY

Flood Luke

SEYMOUR

Atwater C J-f
Culver S Hart-f c
Howard Henry-1
Seymour Trust Co-f
Strapp John-f

SHELTON

Beard Bennett N-f 1
Kneen E W-f 1 c
Sloan Chas H-f
Sloan Wm E-f

SIMSBURY

Eno G C-f
Pierce C A Jr-c

SOUTHINGTON

Brown Franklin G-f
Elliott Richard-f 1 c
Gridley J W-f 1 c
Hemingway John-f 1 c
McKenzie Samuel H-f c

SO MANCHESTER

Rich Geo F-f
Skinner A H-f 1 c
Usher Albert E-1
Viberta H L-f

SOUTH NORWALK

Crockett Wm G-f 1 c
Field Fredk H-1
Hull Dennis-f c
Lawrence J B-f 1
Layton J M & Co-f 1 c
O'Brien Stephen J-1
Taylor & Golden-f c
Wilcox William S-f

SOUTHPORT

Perry H H-f c

SOUTH WINDSOR

Vibert H H

STAFFORD SPRINGS

Butterfield H O-c
Chandler Chas-1 c
Chandler J W-f c
Hardwood Chas F-f 1 c
Heald W H-f 1 c
Sandford F G-1
Siswick George-1

STAMFORD

Abbott G H-f
Ackerson Gifford-f
Anderson J M-f
Ayres E M-f
Benninghoff F S-1
Bell Harry-f c
Bishop & Rockwell-f c 1
Dunn M L-f
Finney John-f
Fitch Gilbert L-1
Fitzgibbon R J-f
Foote H W-1
Gurley F B-f 1 c
Hanrahan John T-f
Hoyt Frank H-f
Hoyt Thomas-1 c
Jenkins Geo-f 1 c
Jones V N-f 1 c
Keteltas C H-1
Knapp & Jessup-f
Lewis W E-f
Lynch John J-f
Miller Herbert S-f 1 c
Rhinehart L D-f 1 c
Taff Fred A-f
Valentine & Jones-f 1 c
White W N-f c
Wood F P-1

STONINGTON

Anderson C Hull-f c
Anderson H H-1
Anderson Jerome S-f
Robinson G H-f
Trumbull Frank-f

SUFFIELD

Bissell C C-1
Fuller C S-1
Larkum Wm S-c
Spencer Chas L-1 c
Viets Seth-1
Wilson W J & Co-f 1 c

TAFTVILLE

Collins John T-1
Benoit Adolphus-1
Fontaine John C-1
Kendall Wm C-1
Kinder Ralph-1
McCarthy Joseph H-1
Provost Wilfred C-1

TERRYVILLE

Fenn J C-f
Haase Oscar-f c 1
Sturr J-

THOMASTON

Blakelee C P-1
Blakelee F-1
Burley Thomas-1
Carr Jas-1
Demanch O E-1
Stoughton Henry E-1
Thomas E A-f 1

THOMPSON

Fontelotte O-f

THOMPSONVILLE

Bissell J K-f
Brainard D & H K-f
Brown F J-f
Davis J F-f
Dutton F O-f c
Gorman M J-f
Gowdy Tudor-f 1
Gowdy Willis-f
Hannebery Patrick-1
Hughes W J-f
Mulligan W J-f c
Palmer N P-f 1 c
Sexton W G-1 c
Stanton P J-1

TORRINGTON

Bogardus L-f c
Brooks & McNeil-f 1 c
Burns E J-f
Burns F M-f c
Mallett & Miles-f 1 c
Mann Hosea & Co-f c
Newport Wm F-f 1
Noad Wm T-f
Wall Thos J-f c

UNIONVILLE

Georgia C F & Co-f
Rourke F L-f 1 c

WALLINGFORD

Brown Edwin H-1
Callahan T
Cook L R-f
Davis L Henry-f c
Ennis W
Goodrich W A-1
Harrison R-f
Hill Chas C-f c
Martin J A-f
May Edwin-1 s
Newton W H-1
Phelan John G-1
Roach James C-f

WATERBURY

Atwater W C & Co-f c
Bronson & Dennison-f 1 c
Brown F J-f c
Burn J T-1
Campbell J F-f
Cann S E-1
Carmody M F-f
Carter L R-f
Curtis & Atwood-f 1 c
Forman T P-1
Goodrich A I-f
Gragg John J-f c
Hanney S D-1
Hart C H-1
Hauser C-f

**CONN.—Waterbury,
Con.**

Hodge F W—l
Hynes J A—f
Jones J G—f c
Judd Geo E—f c
Kaiser M—f
McEvoy M J—f
Mooring E W—f
Robbins Geo—f
Root & Boyd—f l c
Rowland H L—f l c
Ryan John—f
Schlegel W J—f c
Segur H D—f l c
Simmons Frank W—l
Skiff C W—l
Terry S B—f
Tierney D H—f c
Weeks Eli D—l
Welton N J—f c
Williams S P—f

WATERTOWN

Bidwell Chas W—f
Magee R N—f

WEST HARTFORD

Andretta A S—f

Hiscock L P—l
Lawrence R B—f
Roberts Chas F—f
Rockwell & Dart—f
Scarborough G F—f
Small L H—f
Small F F & Co—f
Smith F S—f
Whitmore H B—f

WEST HAVEN

Crawford E J—f
Main Walter A—f
Richards B F—f c

WESTPORT

Hyatt J G—f l c
Raymond F M—f l
Smith Geo B—f
Sherwood H R—f

WETHERSFIELD

Adams Josiah G—f
Griswold F A—l
Robbins W Robert—f l
Tyler Heman A—l
Woodhouse E G—f
Welles Clayton—l
White Seymour—l

WILLIMANTIC

Adams A B & Co—f c
Baldwin J B—l
Bowen A J—f c
Carpenter N—l
Comtois David P—f
Elliott Geo S—f c
Harries James—f l
Kelly Thomas J—f
Lincoln Allen B—l
Lincoln F M—f
Lincoln M Eugene—f l c
Lyman D A & Sons—f c
Melony G W—c
Moriarity Michael—l
Morrison J H—l
Racine A—l
Shea Jas. A C
Smith Edmund—l
St Martin Wilfred—l
Sullivan Michael—l
Sweeny W J—f

WINDSOR

Barnes Geo W
Down R L—f
Goslee C H—f
Gilligan Wm—f
Hagarty R A—f
Hayden N W—f

Stone J N—l
Williams H B—l

WINDSOR LOCKS

Coogan Jas T—f
Converse Alfred W—f c
Maher Edward—f l
Outerson James—f
Sterling Gilbert B—l

WINSTED

Canty Wm—f
Carrington G M—f
Colt G S—f c
Frary R S—c
Hanafin J—l
Hayes M T—l
Messenger Merritt—l
Moore C B—f l
Moore Ins Agcy—f l c
Moore O S—f l c
Pierre Henry J—f c
Smith Jas—f

WOODBURY

Baldwin Mrs S W—f l c
Norton O E—f

WOODSTOCK

Perrin C M—l c

DELAWARE**DELAWARE CITY**

Clark W H H—f
Jester W A—f
Stanley P—l

DOVER

Clark E—f c
Denney Wm D—f
Fisher Wm—f
Morris & Dawson—f c
Scott Robt—l

FREDERICA

Anderson J B—f

GEORGETOWN

McBay—l
Pepper T B—f
Robinson & Co—f

LAUREL

Clapham C W—f
Fooks D J—c
Fowler E M—f l
Kenney S L—f
King Wm F—l
Lowe L W

Rodner H H—f l c
Spicer J D—l
Wooten J W—f

LEWES

Mauil & Ingram—f
Marshall Cornelius—f
Waples R R—f

MIDDLETOWN

Beck E H—f
Cox A G—f
Crossland J Z—l
Deakynne J F—l
Hopkins G—l
Lerherbury W S—f
Reynolds Ed—f

MILFORD

Cahall W H—l
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Abbate T W
Caulk T F—f
Farmer L R—f
Rowe W G S—l

MACON

Adams C M & Son—f l
Baldwin J—l
Cabanias, Coleman &
Hatcher—f c
Carney J T—l
Clark Anderson—l
Coates Frank B—l
Cobb, Mallary & Cone—
f c
Cummings A L—l
Findlay R E—l
Griffith W D—f
Harris Howell—f c
Harris Morris—f c
Hoge S C—l
Holland E H—l
Horne E A—f
Horne Henry Co—f l
Jessup J L—l c
Jones F R—l
Jewett George B—f l c
Lawton F D—f
Lowry T S & Son—l
McClure C D—l
Mills J B—f
Murphy T E—l
Murphey J Clay—l
Nowell Emory—l
Orr A J—l
Patterson Miss Mary—l
Ross H C—l
Seay B H—l
Shipp & Boone—f
Singleton W C—f
Solomon W W—l
Solomon W G Jr—l
Tinsley A R—f
Turpin Geo B Sons
Turpin W C—l c
West F B—f
Wilson Edgar S—f
Williams Luther—f
Willingham C B Jr—f
Wise B A & Co—f c
Wise Jas G—l

MADISON

Anderson W D—c
Douglas T M—f
Foster A G—f
Furlow C M—l
Godfrey J E—f
Middlebrooks Percy—f
Shaw H T—f
Shaw & Baldwin—l
Thompson W C—f
Thomason & Douglass—f
Williford & Lambert—f

MARIETTA

Anderson J T—f
Coryell H G—f l c
Green & Soms—f
Groves John T—f c
Powers W R—f
Sessions G H—f

MARSHALLVILLE

Baldwin W P—l
Murph J J & Son—f
Rice W H—f
Sperry C A—f
Taylor H W—f

MCDONOUGH

Dickson J B—f
Low M C—f l c
Neal & Copeland—f
Turner H J & Co—f

McRAE

McRae Max L & Co—
f l c

MILLEDGEVILLE

Andrews L H—f
Andrews C H & Son—f
Bell M S—f
Bland M H—l
Caraker C T—l
Carrington Misses C B &
C S—f c
Coun O M—f
Hall Louis C—l
Lamar R N & Bro—f
Lane E P—f
McCraw M A—f
Morris Charles L—l

MONROE

Galloway F J—l
Green L P—l
Lawrence T H—f
Mobley A B—f l
Nowell & Roberts—f
Queen J H—l
Walker C—f

MONTEZUMA

DeVaughn J E—f
Dixon T A—f l c
Gallaher Geo Co
Hill Yancy—f
Lewis J F & Son—f
McKenzie C H—f
McKenzie J W & Son—f
Robinson G C—f
Turner Claude—f l
Vance W E—f

MONTICELLO

Hill H C—f l c
Kelly, Harvey & Burney
—f
Malone Ezell & Benton
—f
Wellington C E—f l

NEWMAN

Atkinson Mrs W Y—f l c
Atkinson W Y—f l c
Bryant F M—l
Burdett A R—f
Fisher H C & Sons—
f l c
Kinard W C—f c
Mann L B—f

OGLETHORPE

Lofley S F—f
McCrary S M—f l c

PALMETTO

Smith F R—f
Steed F H—f

PERRY

Cater L F—f
Cooper C F—f
Day F C—f
Edwards M A—f
Martin Jas D Jr—f c

QUITMAN

Baum M—f c
Davis J R—f
Davis & Patrick—f
Groover & Co—f
Long W H Jr—f
Tidwell A L—f l c
Young H L—f l c

REYNOLDS

Hicks W R—l
Hinton R A—f

ROCKMAST

Beasley R R—f
Harris W A
Buell Stark

ROME

Cater E S—
Barney Jeff—l
Cothren H D & Co—f l c
Goetchius C B—f l c
Govan M F—f
Graves Harper Co—f c
Hamilton Yancey & Son
—f l c
Harvey E P—f
Jones A P—l
King C W & Co—f
Knowles-King Realty Co
f l c
Ledbetter Bros—l
McEachern S C—l
McWilliams O H—f
Parks H B—l
Parks Jr H B—l
Pittman E S—f
Powell J C—l
Smith Norris—f l c

SANDERSVILLE

Averitt & Holmes—f
Bashinsky & Duggan—f
l c
Brown L E—l
Furre W G—f
Holt & Harris—f
Irwin A J—f
Mayo George—l
Robertson S B—l
Sandersville Ins Co—f
Warthen Geo D—f

SAVANNAH

Arline Thomas J—l
Brooks Jordan F—l c
Carwell & Prendergast—
f c
Carswell Jno D—f c
Coney & Co—f
Daniel H C—f
Davant & Co—f
Dearing W D—f
Dearing R Mc—f
De Lettre G O—l
Doyle L T—l
Farie A—c
Gaudry H E—l
Girardeau & King—l
Guerard A G & Son—f
Haines B D—l
Haines G S—f l c
Harden A D—f c
Harty & Apple
Harmon A C—f l c
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O'Connor E H—l
Pooser D S—l
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Reaves W F—l
Rockwell W S—l
Rowland & Rowland—f c
Schley Julian—l

Schley Julian & Whea-
ton-f
Seller & Harty-f 1 c
Shulhafer Ins Agency-
f c
Stoddard E S-1 c
Tison W S-1
Train & Merkle-f c
Wilson W L & Co-f c

SENORA

Davis W A & Co-f 1 c
McKnight J H-f
Redwine H P-f
Vindex H-f
Woodward W R-f

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Burnet W H-f
Duggan M L-f 1 c
Shivers & Burnett-f
Walker John D-f 1 c

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Bitting N K-f
Jolly J T

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Cawenken N P-f 1 c
Smith L W-f 1 c

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Howe A V & Co-f 1 c
Rambo S S-f 1 c

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Franklin H M-f

Lord & Broswell-f 1
Marsh & Co-f
Pitchard Bros-f
Rains & Co-f
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THOMASTON

Allen John T-f 1
Atwater Jas R-f 1 c
Bethel T G-f
Chatfield R E-1
Matthews T M-1
Matthews, Weaver &
Wheless-1
Pasley C M-f
Riviere F D-f

THOMASVILLE

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Gamble A B-1
Grantham J W-1
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McLean K T-1
Mallette E M-f c
Mallette M R-f
Montgomery J S-f
Neel Bros-f
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Robinson & Robinson-1
Smith E M-f
Smith R Sr-f

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Curtis & Morris-f c
Hardaway W W
Hunt C F-f
McLean A L-f

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Murrow & Pate-f
Peoples J E-1
Parker Harry-f
Price J H-f
Tifton Loan & Ins Co
-f 1

TOCCOA

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Fricke A L-f
Newton E A-f
Wommeck D S-f

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Bialock J T-1
Blitch & Richardson-f
Coley & Small-f
Jones & Culpeper-f
Lang Willis-f 1 c
Newman & Knight
Peoples R A & Sons-f c
Peoples W D-1
Richardson B S-f 1 c
Simms-A V-1
Suddert Dan

WARRENTOWN

Battle J H-f
Evans J C-f
Fowler W H-1

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Barksdale R O-f 1
Barksdale & Irvin
Dyson J R-f
Ficklen, Boyce & Son
Fitzpatrick T M & Bro-
f
Hardman S H-f
Quin H P & Son-f
Lowe R E-1

Smith R M-1
Turner J R-1

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Improvement Co-f 1 c
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Elkins J S-c
Harvard W C & Son-f
1 c
Lott & Peabody-f c
Purcell J C
Sharpe W W Jr & Co-f
Stanton V L-1

WAYNESBORO

Blount & Rowland
Fulchen W M & Co-f
1 c
Palmer F S Co-f
Templeton R A & Co

WEST POINT

Baker W S-1
Jackson A O-1 c
Lanier Phillip-f c
McKemie J C-1

WINDER

Bondurant F W-f 1 c
Gregory & Graham-f
Kilgore & Rodford-f 1
House J H-f 1 c
Quarterman & Toole-f
1 c

WRIGHTSVILLE

Hightown J H-1
Kent R L-f
Masen J M-f 1
Miller J T-1
Mixon W A-1
Page J W-1
Tompkins & Johnson-f
Wilson John-1

IDAHO

BELLEVUE

Hill G B-f

BLACKFOOT

Jones D R-f 1 c
Jones J W-f
Jones T R & Co-f

BOISE

Ada County Abstract Co
-f
Bostwick Homer-1
Bruce & Bibbins-f
Chrisman C E-c
Clark Marion L-f
Culver Fred D-1
Davenport & Co-f
Garver F J-f
Hays Jas S-1
Helfrich Agnes-f
Jordan W H-1
King S G-f
McGrew & Abbs-f
Marcellus & Stein-f
Messersmith Wm G-f
Neal W S-f
Phelps & Martin-f
Pierce W E & Co-f
Richards W P-f
Tate John P-f
Walker W S-f
Williams D D-f
Wilson A P-f

HAILEY

Boone S D-1 c
Cutts A B-f
Fuld S C-f 1 c

McFadden & Brodhead
-c
Sullivan L L-c

IDAHO FALLS

Bowman F C-f 1
Briggs & McCutcheon-1
Byhee F M-f
Earl & Mulhall-f
Edmonds R-f
Hasbrouck H J-f
Johnson L P-f
Knowles H S-f
Lindsay William-f
Lindsay & Co-f
Linger H K-f
Scott A V-f
Wright G G-f

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Porter E W

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Kendrick State Bank-f
Lincoln Hardware & Imp
Co-f

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Alderson L A-f
Commercial Trust Co-f
Guernsey & Newton-f
1 c
Idaho Trust Co-f
Monteith C E-f
O'Neill E-f
Potvin & Pittock-f
Thompson & Bond-f
Volmer J P & Co-f

MALAD CITY

Colton E W-1
Davis R B-f 1
Evans D L-f
Jenkins & McDougell-f
Jones Arthur-1
Owen R T-f

MONTPELIER

Gray G C-f
Stuart E M-f

MOSCOW

Barge W G-f
Cornwall F E-f
Driskel D W-f
First Nat Bank-f
First Trust Co-f 1
Hunter Wm-f
Lewis C & M E Co-f
Morgareidge & Man-
speaker-f
Moore & Vinnigerholz-f
Ostrooff E E-f
Peterson Charles-c
Spotswood & Veach-f
Thompson Bros-f
Witherspoon Chas G-f

NAMPA

Bloomfield John D-f
Brace E R-f
Hammond W S-f
King H E-f c
Lawson & Eales-f
Mock, Hickey & Co-f
Prescott W F-f
Walling & Walling-f

OAKLEY

Haight H C-1

PAYETTE

Ackerman Wm-f
Albert M F-f
Brainard C E-f
Chase D C-f
Hambly D D-f 1 c
Maule Wm-f
Mays E O-f
Moss A B-f
Thurston J S-f
Wicks T C-1
Wood A E-f

POCATELLO

Bannock Abstract Co-
f c
Burrus F R-f 1 c
Chilson C C-f
Church & White-f 1 c
Deposit & Trust Co
Ellis John-1 c
Higson H K-f
Hendricks MiloA- f
Holtzhermen & Davis-
f c
Johnson C J-f
Kimport H B Mrs-f
Smith T B & Co-f
White E C-f 1

PRESTON

Chadwick A C
Gooshind C D-f
Greaves J C Co-f

IDAHO.—Preston,

Larson C A
Larson J Sons—f
Webb C E—f

REXBURG

Bassett T E—f l

Comstock Ross J—f
Gillespie James—f
Ricks, Hyrum & Co—f

SHOSHONE

Beckett J E—f
Disney Frank F—f l c

WALLACE
Featherston A H—f
Rossi H J—f l c

WARDNER

Bryan G V—f c
Folso R—f
Snopera N B—f

WEISER

Bradford B P—c
First Nat'l Bank—f
Gooding & Fuller—f
Harvey O M—f
Jackson & econd—f l
McKinney R C—f l
Markson P A—f c
Trenam & Klotz—f

ILLINOIS**ABINGDON**

Cockrun A W—f
Givens & Thomas—f c
Slough G K—f
Werts A E—f c

ALBION

Brandon John—f
Brandon & Wright—f
Colyer M—f
Ferriman Geo—f
Gibson L A—f
Green G O—c
Ibbotson Isaac—f
Macaulay D A—f
Quindry S E—f
Strawn H J—f
Strawn W R—f
Woods Lee—f

ALEDO

Emerson W D—f
Garrett Frank—f
Guthrie N H—f
Guthrie E N—f
Holmes Wm H—f
Lorimer W A—f
McDonald R J—f
Mawby B F—f
Rice A A—f
Wharton Samuel—f

ALTMONT

Brown W L—f
Dunsford J—f l c
Geiseking F—f
Geiseking W G—f
Munday C E—f

ALTON

Armour H R—f l c
Bishop H S—f
Blair Roy—f l c
Buckmaster Miss Julia—f
Connor S F—f l c
Dodge F S—f
Dodson Edwin A—f
Emery George—f
Fisher Frank—f l c
Hammond J J—f
Herb Bros—f
Hoffmeister F W—f l c
McKinney A R & Son—f l c
Mahoney M—f c
Smiley Geo H—f l c
Sonntag Wm—f l c
Steck-Swanson & Co—f l c
Wilson & Lalumondiere—f c
Yeakel C F—f

AMBOY

Ives W E & Son—f
James P M—f c
Jamison D M—f
Klein Henry—f
Lewis J E—f
Miller C P—f l
Vaughan F N—f l c
Wooster C H—f c
Wooster & Johnson—f

ANNA

Kirkpatrick C E—f
Otrich C L—f

Parks G C—f
Phillips A J—f
Roy J W—f
Seay J T—f c
Sifford H C—f
Tuthill H P—f c

ARCOLA

Bradbury W J—f
Dimond A B—f l c
Dimond A B Jr—f
Dimond Bros & Co—f l c
Dimond W B—f c
McKibben & McMechan—f
Monahan Thos F—f
Tarbox G S & Co—f
Truitt D P—f c
Wilkinson W H—f

ARROWSMITH

Johnston W E—f
Lester George—f
Raymond Webber—f l c
Scott H M—f l

ATLANTA

Capps F L—f
Dunham Wm Jr—f
Haines A O—f
Hawes J H—f
Hoose G J—f
McKoun & Hawes—f
Summers Joseph—f l
Turner C H—f l

AURORA

Alshuler G W—f c
Bear J—f
Callan J P—f
Conway J M—f
Currier R B—f l
Dennery W W—f
Dickes A H—f
Fisk T O—f
Fritz C H—f l c
Gould W N—f f
Hassett M D—f
Haviland Wm—f l
Heinz N J—f
Holcomb R—f
Holden T N—f
Johnson J L—f l
Kelley Ins. Agency—f
Kinney W—f l
Luck J J—f c
McWethy Bros—f c
Mackey H & Son—f
Nobles F M & Son—f l c
Plummer Mary D—f
Powell James—f
Smith & Chattel—f
Thayer W F—f l c
Tomblin N W—f l c
Walsh John F—f l c
Wareham C H—f
Warren J J—f
Webb H A—f
Wilmarth A A—f
Woolf M E—f l
Wroughtner C S—f c

BARRY

Crawford J K—f l c
Dwire Thos F

Klein W I—f
Mitchell J W—f l c
Watson W W—f l
White W F—f
Wike G H—f l

BATAVIA

George F E—f
Johnson N L—f
Leseman W G—f
Nels Herman—f l c
Smith E S & Son—f l c

BEARDSTOWN

Condit & Condit—f l
Garm R H & Co—f l c
Listerman John—f
Maney D M—f
Parsons M N—f c
Smith W G—f

BELLEVILLE

Chuse Peter J—f
Fink H J—f l c
Fleischlein Chas P—f c
Kohl Emil—f
Koska J C—f
Miller A F—f l c
Rich J P & Son—f
Twenhoeft & Son & Co—f
Weber & Sikkerina—f

BELVIDERE

Balliet J R—f c
Biester Wm—f
Burns T F—f
Collier John L—f
Fry Wm—f l c
Fuller D A—f l c
Gay John—f c
Greenlee W G—f
Gridley E C—f
Hall Mark I—f c
Iles John—f
Jaffrey J R—f
Johnston B Frank—f
Kennedy & Parker—f c
Kirk W J—f
Luhman Bros & Co—f
McLain C F—f c
Mearns M C—f c
Marsh Geo—f c
Payne L—f c
Perkins M D—f l c
Pierce Geo—f
Sabin E F—f l
Sewell Chas T A—f
Smith G C—f l c
Spackman Chas—f
Starr F W—f
Stockwell Frank S—f
Truesdell E E P—f l c
Tripp E H—f
Wait W H—f
Wood W W—f l c
Youndt N M—f l c

BLANDINSVILLE

Ballou C E—f l c
Baylers J H—f
Blandin Chas E
Brooks F W—f l
Coffman M—f
Griegsby E—f

Grigsby E—f
Grigaby W A—f c
Horton C G—f l
Hursten Geo B—f c
Jacobs N J—f
Markland R
Mourning L B—f
Voorhees Elmer—f

BLOOMINGTON

Brooks, Havreson & Gar—f l c
Bunn Frank L—f
Campbell N M—f l c
Capen H & Son—f
Clark James R—f
Collins Len H—f c
Dodson D M—f
Falkingham J H—f
Gardner Wm H—f
Huston & Ropp—f
Johnson I H—f c
Judy J H—f
Lutting Wm H—f
Mahaffey Wm—f
Miller & Shreve—f c
Newton & Moore—f c
Otto R J—f
Pingrey C H—f
Rayburn & Co—f
Read John—f
Sanders J—f l
Seibel H P—f
Sickman E—f l c
Sutherland F R—f c
Thomas L B & Son—f l c
Warlow & Boldridge—f
Wood J H—f l c

BLUE ISLAND

Clancy & Jones—f
Diefenbach J G—f
Doolittle W H—f
Green O C—f
Helbrig M—f
Jones Owen L—f
Krick P H—f
Meyer Geo P—f
Reiner Andrew—f
Rudd W N—f
Schreiber Wm—f
Townsend A N—f
Zacharias, McCord & Co—f

BRACEVILLE

Barton Geo—f l
Scott E D—f

BRAIDWOOD

Dando M—f
Francis Thos L—f l c
Murphy M J—f l
Pawling A A—f l
Steen J M—f

BRIGHTON

Brown M S—f l c
Clark I M—f l c
Jones T A—f
Sarius Geo—f

BUNKER HILL

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Benner Bros—f
Budd W N—f

Bumann Adolf—f
Gosch John & Son—f
Mercer A E—f
Sanford F E—f
Spangenberg T L—f

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Chidester D F—f l c
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Gallagher & Ellis—f
Gallagher & Ingersoll—
f c
Gilmer J C—f
Heald C T—f l
Henkle R F—f c
Kingsland Royal—f c
McMahon John W—f c
Nicholsen S E—f
Sheaff John A—f
Shepley A C—f
Taylor B H—f c
Thompson Fred—f
Thompson Lewis—f c
Wood Chas—f
Voorhees John—l

CARBONDALE

Atkins W S—f
Caldwell A S—f
Caldwell F M—l c
Cherry T L—f l c
Grater Geo W—l
Hawkins M B—f l c
Miller J W—f

Renfro R E—f c
Spiller A L—f
Swartz Geo—f
Walker Simeon—f
Yost E M—l
Williams C W—f

CARLINVILLE

Castle Geo J—f
David A G & Co—f c
David Helen—f
David S W—f l c
Heinz Henry—f c
Homer John—f
Hughes T P—f
Hulse Wm R—f l
Mason L E—f
Oeltjen Fred G—f
Westermeyer C—f l c

CARLYLE

Ackerman Ed F—f
Andrews Theodore—l
Barkley G C—c
Berger G H—f
Brown Porter W—f c
Ford Grace—f
Ford Jennie—f c
Jones H F—f
Kingsbury D—f
Krebs J M—f
Menkhans J M—l
Munay & Beckemeyer—f
Nichoff & Albers—f
Norcross H C—c
Norris W H—f
Schlarmann H H—f
Schilling Lawrence—f
Weber H G—f
Wuller John B—f

CARMI

Bozeman Henry L—f l c
Hay T W—f c
Jones Jno R—f
McCallister & Son—f l c
McClintock Jas I—f
Martin Wm L & Co—
f l c
Pomeroy Frank E—f
Spicknall Richard Jr—f
Sneed Henry P—f l

CARROLLTON

Corns Samuel—c
Culwell Mrs Mayme—f
Damm Dieter—c
Erwin Robt—l
Hodges B C—f c
King C H—f l c
Linder Clyde—f l
Pierson Ornan—f c
Reynolds Oscar P—f l c
Roberts F M—f c
Schafer H—f
Vivell Oscar H—f l c
Withers & Conlee—f
CARTHAGE
Aleshire Geo—f
Crawford Josephine—f
Gordon Geo C—f
Ferris S H—f
Green Joab—f c
Helfrich Leo L—f
Mayor Irving—f l c
McCrory, Berry & Kelly—
f
Palmer J S—f
Paris A E—l
Scott J F—f l c
Strader D S—l
Symonds W A—f
Walker H S—f
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Hildreth C F-f c
Hoy J B-f
Littwinski-l c
Marker Adam-f
Marvin M B-f l c
Taylor & Frick-f l c
Temple H C-f
Timms Benj-f

FULTON

Eaton J M-f
Hansen Roy-f
Hendricks W Y-l
Lien & Hansen-f l c
McMahon C C-f c
Mitchell W H-f
Snyder J C-f c
Smith T H-f c
Waite D C-f

GALENA

Barry J H-f c
Bennet J T-c
Blewett D B-f c
Callahan D A-f
Dillon M J-f
Friesnecker P M-f
Gray & Crooks-f
Hudson T H-f
Howard H D-f c
Knobber Frank-f l
Meller F J-l
Moore I F-f
Nack J M-f
O'Neill J C-f l
Rottler G H-l
Schaefer Albert-l
Slattery M C-f
Spensley Miss J-f
Spensley R M-f

GALESBURG

Arnold H F-f
Bartlett & Robbins-f l c
Bissell & White-f
Boyer C C-f
Bradbery F-l
Brainerd & Spinner-l
Brooks & Coffman-f
Byram E T-f c
Callender W H-f c
Clark Ella-f
Clark J C-f l c
Countryman I-l
Duke J T-l
Fanstock J C-f l c
Hamilton J-f
Holmes J H-l
Holmes & Chase-f l c
Hughes I E-l
Latimer F W-f
Losey J H-f l
Mason E T S-l

Nelson Arthur-f
Rhodes Miron-f
Sanborn L W-f l c
Smith H A-f c
Spinner W H-f
Steepleton L P-f
Stewart Maud-f
Sullivan W H-f
Swanson Chas F-f
Templeton J B-f
Webster Chas A-f l
Webster C A-f
Weinquist O P-f
Wood H-f

GARDNER

Allison W S & Son-f l

Barton John-f l
Green T S-f
Lutz J C-f

GENESEO

Benedict R I-f
Bradley B-l
Cook Arthur-f
Drehmer Geo-f
Fischer John-f
Guffin Minnie-f
Goemmel W S-f
Goemmer & Roberts
Hosford W H-f l c
Hoit O W & Co
Lowes F M-f
Luther C F-f
Morrow P-f
Ott Samuel-f
Reherd W R-f l c
Schnabele P S-f
Stewart W M-f
Voss W C-f l c

GENEVA

Burr W A-l c
Field Chas-f
German Geo L-f
Howell W A-f
Kastner A O-f
Lawrence F D-f

GIBSON CITY

Ball Amos-f
Crammond John D-f
Cranston L A-f
Davidson W A-f
Eggleston E L-f
McKeever Wm-l
Pence John A-f l c
Phillips A L-f
Rady Chloe-f
Rady Ivy-f
Tyler & Davidson-f
Vreland J M-f

GIRARD

Baker Thomas-f l c
Bechtold J Z-f
Bellamy A-f
Bowersox Jacob-f
Garretson G G-f
Hamilton & Metcalf-f
Littlepage Ed E-f c
Metcalf Chas H-f
Tietzort J H-f
Wood Frank G-f

GOLCONDA

1st Natl Bank-f
Kerr Tony R-f
Mittler J H P-f
Randolph C L-f l c
Weil G-f

GRANITE

Bartlet & Reintges-f l
Hilker A G-f
Le Masters & Stallings-f
Mossa A W Realty Co-f
Willoughby & Whitten-f
f l c
Winkler B F-f

ILL.—Con.

GRAYVILLE

Ellis C O—f c
Gravett Wm—f c
Jenning B C—f c
Mussett W A—f c
Negley G D—f
Sell W J—f
Walters Peter—f

GREENFIELD

Rassham J H—f
Doyle C J—f
Haven V H—f
Metcalfe C T—f
Rollins A D—f
Secor W G—f
Shields H A—f

GREENVILLE

Allis J H—f
Bradford J S—f
Breuchaud John—f
Carson W T—f 1 c
Clarkson I—f
De Moulins Ed—f
Dewey R K—f
Fritz & Hoiles—f
Hoiles Guy B—f
Johnston F—f
Kershner F—f
Miller E W—f 1 c
Morris Geo O—f 1
Reid Ward—f c
Sells F B—f
White S Curtis—f

GRIGGSVILLE

Hatch J F—f
Hoyt E S—f c
Jones C W—f

HAMMOND

Clark F T—f c
Evans W R—f c
Kizer T J—f c
Traxler G W—f c
Vent J A—f 1 c

HARRISBURG

Abney A G—f 1 c
Boatright Lewis—f
Craig White—f
Furman Ownly—f
Grace Bros—f c
Grace, Collier & Belt—f c
Hallowell W Penn—f c
Largent Eugene—f
Lewis James B—f
Parker C V—f
Pearce J R—f
York & Jobe—f

HARVARD

Blake J C—f c
Crumb H D—f c
Downs H A—f 1
Groesbeck J W—f 1 c
Harris & Backus—f
Hendricks C J—f
Manley B F—f
Phelps Frank—f 1
Phelps & Axtel—f
Saunders P E—f c
Sweeney J A—f c
Verick Chas—f
Weitzell Randall—f
Wells Frank—f 1
Williams H S—f
Young Mrs Lucy—f c

HARVEY

Applegate Chas—f
Beck Peter—f
Braley F A—f
Campbell A W—f 1 c
Colerick R E—f c
Cranker J W—f
Daniels Samuel—f

Dunavon A F—f
Miller W H—f c
Mynard H H—f
Rogers W D—f 1

HAVANA

Clauser D N—f
Coppel C E—f
Cullinan A D—f c
Elliott H H—f
Entwistle J M—f
Mitchell F I—f 1 c

HENRY

Ford John—f
Hartly John—f
Humphrey A G—f 1 c
Jacobs Henry E—f
Kirkpatrick Wm—f c
Kretz J N—f
Potter F W—f c

HIGHLAND

Beck Alex—f c
Gruar's Tim Ins Agcy
Hornor John Z
Koch Christ—f c
Marcott Maurice—f c
Pabst C T—f
Ruegger George X—f
Streuber Jas—f c
Tuffie Chas—f 1 c

HIGHLAND PARK

Andrews E E—f
Brand Wm E—f
Erskine D M & Co—f
Floyd Jane L—f
Holmes D A—f
Prinlville J W—f 1 c
Roberts G W—f
Roberts R—f
Vail H S—f

HILLSBORO

Abbott Wm—f
Barringer J B—f
Butler H S—f
Canaday S D—f
Crawford H R—f
Cress A A—f
Cress Edward A—f
Frey Jacob J—f 1 c
Grassell C W—f 1 c
Hampton O M—f
Hill L V—f
Miller & Miller—f c
Moore C H—f
Thompson Fred E—f 1 c
White & Seward

HINSDALE

Ames E P—f
Bohlender J G Jr—f
Croaby Eugene C—f
Duncan Wm—f
Fish Samuel H—f
Fox Herman M—f
Gifford F O—f
Linsley Chas F—f
McClintock Jas—f
Warren Chas C—f

HOMER

Butler C B—f 1 c
Hopkins F O—f
Ocheltree J M—f
Richard E T—f c
Smith J A—f 1 c
Tudor J A—f c
Wallace Chas—f

HOOPESTON

Chase H E—f
Daley Geo W—f
Duffin & Crapa—f
Gillman & Allen—f c
Leeman & Bros
Pierce W P Jr—f
Watson J E—f

Wallace Catharine & Co
—f
Wallbridge J B

HYDE PARK

Carroll J A & Bros—f c
Gray Edmund A—f 1 c
Pierce & Norton—f c

JACKSONVILLE

Ayers Walter—f
Baldwin A W—f 1
Becu & Dunlap—f
Briggs H E—f
Bronson T J—f
Buckthorpe T H—f
Dunlap M F—f
Doane L S—f
Fanning G W—f
French C L—f
Glover E F—f c
Goheen L—f c
Gougherty John—f
Greenleaf, Rutledge &
Gates—f c
Hackett J H—f
Hairgrove F L—f
Heinel F J—f
Henderson A—f
Hook M C—f
Johnson E F—f c
Keating Ed—f
Kechler O H—f c
Kennedy J N—f 1 c
Lanning T P—f
McCullough J M—f c
McGinnis—f
March John—f
Miller J Marshall—f
Robertson J R—f 1 c
Russell Thos—f
Sanford W H—f 1 c
Sawyer Helen—f
Vietch W E—f
Ward C H—f 1 c
Wharton J B—f

JERSEYVILLE

Bowman S H—f 1 c
Cutting L M—f 1 c

JOLIET

Adam R M
Barker C W
Clare William
Clement Charles
Dunda Jos
Eib L
Freund J E
Gilbert B S
Goodspeed E I
Hill Mrs Omi
Henderson J D
Howard E E
Lennon Bros
Lennon M
Loughran M
Munroe Bros & Co
Noble Charles A
Oliver S A
O'Connor James
Pohl & Erb
Porter A N
Stoll C N
Schuster M E
Schager A
Stern L
Stassen H & M
Schoenstedt A
Tyler S S
Woods John
Waters P
Ward J W
Young G R

KANKAKEE

Berry J R—f
Briggs Fred S—f 1
Brousseau P A—f 1 c
Calkins E D—f
Carey W I—f

Carlin Bros—f
Chapman F O—f
Cornwell H L—f
Dolan James—f
Durham D L—f c
Erzinger C H—f
Fenoille L—f
Fisher W S—f
Gray E S—f
Kenaga W F—f 1 c
Lane H E—f 1 c
Lafond Riter—f 1 c
McAnally F I—f c
McAnally Sarah—f
Mead Chas H—f
Moissant Shirley E—f
Morey Oscar—f
O'Neill B D—f
Orr Jas N—f
Peterson J H—f 1
Schneider Albert—f 1 c
Sherwood Jay—f c
Tracy C L—f

KANSAS

Bane Cora—f 1
Braden James—f
Dyer S L—f c
Hurst E E—f c
Nay Henry—f
Owens W E—f c
Pinnell W S—f c
Rose E G—f c
Shaver L—f c

KEWANEE

Anderson & Robinson—f c
Anthony Geo A—f c
Blake Ira—f 1 c
Faull Edwin—f c
Fischer John—f c
Fischer Michael—f c
Gamble F B—f 1 c
Heaps Christine L—f
Houle Bros—f
Kellogg Chas—f 1
Maul A—f c
Moore & Koppetz—f 1
Moore Robert—f
Morrill C A—f 1 c
Neville Russel T—f 1 c
Neville W A—f
Phillips Horace—f 1 c
Spicer & Son L W—f
Stevens C L—f
Taylor R E—f 1 c

KIRKWOOD

Carmichael C A—f
Houston & Brimhall
Tubbs & Watson—f 1 c

KNOXVILLE

Anderson Nathan—f
Gault Isaac B—f
Hogg Jas R—f
Hogg & Sutherland—f
Lewis I J—f
McIntosh Josephine—f c
Nelson O C—f
Sanford Jno F—f 1
Stephens Mabel Mrs—f
Tate J W—f c
Tate T R—f
Wager C N—f
Wilson F E—f

LACON

Ford W H—f
Hassenflu M A—f 1 c
Maxwell R H—f c
McMurtie L C—f
Ong C N—f
Richmond E D—f
Wood L T—f

LA HARPE

Biggs S E—f c
Booth J E—f c

Conrardy L-f 1 c
Coulson Geo-f 1 c
Coulson C S-f 1 c
Hungate John Jr-f
Hainline Geo-f
Kaiser W B-f 1 c
Martin Bros-f
Miller W E-f 1 c
Scott T J-f 1 c
Warner C W-f 1 c

LAKE FOREST

Anderson Joseph
Chase, Samuel
Griffith & Warren
Melody Martin
Norton Chas D
Orr S C
Rice E G

LA GRANGE

Bushnell E B-f
Cossit F D-f
Fogg W P-f
Gardner Luella Mrs-f
Sands Henry-f
Sackett C L-f
Wiseman W L-f

LANARK

Glottelty J M-f 1 c
Lampert A J-f
Pfouts D C-f 1 c
Schoen Henry-f
Sheler B E-f
Tallman G W-f
Weary M S-f
Yeager Frank-f
Yeager Joseph-f 1 c

LA SALLE

Clary C-f
Duncan N W-f 1 c
Hummer W B-f 1 c
Mason W S-f 1 c
Parks W-f
Pierard J F-f 1 c
Walrad B F-f
Wilson G A Jr-f
Young J R-f 1 c
Zwick F B-f

LEBANON

Chamberlin C E-f 1 c
Eisenmeyer Homer-f
Hearing W-f 1 c
Reibold Benj-f
Sager E G-f
Sager Jesse B-f 1 c
Zerweck Louis Sr-f

LEMONT

Beckman August-f 1
O'Brien John H-f
Tedens J H-c
Walker Geo S-f
Welk H-f

LENA

Baldwin George L-f 1 c
Dunn J C-f 1 c
Krape A A-f 1 c
White R M-f
Wingart Geo-f

LEWISTOWN

Campbell Susie L-f
Comstock Frank-f 1
Fike Wm M-f 1
Lilly Fayette L-f
Rice & Lilly-f
Rhodes & McNally-f 1
Rucker W T-f
Worley W C-f

LEXINGTON

Claggett B J-f
Dawson John B-f
Heydacker R L-f
Hiser O L-f

Mahan W R-f
Scrogin A B-f
Stayer L B-f 1
Weakly J M-f
Weaver N D-f 1 c

LINCOLN

Bower P M-f
Corwine Geo D-f 1
Cossell Maud
Corwin Chas-f
Davies E R-f 1 c
Davy T S-f 1 c
Fogarty Wm-f
Gambrel O F-f
Gillespie David-f
Haller J S-f
Hoover J C-f
Jewett J E-f
Latham Richard-f
McGalliard Wm-f
Maxwell Wm K-f
Myers Benj-f 1 c
Petrie L V-f 1 c
Rautenberg E F L-f 1
Ryan & Purinton-f
Tabke J A-f
Thomas W A-f

LITCHFIELD

Boepple Geo J-f
Cassidy B B
Groner Taylor-f
Harrington T W-f
Hood Harold-f 1 c
Kayser H F-f 1 c
King W J-f
Reese W C
Richards T E
Rose J W & Co
Sprull O F-f 1 c
Stansifer A R-f 1 c
Swank & Nail
Warden A A-f 1 c
Woods-Potts Agency

LOCKPORT

Cheadle T A-f 1 c
Chidsey D-f
Freeman J T-f
Marvin J L-f
North W W-f
Norton Geo B-f 1 c
Parker Miss G-f
Spangler C H-f
Stowe F F-f
Walter J A-f
Walter M-f
Ward W M-f

MACOMB

Anderson R B-f 1 c
Black William-f
Brooking & Sutton-f
Campbell R R-f
Carter Charles S-f 1 c
Chrissinger J W-f 1 c
Churchill Fred B-f
Collins L R-f
Cox & Ausbury-f
Cummings Wm-f
Flack C W-f
Gumbart G-f
Hampton E I-f
Hites C E-f
Keefer J M-f
Kettner C W-f 1 c
King J R-f
McClellan F G-f 1 c
McLean B F-f
McLean Mary K-f
Norton E J-f
O'Hara Ira J-f
Pennywitt D P-f
Piper Olander-f
Ruckle W H-f
Shannon John-f 1
Shannon Mae-f
Swango Ralph-f
Tabler Harry-f
Ulrich J H-f

Vose L B-f
Walker Elmer-f
Walker W A-f

MARENGO

Crissley S A & Son-f 1 c
Gault Richard-f
Mead W F-f 1 c
Renwick Geo F & Son-f
Riley T J-f
Rogers J S-f
Whittemore C B-f
Woleben N V-f
York M D-f 1 c

MARION

Abney & Bentley-f
Binkley & Garrison
Campbell Lloyd-f 1 c
Denison & Son-f 1 c
Felts James A & Co-f 1 c
Fowler R R-f 1 c
Fowler John V
Griggs & Bracy
Hill & Binkley
Holland Harry-f 1 c
Jackson E B-f
Kimmel & Burkhart
Lewis J P-f
Nicks J T-f
Otey Charley
Parks Roscoe-f
Potter W O-f 1 c
Smith D C
Smith J C B
Turner F C-f

MARSEILLES

Brewster T D-f 1 c
Bruce Jas-f
Gardner L J-f
Montgomery & Ebersol-f
Morey & Son-f 1 c
Neff & Rollo-f
Nicholson D G-f
Osgood L P-f
Roath B A-f
Smith & Kelso-f 1 c

MARSHALL

Arford E K-f 1
Black F R-f
Brady J-f
Brown & H-f 1 c
Clark T W-f
Claypool E-f
Cole Edward-f
Cole & Cole-f 1 c
Davison B M-f 1 c
Emerson Ed-f 1 c
Greenough F W-f
Guinip W-f
Hurst S-f
Janney H M-f
Johnson B F-f 1 c
Jones E D-f 1 c
Keller Will-f
Martin W T Jr-f
Orndorf T A-f
Shipe Charles-f
Sweet & Dun-f

MASCOUTAH

Bocquet Julius C-f 1 c
Henrich Geo-f
Lill P W-f
Scheve Gust-f
Wombacher Geo F-f

MASON CITY

Ainsworth W E-f
Buelling Fred-f
Covey W A-f 1 c
Culp J S-f
Fiddier W R-f
Forsythe N S-f
Naylor U-f

MATTOON

Fitzpatrick Bros
Guthrie & Herman-f 1 c
Kincaid & Kincaid-f 1 c
McCulloch R W-f 1 c
McVay W W-f 1 c
Silvers Frank-f 1 c
Smith A C-f
Spitler Noble & Co-f
1 c
Stump J J-f 1 c
Sutherland A H-f
Tivnen & Co-f 1 c
Wilson & Gannaway-f
1 c
Woods Winfield-f 1 c

MAYWOOD

Adgate Mary C-f
Albertson J R-f
Benson O H-f
Burk A L-f
Goodrich Henry K-f
Greenblatt Isidor M-f
Hart C T-f
Hayes S C-f
Heller Charles-f
Hubbard Charles-f
Maywood Trust and Sav-
ings Bank-f
Woodward E S-f

McHENRY

Block & Bethke-f
Evanston J-f
Freund J W-f
Mead H C-f 1 c
Perry & Owen-f
Stoffel Simon-f 1 c
Walsh M J-f 1 c

McLEANSBORO

Bowen E H-c
Boyd W J-f
Carner & Eckley-f 1 c
Cross & Underwood-f
Guill A J-f
Hall Otha-f
Hogan Geo W-f 1 c
Howard L-f 1 c
Jones J Wilson-f 1 c
Shoemaker J M-f
Stelle W H-f
Thomas & Anderson-f 1 c
Webb & Lane-f
Wilson & McNabb-f

MELROSE PARK

Cramer Mathew-f
Davison Adam-f
Melrose Park State Bank-f
Soffel John-f
Vosburgh Frank R
William Thomas-f
Wolf Charles J-f

MENDOTA

Blanchard Geo E-f
Buettner & Barth-f 1
Cranwell T S-f
Crawford R N-f 1 c
Hempstead E F-f 1
Kieselbach Otto-f
Lamberton J A-f
McCormick J F-f
Madden & Goetdiner-f 1
Wilson Mathew-f 1 c
Woods John R-f
Wormley H J-f

METROPOLIS CITY

Anderson & Co-f
Colfax M-f
Flanigan B-f
Kear Robey & Compton
Rayland O-f
Stevens H Wallace &
Co-f
Young G W-f

ILL.—Con.

MINONK

Gerdes & Co Jacob S—
fl
Kerrigan D J—f l
Kipp S C—f
Mingers J A—f l c
Pickard Jos—f c
Shugart F M—f
Simpson Jas A—f
Stoddard R B—f
Von Nordheim E—f
Wickler J C—f c

MOLINE

Anderson Christine Miss
—f l c
Conrad Grants—f
Crompton S S—f c
Eastman E L—f c
Ecklin John—f l c
Entrikin Fred C—f
Entrikin & Entrikin—f l
Gillmore John S—f c
Goodmans J A—f l c
Gripp Henry J—f c
Jahns Louis O—f
Kerns C S—f l c
Kohler A H—f l
Magill Lawrence—f
Metzgar Judson D—f
Morgan E E—f c
Oakleaf J B—f l
Parks H H—f
Wallace William—f
Young F R—f l c

MOMENCE

Brassard V T—f
Brown W A—f
Gray B E—f
Harney E P—f
Hopper Lona—f
Kirby J J—f
Lane F E—f
Lisman C H—f
Styles D E—f
Sweet A E—f
Thayer F B—f
Tower J W—f l c

MONMOUTH

Allen J A—f
Benson Chas—f
Clippinger J C—f
Davis Chas—f
Dains E I Sons & Co—f
Dougherty C W—f l c
Dunkle & Higgins—f
Giles I W—f
Hartsell Judd—f l c
Hickman Ross—f
Huey J D—f
Jeffreys M G—f
Lahl F—f
McCray Albert—f
Means E C—f
Mitchell W A—f
O'Dowd John—f l
Quimby & Hallem—f c
Sawyer W A—f
Schall W P—f l
Woods W H—f

MONTICELLO

Hicks Jas—f c
Holmes Sadie—f l c
Huston Chas R—f l c
Huston Reber—f
Kirby Jno—f c
Porter & Kesler—f l c
Rentfro Robert—f l c
Rodgers A L—f
Rodgers W E—f
Ryder C H—f c
Smith W P—f l c
Tatman Bros—f c

MORGAN PARK

Goe L T & Co—f
Silver C P & F P—f

MORRIS

Bliss S C & Co—f c
Emerson E S—f
Foley James—f
Hilliker A H—f l c
Nelson O J—f l c
Petteys J G—f l c
Pike E W—f l c
Rausch—f l c
Reardon C—f c
Sachse C G—f l c
Sanford W G—f c
Young C D—f

MORRISON

Ackerman Chas—f
Baird A R—f c
Blodgett & Riordon—f c
Ludens H J—f
Macklin C G—f l c
Maxwell S A—f
McBride—f
Payne E W—f c
Ramsey & McCalmont—f
Reimers J J—f c
Thomas F M—f
West Bros—f

MOUND CITY

Carter H G—f l c
Gaunts C M—f
Ulen B L—f l
Wehrenberg C—f l c

MOUNT CARMEL

Bedell Mrs M L—f
Hughes Wm H—f c
Kelsey Mrs J Maxwell
Seibert D E—f
Stearns T R—f c
Stein & Eichhorn—f

MOUNT OLIVE

Buettner H A—f
Clavin Collier—c
Keiser C J—f
Reilly L C—f
Troeger H J—f
Whitehouse Wm—f

MOUNT PULASKI

Aitchison R D—f
Danner G C—f c
Heckler C—f
Meister F W—f
Schafer G F—f
Schafer H W—f
Scroggin T A—f
Trett S—f
Vetter John—f l
Wynd H V—f

MOUNT VERNON

Baugh J W—f
Crooker J P—f
Grant Rufus—f l c
Greer Tilden—f
Hagenbusch W H
Hill & Hill—f l
Hinman Earl—f
Hoit C F—f
Johnson A C—f
Klein Bert—f
Legge L E—f
Ore Geo—f
Pace W T—f
Piercy N A—f
Smith Kirby—f
Snedaker P
Tanner A C—f
Threlkeld Geo—f
Webb & Harris—f
Williams Curtis—f

MOWEAQUA

Adams A L—f c
Ayars M S—f c

Ayars Ralph—f c
Clapper S S—f c
Colbert W G—f c
Combs A J—f c
Day H M
Gregory H R—f
Gregory J W—f c
Pratz F D Dr
Snyder K R—f c
Snyder V—f c

MURPHYSBORO

Deason R O—f
Hayes & McGahey—f l c
Herbert Phil D—f l c
Kane & Martin—f c
Kuehle & Sons—f c
Pierson J J—f l c
Ritter Chas L—f l c
Roberts A H & Son—f
Sangwin & Cotter—f l
Smith A K—f
Smith & Watson—f c
Vancloster Ed—f
Watson Andrew—f l
Wilson W P—f

NAPERVILLE

Brown A H—f
Kietzing H F—f
Myers B H—f
Ory Albert—f
Rassweiler H H—f
Rassweiler Harry—f l c
Scott Alvin Jr—f l c

NASHVILLE

Carter J P—f c
Fiene Fred—f
Forman Bros & Jones—
f c
Holston B B—f l c
Hosmer Henry—f c
Hutchings A W—f l
Firman P—f l
Stanbrook Wm—f
Tharp Amos—f
Vernor F M—f

NEWTON

Arnold J F—f c
Batman J A—f
Bryan A R—f
Burton Dr E E—f
Fithian Shas D—f c
Fraller P R—f l
Jack J P—f
Johnson E F—f c
Matheney John W—f l c
Rittmann J T—f l c
Robertson F H—f l
Shamhart W W—f
Shupp John H—f
Stewart Isaiah—f c
Trainor W E—f

NOKOMIS

Griffin Alf—f c
Ludwick R S
O'Meara A E
Weaver & Miller
Webster W G—f c
Wild & Webster—f c
Williford A J—f c

NORMAL

Boling John L—f c
Chipman J—f
Dennis & Keady—f l c
Miller J B—f
Shanklin D H—f

OAKLAND

Buckler Geo—f c
McConkey G W—f c
Maddox J W—f
Menaugh J F—f
Reeds W A—f
Winkler F C—f c

OAK PARK

Allen W H
Barker O B Jr
Carman S S
Clark N R Mrs
Cogswell L D
Cotton W F
Davis E V
Dunlop M E
Einfeldt Wm
Fuller E A
Furlong E G
Gale Wm H
Goodall Francis
Green F W
Grosser W F
Howe Chas O
June Frank H
Kelly John J
Kistenbroker A
Knott L E
Leadaman H N
Lehman H J
Lehman Frank
McKee Hazel E
Middleton E
Miller Peter H
Nohac, Jos & Co
Oaks W W
Orvis Alton B
Pike Ivory H
Roos A & Sons
Rundell Chas L
Schlund Joseph
Senne Paul W
Thompson F D
Tristram J E
Walker John W

OLNEY

Bail F L—f
Boyer F—f c
Coen Bros—f l c
Ferriman H C—f c
Greeson Guy—f
Greeson Nellie—f
Houser M A—f c
Howard J C & Yost—f c
Keller Geo A—f l c
Quick C & Co—f c
Slanker G D—f l c
Sterchi Henry—f
Stillwell J M—f
Tennyson A—f
Von Allman J C—f
Wharf James E—f l c

ONARGA

Amerman Isaac—f
Barnum Charles E—f
Durham E D—f
Egley G B—f
Kay J W—f
Risser L J—f

OREGON

Burchell F W—f
Chamberlin C H—f
Duzan & Ely—f
Emerson W J—f
Etuvre C D & Co—f l c
Mix George A—f
Ray E A—f
Reed Bros—f l c

OTTAWA

Arnold Stephen—f
Colwell Wm—f
Curtis W W & E J—f c
Farrell T B—f
Gibson T C—f
Gonigan J P—f
Hanifen Michael—f
Harris J O & Son—f l c
Hatheway Fred—f c
Highby W H—f
Johnson H W—f
McEvoy A S—f
McEvoy Jas—f
Mahoney P J—f l
Peebles F A—f
Pusey W B—f

Stewart C W
Stout John-f
Trimble-f l c
Vittum W C-f
Warner & Hess-f l c
Wilson & Dana-f

PANA

Baldwin & Baldwin-f c
Burt A S-f
Ferguson H W-f
Gray W-f l
Henderson J O-f l c
Kirkpatrick H B-f
Lees Ed-f
Logan Griffith-f
Mull W H-f
Pierce Wm & Son-f
Pierpoint J J-f l c
Pricha John W-f
Reese J E-f c
Warren Wm
Whitehouse C-f

PARIS

Beckett J P & Co-f l c
Burt W N-f l
Cole W D-f l
Doak J W-f c
Dole Geo G-f l
Ganner Alfred-f l
Gauger Wm-f
Green Bros-f
Hickman O D & Co-f l
Howard G F-f l c
Jones O S
Levings W F-f l c
Mann A C-f
Moffatt H R-f c
Russell E S-f l
Sellars Chas-f
Sheppard J A & Sons-f c
Sheriff W B & Co-f c
Smith R J-f l
Swisher H M-f
Swisher J A-f l c
Van Sickle S G-f

PAXTON

Chamberlain T W-f
Cole J W-f c
Duffield H E-f
Fagerburg Ed-f
Floyd E T-f l
Hall Frank-f
Johnson V E-f
Kerr & Lindley-f
King Claude-f
Langford C H-f
Ludlow S S-f c
McQuestan & Fredrick-f

PAWPAW

McMillen Chas W-f l c
Wright & Fleming-f l c

PEKIN

Allensworth B C-f
Champion A L-f
Dunkelburg V P-f
Haines Jas-f l c
Hinnars Mrs Lena-f c
Howard Chas-f c
Kaufman Martin H-f c
Lucas Geo H-f l
Maus Fred-f l c
Mecker & Co-f l c
Reardon Ed-f
Struck Herman-f l c
Velde Frank A-f l c

PEORIA

Aimer J B-f
Becker R W-f
Blusch & Co-f
Brown C M-f
Bryan J G-f
Bryan W F-f c

Callender & Co-f l c
Casey J-f l
Cotes F H-f
Cummings & Hatfield-f l c
Darden W S-f
Davis Howard L-f
Edds Jas A & Co-f
Ely E C-f
Fritze J P-f
Furst & Bourke-f c
Gable & Son-f l
Gibbon Dickelman
Gilbert A F-f
Griggs Harvey-f
Goodfellow G C-f c
Johnston & Marsters-f
Keith Harry W-f
Keith W H-f
Kempshall R W & Co-f
Martin J B-f
McClintick & Smith-f
McLaughlin Thos-f
Monroe E D-f
Muller Theo J-f
Pulver Louis-f
Slevin F T-f
Smith Philip-f
Spurck & Grigsby-f
Stacy J D-f
Tobias & Co-f
Trefzger Adolph-f c
Velde H F-f
Wittick W A-f l c

PERU

Brewster B D-f c
Briel Geo-f l
Builer Chas-f
Curtis Hackman-f
Denny McAnnie-f
Helmig Henry & Son-f c
Hoberg F E-f
Hoss Minnie-f
Hoover Aaron-f
Hoss & Loekle-f
Keegan P T-f
Koppen Anton-f
Leckle Otto-f
Ream Henry-f l c
Scanlan & Massicot-f
Struener Rudolph F-f l c
Wagner Wm-f
Werling F X-f
Werling F X Jr-f

PINCKNEYVILLE

Cavanias J C-f
Craig Mary B-f
Crawford Joe-f
Dry Alva
Dwyer Wm-f
Edwards W O-f c
Gruner Phil-f
Kane E K-f
Oxburn Allen-f c
Roe Chas H-f
Roe John D-f
Sims W W-f
Taffee J G-f
Taylor Hosea-f
Wallace T L-f

PITTSFIELD

Allen P C-f l
Bush W C-f c
Burt Mrs E A-f
Crane S L-f
Delany F D-f
Dow Aug-f
Green W B-f
Hess J D-f
Hesley Bros-f
Hirschheimer L D-f c
King M D-f
Matthews & Morgan-f
Neibur F W-f
Pennington G S-f c
Turner F G-f
Strauss Wm-f

PLANO

Jones W K-f l
Leitch R-f
Smith J H & Co-f l c
Turpin J E-f l c

POLO

Clinton E M-f
Clopper Wm-f
Coursey H W-f
Hazeltime M J-f
Holmes Daniel J-f l
Miller G W-f c
More J H-f
Schryver M E-f l c
Smith W T-f
Typer Harry-f
Worley M-f
Zick Fred-f

PONTIAC

Arnold Frank-f
Caldwell J A-f l
Chaney Geo-f l c
Dye Miss Estella-f
Graves Thos L-f
Graves W C-f
Greenebaum M H-f
Le Messurier C J-f l c
McKay A-f l c
Myers Frank L-f a
Patty C N-f l c
Perry W S-f l c
Phillips Chas-f
Reed Jos E-f
Simmons E A-f c
Sims S E-f
Thompson Hugh-f l
Tuesberg W C-f

PRINCETON

Brokaw O-f
Clark & Anderson
Clark H A-f
Co-operative Real Estate
& Exchange Agency
Ferris A H-f
Harrington Geo B-f
Henderson T B-f c
Hille Z S-f c
Johnson F A-f c
Mesenkop W H-f
Prutman C A-f
Russell R L-f
Stewart F W-f l c
Streeter T P-f c
Swengel A M-f
Young E M-f
Zeigler & Anderson-f l

PROPHETSTOWN

Baldwin S G-f
Crook N C-f
Devenny G F-f l
Downer Wait-f
Gilbert Rogers-f
Griswold Elliott-f l c
Johnson Adolph-f
Kempster Wm-f
Mathis Wm-f c
Mathis, Stover & Mathis-f
Olmsted G W-f
Paddock H E-f l c
Petty O P-f c
Potter G W-f
Rapp Phil-f
Sears Fred-f c
Timmerman G W-f l c
Warner C J-f l

QUINCY

Bastert J H & Co-f
Berger Sim-f
Binkert G A-f
Bishop F M-f l
Boller F-f
Boswell L-f
Cruttenden J S-f
Davidson Gaylord-f
Dickhut Phil L-f

Dines & Orr-f l
Fuehbier J-f
Gille G H-f
Heckle & Son-f
Hofer-f l
James Geo M-f
Kemp H T-f
Lake H H-f l c
Murphy Wm H-f
Parker E J-f l
Ricker H F Jos, Jr-f
Smith S M-f
Stewart Geo R & Co-f l
Tillson C D-f
Tompkins W B-f
Vasen B G-f
Wehmeyer A F-f
Wells H S-f

ROCHELLE

Healy Bros-f
Hizer A W-f
Hodges Ambrose-f
Lake Lucy J-f
Lake O M-f c
Lux Wm-f c
McConaughty J O-f c
McHenry Wilbur-f c
Orput E L-f
Sheadle A B-f
Tilton W W-f
Weeks Elsie-f
Winik Fred-f
Wyrick Fred-f

ROCK FALLS

Brennen M H-f
Limerich J G
Shaw M J V

ROCKFORD

Allen Harry-f l
Bowman John A-f
Brown F L-f
Brown John R & Son-f c
Camlin E A-f c
Camlin John H Co-f l c
Colehour F E-f
Diamond & Marshall-f
Daggett Jesse-f
Godfrey Harry-f
Golden J C-f
Hiel V P-f
Hueston F H-f
Hutchins F H & Co-f
Johnson Wm-f
Johnson W C-f
Joslin James T-f
Knapp Wm & C H-f
Macomber Wm W-f
Manlove J G-f l c
Mather Chas J-f
McEvoy & Betzold-f
O'Connor Ed-f
O'Connor K F-f
Puffer F M-f
Rex Robert & Co-f
Ross R H-f
Sackett H R-f
Schlick F A-f
Sheldon C W-f
Shepherd R A-f
Shoudy & Melville-f
Sovereign F J-f
Stocking D C-f
Sullivan D F-f
Treat B B-f
White F J-f
Whitehead J B-f
Wilcox Fred J-f
Wilcox H J-f
Wiley Geo L-f

ROCK ISLAND

Am Natl In Co-f
Andrews F A-f
Bennett Robt-f l c
Bowman E H-f
Briggs M M-f
Burns & Kries-f

**ILL.—Rock Island, #2
Con.**

Chamberlain Robt—f
Cleland J H—f
Cox P F—f
Eckhart & Buffum—f
Elliott & Bailey—f
Greif J K—f
Grove C E—f
Guyer E H—f
Hayes & Cleaveland—f 1
c
Hellpenstell Carl—f
Hodgson C E—f
Hubbard H H—f
Huckstaedt G O—f 1 c
Hull Geo—f
Hull S S—c
Kirsch Paul—f
Kreis E B—f
McFarlane D R—f
Maucker W C—f 1 c
Medill T J—f
Montgomery Maud—f
Osborn G W—f
Reidy Bros—f
Schaarman & Thompson—f c

Schill H L—f 1 c
Schillinger Wm H—f 1
Schriener H—f c
Walker H K—f
Ward C B—f
Weed Jas—f 1 c
Wrigley H H—f

ROGER'S PARK

Bates Roy S—f 1 c
Barnett J G—f
Carlson Jno M—f
Cleaveland J D—f 1
Dean M B—f
Dever H A—f c
Ennis C S—f
Evensen J E—f c
Heberling Frank—f
Hines Mrs F S—f
Lowenmeyer Ben—f
Moore Geo C—f
Read J J—f
Redfield J C—f
Sharp J B—f
Steen Geo T—f
Touhy S Rogers—f
Wittekind G F—f

ROOD HOUSE

Bates Chas T—f 1 c
Ferguson W J—f
Meryenstein Mark Jr—f
Payne C W—f
Roodhouse W C—f 1 c
Starkey J W—f c
Strang W B—f 1

RUSHVILLE

Bagby John S—f
Bottenberg T E—f c
Brown H H—f c
Cole Harvey W—f
Colt W W—f
Dietrich W H—f
Dyson George—f c
Glass David H—f
Griffith Chas B—f
Jarmen L A—f
Little John S—f 1
Loring J M—f
Mourning D L—f
Pemberton H T—f
Rodewald A P—f
Steele G B—f
Teel H V—f
Toler Chas—f
Willard B O—f
Young J H—c

SALEM

Brinkerhoff C M
Depenbrock B—f
Ferson G W—f

Felman H C—f
James O A—f
Larimer J W—f
Lindsay Mrs. Allie—f
Mooney T M—c
Smith B V—f
Webster Mrs O—f
Williams J P—f

SANDOVAL

Bellamy J S—f 1
Clyde Dodds—f
Reinhart Fred F—f 1 c
Ruddick Lease—f c

SANDWICH

Blee & Ingersoll—f
Culver E P—f
Dennis W A—f
Faxon C G—f
Johnson R T—f
Kirm J D—f c
Sedgwick C F—f
Sedgwick S P—f
Stinson C L—f 1 c
Wheeler Chas—f 1
White A G—f

SAVANNA

Gray A J—f
Greenleaf F S—f
Nickels J L—f c
Robbe H O—f c
Scripture Jesse—f
Smith D C—f
Stedman Frank—f
Stransky Frank—f

SAYBROOK

Jardes J E T—f
McMurray M C—f
Means & Schureman—f 1 c
Nelson G M—f c
Wyckoff J E—f 1

SHABBONA

Heeg W F—f
Husk Wm—f
Lovering Geo—f
Stine Chas F—f
Ray W H—f
Young H W—f

SHANNON

Babb A S—f
Burt Ed—f
Good Harvey—f
Healy C M—f c
Kuter H L—f c
Moll John—f
Redington Ed—f
Roche John—f
Yordy Amos—f 1

SHAWNEETOWN

Burris Philip—f
Daily Tom—f
Froehlich D E—f 1 c
Howell Will A—f
McKernon W R—f
McMurphy V—f
Millsbaugh J W—f 1
Wiseheart Marsh—f 1 c

SHELBYVILLE

Allan Ed R—c
Allan & Ragan—f
Babb J A—f
Barbee M—f
Carr S B—f c
Chester Mrs Kate—f
Craig Wm H—f c
Dove Bros—f
Eiler Bros—f
Ellis J L B—f
Embry Miss Julia—f
Green Calvin—f
Herron & Ulmer—f c
Hook J W—c

Keller & Leathers—f
Knecht E R—f
Miller Geo C—f
Miller & Coplin—f c
Milligan David A—f
Oliver Wm Jr—f c
Ragan E M—f
Richardson W J & Co—f
Scarborough E J—f c
South Harry—c
Steward C W—f
Storm Isaac S—f c
Taylor Chas—f c
Tull B D—f
Ward U G—f
Weakly J T—f c

SPARTA

Bratney J C—f
Dickey James H—f
Eiker W D M—f c
Ervin A K—f
McIlwain J A—f c
McIlwain W B—f c
Perkins J C—f 1 c
Stephenson A J—f
Stephenson T B—f c
Tweed J W—f c
Wilson Chas J—f 1

SPRINGFIELD

Baker F C—f 1
Bellersheim Geo J—f 1 c
Benjamin S—f 1 c
Brinkerhoff & Co—f c
Connely & Co—f
Conner Bertha M—f
Constant John D—f
Culp Harvey T—f c
Edmonds Chas H—f
Fayart & Kinney—f c
Freund J W—f c
Fish & Sullivan—f
Gard J E—f c
Herman & Co—f c
Hickox C V—f
Hatch O M—f
Hughes A F—f
Hickox Geo C—f
Hamilton N J—f
Hartmann & Co—f
Hazlett H M—f
Jones M A—f c
Kessberger & Co—f 1 c
Knickerbocker J W—f
Kable G F—f
Lanphier J C—f 1 c
Morgan Harry—f c
Monroe A J—f
Mortin J A—f
Middour Clyde H—f
O'Crowley D O—f
Orr & Lewis—f c
Piper John H—f
Ritter Jacob—f c
Ruckel & Schwengels—f
Ryan Frank—f c
Schermerhorn Chas—f c
Scott J W—f 1 c
Shepherd J T—f
Snake Harry M—f c
Sterling F H—f
Shallish & Kirk—f
Smith Glenn D—f
Smith E F—f
Troxell Kikendall & Co—f c
Weaver J B—f
Wilson E A—f 1 c

SPRING VALLEY

Hannum E P—f
Hawthorne Wm—f
Hollerick C N—f c
Jagodzinski J J—f
Knapp Chas W—f
Murphy J L—f
Pinckley J C—f
Sweeney J J—f 1 c
Thomas John R—f

STAUNTON

Fischer & Woodward—f c
Fischer Laura—f
Panhorst Edward—f
Volentine Ben—f

ST. CHARLES

Adams S L—f c
Blanchard C L—f c
Elliott U S—f
Elliott & Son J F—f c
Gloss H A—f
Gray Ellis—f
Hempstead H G—f
Hempstead & Son—f c
Hunt Brothers—f
Hunt F C—f
Olson Chas—f c
Rockwell F—f
Rockwell H T—f 1
Ryan T E—f
Wheeler C M—f 1

STERLING

Decker J—f
Galt Wm T & Co—f 1 c
Greenough Geo L—f
Hessling J F—f
Jenkins E K—f 1
Mee John—f 1 c
Miller D L—f
Oltman L—f
Palmer W F—f
Sheldon Carl F—f
Street H S—f
Ward John A—f
Wetzel John—f 1 c

STREATOR

Ackermann & Co—f
Baker & Williams—f c
Barlow J C—f
Bawden T C—f
Benny Edw—f
Casey N—f c
Chubbuck O—f
Dicus M H—f
Hite W B—f
Holland W A—f 1 c
Horack—f c
Keating B T—f 1 c
Kopf Jos—f
Myers Ed C—f
Pirkey J C—f c
Porter C M—f 1
Powers Geo L—f
Praetcke A J—f
Ryan H N & Son—f c
Spencer D J—f c
Taylor Geo N—f 1 c

SULLIVAN

Baker J H—f c
Bolin S T—f
Cheney E C—f
Edwards C S—f c
Good James H—f
Grider John T—f c
Harsh P J—f
Jennings John E—f
Martin J K—f
McPheeters Frank—f
Mattox M A—f c
Meeker Ray D—f c
Monroe C H—f c
Sentel Geo A—f c
Shuman Irving—f
Sickafus W I—f
Thompson Frank—f c
Worsham O C—f

SYCAMORE

Buell Charles—f
Conrad C M—f c
Hollembeck F—f 1 c
James Geo—f
Knights Henry—f c
Meeker C G—f
Pond C C—f
Siwright Chas—f c

Snow B J-f
Walker C E-f
Warren Geo O-f

TAYLORVILLE

Anderson F W-f
Brents Homer-f
Cunningham T J-f
Dexheimer Wm R-f
Grundy L G-f
Johnson H W-f c
Johnson T H & L H
Kinney A T-f
Kinney Bros-f c
Magnee H J
Merry J A-f
Rhodes C A-f
Sharp J R & Sons-f c
Shumway J N C-f c
Wilkinson Pauline-f

TOLUCA

Brown C A-f
Fahy Mike-f
Roe H D-f
Scullans J M-f
Swartz Fred-f
Tracey J W-f c
Turigliatti D-f

TUSCOLA

Fuller J M-c
Johnson R J N-f
Kagey J W & Co-f c
McKee A A-f c
Madison H B-f
Pearce Frank-f
Robertson M E-f
Thornton Curt-f

UPPER ALTON

Johnson E-f
Leverett J-f c
McGourn J D-f

URBANA

Boggs S F-f
Ely Rev-f
Freeman S H-f c
Henderson A H-f
Henson Bros-f
Hubbard G W-f
Inman & Stevenson-f
Lindsey Ed-f
Lindsey Geo W-f
Lowe W J-f
McLean L A-f
Oldham J G-f
Park M S-f
Russell Emma-f
Saffer L B-f
Swartz B F-f
Webber David D-f
Webber Geo-f
Yearsley Emmet A-f

VANDALIA

Bolin J P-f
Brown Geo W-f

Collins J D-f c
Coleman C F-f
Dieckman G A A-f
Dings C L-f
Gochenour H J & N C
Guinn F M-f
Lakin Ira-f
Schenker John W-f
Smith C G-f
Turner G T-c

VENICE

Fechte J L-f
Robinson & Kimbrough
Weyh Harry-f

VIRDEN

Cowen H H-f
Huffacre & Edgar-f c
Lathrope C L-f
Shriver J H-f c
Simons H C-f c

VIRGINIA

Black W L-f
Gridley J N-f
Kors H F-f c
Lucas W T-f
McDonald Hy-f
Robertson F M-f
Robertson J T-f c
Robertson V E-f
Russell J D-f
Taylor B C-f c
Wilson Kate-f
Yaple & Petefish-f c

WARREN

Crabb J M-f
Cullen R C-f
Dawson Margaret-f
Glasgow W H-f
McMillan Mrs-f

WARSAW

Hunt M F-f c
Knishopf F-f
Raich Louisa A Mrs
Wallace Chas-f

WASHINGTON

Garber E-f
Dunnington C M-f c
Heiple Frank S-f
Miller I W-f
Neamith C L-f
Rich A R-f
Snyder Josiah-f
Stimson & Busse-f

WATERLOO

Fike Wm S-f
Gilbert Chas-f
Morrison C-f
Murphy H-f
Pinkel A H-f c

WATSEKA

Barber Chas E-f
Brennan T B-f c
Crt A G-f
Harroun A D-f c
Harrington Geo C-f c
Hogle W H-f c
Mayrand Edw-f
Merrill J M-f
Morgan Jessie-f c
Parker H C-f c
Reeder J O
Riddell H T-f c
Skiff Wm-f c
Tovey Fred-f
Veroni A P-f

WAUKEGAN

Erskine Fred S-f c
Erskine Robert J-f
Durst T H-f
Hanna & Miller-f
Heydecker C-f
Heydecker E J-f
Jones C J-f
Judge & Parker-f
Kennedy S H-f
Lichtfield L H-f
Murray Jas-f
Orvis E V-f
Persons P-f
Smith Clarence E-f
Stripe R H-f

WENONA

Gallagher M A-f
Gregg D H-f
Hodge G O-f c
Lauf Frank-f
Taggart H M-f
Vaughn F H-f

WEST CHICAGO

Bradley C H-f
Campbell A-f
Creager J H-f
Jones B T-f
Neltner Kirk K-f c
Norris C E-f
Standidge J E-f

WHEATON

Binder Estella-f c
Fisher H A-f
Gary W E-f
Guild E L-f c
Hubble John P Gen Agt
Nall D-f
Steven W W-f
Tomlinson & Sons-f
Tufts Harry B-f
Valette W F-f
Wheaton & Son F E-f

WHITEHALL

Bell & Chapin-f
Ellis A-f
Greer J F-f
Griswold E A-f

Halbert W L-f
Johnston Miss Georgia-f
Pearce Ed C-f c
Pearce F V-f
Rowe J D-f
Tunison H O-f
Wade S W & Son-f c
Waltrup N-f
Winn W L-f c
Worcester R S-f

WILMETTE

Barker & Allen-f
Dunabee E P-f
Fatch E F-c
Knox Tom-f
Long J H-f

WILMINGTON

Hadsall A S-f c
Keeley Felix-f
Ohlhues Peter-f
Stewart J B-f

WINCHESTER

Bagshaw W L-f
Dyer Jno H-f c
Hogan G W-f
Kellem J W-f c
Mayes J B-f
McGlashan F M-f
McLaughlin Carden M-f
Miner E-f
Smith A C-f
Smith D T-f c
Smith Ed D-f

WINNEBAGO

Tritte C F-f
Trittle W F-f

WOODSTOCK

Allen & Tappan-f c
Arnold Emil-f c
Blakeslee F N-f
Cowlin & Hibbard-f c
Dacy Chas F-f c
Field A F-f c
Hammer Theo
Hendricks John-f
Hoy Fremont-f
Quinlan D F-f c
Quinlan & Murphy-f c
Richards & Jewett-f c
Richards & Still-f
Silliman Frank-f c
Waite E H-f c
Young L J-f c

WYOMING

Cox Harry C-f c
Earhart J M-f
Hammond A G-f c
Hammond H A-f c
Hinman E P-f
King J E-f
Miller Thomas-f
Teeter E S-f
Thomas Frank-f

INDIANA**ALBANY**

Ferguson Elmer-f
Olvin D T-f
Poland Albert M-f
Stafford & Hodgson-f

ALBION

Clapp Mrs Alice-f
Lash J J-f
Manaugh W H
Martin J J-f
Schaff D A-f c
Taylor D S-f
Trump Wm-f
Voris W N-f

ALEXANDRIA

Day Bros-f c
Goldsmith W R-f
Hall W I-f c
Jones Thos H-f
Lukens & Son H-f c
Merriken W S-f
Sherman J E-f c
Sleeth T V-f

ANDERSON

Beeler John E
Brandon & McMahan
Couch J C
Croan Wm-f

DURBIN

Durbin D H-f c
Foland W E-f
Hersberger & Son-f
Langell L L-f
Lieb & Knapp-f
Netterville-Boland Dye
Co Inc
Sears Real Estate Co-f
Smith Patrick-f
The Jackson-Burr Co-f
-f c

ANDREWS

Cole F M-f c
Holles W L-f c

ANGOLA

Beckholt Chas-f
Freeman Clarence-f
Frysinger & Co-f
Gates L-f
Hecklenively Curtis G-f
Kemery I-f
Macartney-f
Miller H-f
Morse Sarah-f
Moss C-f
Sickles & Gosdale-f
Smith L-f
Wambaugh-f
Ward & Miller-f c

IND.—Angola, Con.

Work Byron—f
Wood A C—f
Yotter C A—f

ATTICA

Blout M—f c
Canter J M—f
Dill T—f
Finney Miss Kate—f
Hickman Charles—f
Martin L G—f
Moore J H—f c
Mullinix Wm—f c
Nave Robt—f c
Reed Will B—f
Van Reed L—c
Webb A E—f c
Williams G M—f

AUBURN

Baxter Frank—f
Baxter M—f l c
Boland M—f
Daniel L L—f
Frank O Y—f l
Hartman & Borst—f
Knapp Charles—f
Lidge Roy—f
Lingle C A—f
Pomeroy—f
Rainer & Son—f l c
Rickel W D—f
Rhoads Willis—f
Rowland Albert—f l
Schneadell Geo T—f
Seiler Frank P—f l
Smith Chas E—f
Sprott T H—f c
Weaver C B—c
Weaver H D—f l c
West—f

AURORA

Cobb F D—f c
Conway Will H—f
Davies L E—f
Dennerline J L—f
Kassebaum J L—f
Schuler Jacob—f
Severin C J & E—f
Stockman B H—f
Wood Geo W—f l
Wymond J E—f

BATESVILLE

Beck Geo—f
Beck & Johanning—f
Bohland M—f
Canfield H C—f l c
Greeman Wm—f
Timmerman & Hillenbrand—f l c
Wilkes John—f

BEDFORD

Alexander W E—f
Boyd Herman—f
Brinkworth T M—f
Burton C A—f
Crawshaw G C—c
Crook, Frank—f
Ekerd, Ed—f
Guthrie M R—f c
Holcombe W S—f c
Hyde John D—f
Martin H D—f
Mason Chas—f
McKnight Frank—f
O'Brien Mike—f l
Smith-McClure—c
Walls & Walls—f c

BLOOMFIELD

Combs Chas E—f l c
Cravens John A—f
Deckard & Endues—f
Gilliland J C—f
Herold Otto—f l c
Letzinger H W—f
Pringle T T—f

BLOOMINGTON

Allen & Bruner—f l c
Axtel Harry—f c
Carmichael & Ott—f l
Citizens Loan & Trust Co—f l c
Cogswell Wm W—f
Dunn & Hottle—f l
East William H—f
Fields Jess—f c
Huntington Homer—f l c
Lee H A—f
Lowden & Lowden—f c
Miller & Son—f
Rice W A—f l c
Ridge Gilbert F—f
Rogers L D—f l
Sare Thomas J—f l c
Simmons & Bowles—f l
Simmons Tom W—f
Smallwood Byron—f l
Springer Chas H—f l c
Woolley & Barnhill—f l c

BLUFFTON

Brinniman C S—f
Clark W D—f l
Coverdale & Snyder—f
Greek's Agency—f c
Hale & Markley—f
Hitchcock & Fetter—f c
Martz L L—f c
Postal J S—f
Rinehart J K—f
Rogers W W—f
Tribble W H—f
Union Saving & Trust Co—f

BOONVILLE

Baughn Joseph—f
De Forest S T—f
Gough R D—f
Hammond C M—f l c
Hargrave E C—f c
Honeycutt A J—f
Hudspeth J M—f l
Moore & Co—R D O—f l
Schurmeier John—f
Taylor C H—f
Williams W E—f
Wilson Jas R—f

BOSWELL

Foster C L—f c
Lamb F S—f l c
McAdams A B—f l c

BOURDON

Kern A L—f
Hatchett J H—f c
Thomas J D—f c
Tyrrell H H Son—f c

BRAZIL

Brazil Trust Co—f c
Decker M E—f c
Finley Ell & Finley—f l c
Gates W V—f
Houck Oscar—f c
Murphy & Casteel—f
Pruner L B—f
Roy E H—f
Shattuck Scott—f c
Turner, Seiders & Kidd—f c
Yocum Bert—f
Zimmerman W P—f c l

BREMEN

Hayes S J—f
Hayes & Hayes—f
Kitch Ed S—f
Seiler & Heckman—f

BROOKVILLE

Geis F—f
Geis Wm—f

Green Geo—f
Hubbard & Mullin—f c
Lacy Willard—f
McCarty I N—f
Masters Will H—f
O'Byrne G F—f
Rockefeller A H—f
Senour W H—f
Winscott Chas E—f

BROWNSTOWN

Brooke O S—f
Dailey W H & Co—f
Gunder Geo W—f l c
McOaker Jerry—f l c

BUTLER

Boyle Jeff—f
Brink F A—f
Campbell Bros—f c
Duntun E B—f
Fosdick & Knisely—f
Maxwell & Haverstock—f
Webster E W—f
Webster Fred—f
Webster W C—f

CALUMET

Calumet Agency Co—f
Thayer A M Co—f

CAMBRIDGE CITY

Callaway Geo—f
Doney W H—f l c
Markle W T—f l c

CANNELTON

Alvey Chas—f
Casper M D—f
Delahunt T J—f
Frantzman Fred—c
Hargis James A—f
Livers Jos—f
Minor O C—f
Schlemmer P—f
Senn John—f
Stewart & Minor—f
Waldschmidt Wm—f l

CHARLESTOWN

Dodd H C—f
Ferrier W S—f
Long J M—f
Morrow J W—f
Teeple J N—f

CLARKSHILL

Hammel Frank N—f
Haines Geo W—f
Northrup Geo B—f
Wright & Son—f

CLINTON CITY

Amis J W—f
Bonner W H—f l c
Johnson D C—f
Miller & Pike—f
Robb J W—f
Wilterwood J A—f c

COLUMBIA CITY

Brennerman B F—f
Clapham B—f
Clugston P H—f
Foust & Foust—f
Heller F J—f
Howard R J—f
Johnston A M—f
Johnson B—f
Kissinger W H—f l
Linville W H—f l
McLallen Bros—f l c
Provident Trust Co—f c
Raber R F—f
Rhoads G W—f
Whicker C E—f l
Whiteleather & Gates—f

COLUMBUS

Caldwell & Drake—f c
Cook F C—f
Custer C E—c
Davis W T—f
Dehmer C F—f l
Denison W W & Son—f l c
Hickey John M—f
Hunter J D—f
Jewell M V—f
John J F—f
Judd Dan—f
Kinney & Kinney—f c
Laughlin J C—f
Lay J G—f
Mahoney John—f
Mart Jewell—f
Morgan John W—c
Pfeifer Frank—f
Reap Anna—f
Reynolds Irwin—f l
Rynerson John—c
Scudder Omer—f
Southerland D A—f
Spaugh Ralph—c
Stobo John—f
Stout C E—f
Turner O P—f
Weaver R W—f

CONNERSVILLE

Andre D W—f c
Barrows A E & Co—f c
Broadus L L—f l
Clifford Fremont—f c
Edwards Frank—f l
Flemming & Son—f
Frost H L—f
Vance Charles—f

COVINGTON

Fountain Trust Co—f
Harlow N G—f l c
Heath E W—f c
Layton W W—f l c
Little L P—f l
Nelson Clarence—f
Schwin Geo P—f
Stilwell W F—f c

CRAWFORDSVILLE

Branden H S—f
Brewer E M & Co—f
Canine Jesse W—f l c
Clements—f c
Crawfordsville Real Est & Loan Co—f
Crawfordsville Trust Co—f
Fullenwider C E—f c
Goss Ira D—f
Griffith W D—f c
Grimes Jas P—f
Harris Claude
Hymer C W—f
Jarvis O C—f
Jennison A C—f c
Kellison Carey W—f c
Kelley J S—f c
Krout R K—f c
Lee Stephen E & Co—f c

Line John—f
Munhall T T—f
Nicholson T B—f
Oneal E H—f
Peyton C W—f
Ristine Harley—f
Ross Charles—f c
Stafford O M—f
Sutton E J—f
Thomas C L—f
Travis & Brown—f
Vanceave C N—f
Welty Geo B—f

CROWN POINT

Bielefeld R G—f l
Bremer Aug—f

Cole E R-c
Fancher Reuben-f
Furman Fred-l
Gerlach A J-l
Lehman John-l
Nickelson Harry-f
Rockwell & Bixeman-f
Sasse Herman-f
Seeberger Emma-f
Sherman Geo V S-f
Swartz H P-f

DANVILLE

Alley A I-f c
Barnett L A-f
Blessing Edgar-f
Danville Trust Co-f
Demarcus B B-f
Downard J A-f
Easley Geo E-f
Gulley O E-f
Hollowell Chas-f l
Hornaday & Record-f
Hume & Gaston-f
Kain John O-f
Osborn W C-f
Pattison Geo T-f
Sherman Christie-f
Trotter John W-f
Van Note Jno R-f c

DECATUR

Adams E B-f
Colter C H-l
Couter H L
Frenchte & Litterer-f
Gallogly & Tower-f
Graham & Scott-f
Grover Hoffman-l
Harruff H-f
Helem C L-f
Hooper & Lenhart-f
Meyers W J-f
Peterson J S-f l c
Smith D E-f
Stultz J D-l
Sutton Jesse-f

DELPHI

Arnold Roy-f
Bradshaw W H-f l c
Cradright J H-f
Howe N J-f
Obeas Jas-f
Peffley Wm-f
Roach & Roach-f
Weidner Jas W-f l c

DUNKIRK

Bevry W S-f
Case & Smalley-f
Nunn J E-f
Sullivan J A-f
Whittaker G T-f

EAST CHICAGO

De Briac Edw & Son
Ladd Agency
Lewis Geo W
McCoy H L

EDINBURGH

Allison H C-f
Duckworth Mathew-f
Hagerman F M-f c
Loughery A J-f l c
Mayfield W-f c
Mitchell H H-f

ELKHART

Anderson Emil-f
Barney Geo T-f
Brunig W C-c
Best Geo W-f
Carpenter & Zook-f c
Chamberlain Livy-f c
Church & Shaw-f
Conley Elmer-f
Conley O M-f
Cotton Davidson & Cotton-f

Dalton Wm D-f
Deal Otto-f
Demarest M U-c
Dennert Louis A-f c
Dodge Jas S Jr-f c
Feather M K-f
Fieldhouse Chas H-f
Frank Charles E-f
Harman J L-f
Hile & Baker-f
Hughes & Arnold-f c
Keeler A R-f
Lamb A S-f c
Machan Agency-f l c
Markel O H-f
Martin J E-f
Mast S E-f
Neilsberg & Shattuck-f
Oberholster Jacob-f
Osborn & Work-f
Proctor R J-f
Putterbaugh O C-f
Raymer Clyde-f
Rice Earl C-f c
Sawyer Glenn-f
Schafer & Son-f l c
Seller Cyrus-f
Simpson L M-f c
Skinner & Wider-f
Smith A M-f
Stark M W-f
Stevenson A-f
Stultz & Son-f
Thomas Dan C-f
Ziegler E B-f

ELWOOD

Barnett J W-f
Clyde S-f c
De Hority E-f
De Hority F C-f l c
Elliott J R-l c
Elwood Trust Co-f c
Englehart J-f
Ensminger B-f
Field J G-f c
Fondersmith W H-f l c
Griffin & Broadbent-f c
Green D-f
Harris, C-l
Haynes G E-f l c
Hieatt C C-l
Naylor W F-l
Nearon & Co-f l c
Roope I N-f
Roope O P-f c
Shoemaker M E-l
Smith W N-l
Finch W A-l
Zerface W G-f l c

EVANSVILLE

Adair J J-f c
Adler Hiram J-f l
American Trust & Savings Co-f l c
Bennett, Hutchinson & Co-f l c
Brennan R A-f
Campbell I A-l
Clark H J-l
Cook S W & Bros-f
Curnick Geo L-f
Curtis W D-f
Dausman John-f c
Decker & Ferguson-f
Decker Fred G-l
De Kress Paul-f c
De Treville R D-l c
Dersch J H-f
Elder, Cooper & Co-f
Evansville Trust & Savings Co-f
Eves Chas D-f
Ewing F M-f
Ferguson W O-l
Gowen Luther-l
Greene & Greene-f l c
Harden T N-l
Hecht David-f
Herman F-l c

Hopkins A Emmett-l
Hutchinson Alexander-l
Jenner Thos H-f
Jordan Thos A-l
Loos W E-l
Lukens Harry M-l
McCormick Edw P-l
McCrae Harry S-l
McGrew Geo G-f
Mercantile Trust & Savings Co-f c
Meyers Alex-l
Miller A Lane-f
Millerlei T-f
Mornbach S-l c
Moss Wm-f
Muenstermann J-l c
Nexsen A W-f
Pittman James O-l
Richardt A C-f
Rose Clinton F & Co-f c
Rose H L-f c
Runcie W C-f l
Sihler Chas-f c
Stocks Harvey G-f
Tate Jas E-f c
Vickery-Odell Co-f c
Weil A M & Bros Co-f l c
Ver Wayne A-f l
Walling M A-f l
Weil A M & Bros Co-f
Ins. Co-f c
Wells M E-f c
Williams D C-l
Zapp Wm-f

FAIRMOUNT

Briles Jacob-f l c
Haisley S E-f
Life J F-f c
Long A R-f
Nelson M H-l
Parker C T-f
Small C R-l

FORT WAYNE

Bauer K J & Co
Beahler J H
Bickel J F-l
Blitz M J-f c
Boerger G W-l
Cooper W P-l
Cook Walter-l
Curdes L F-f
Douglass W V-f
Fairbank Clark-l
Ferris W A-l
Fisher D C-f l c
Fitch C B-f l c
Fitch M W & Sons-f l c
France J E K-l
Fuelber E-f
Graham J E-f l c
Harding D L-f l c
Hunt H B-l
Jones W A-l
Kuhne & Co-f
Leedy Wm M-f l c
Lennart & Orthel-f c
Lumbard S C & Co-f l c
Markey A J-f l c
McCracken J K-f l c
Motz Geo & Son-f l c
Neireiter & Gumpfer-f l c
Orr Chas-l
Peoples Trust Co-f
Rosenvinkle-f
Sauer Carl-l
Scherer Henry P-f
Schrader & Wilson-f l c
Sederspiel Frank
Wilding A E-f
Wilson Clinton-f

POWLER

Bauman R W
Chancellor Joseph D-f
Dinwiddie Lee-f

Evans L W-l
Hall E G-f
Jones Fred H-l
Parker P B-f l c
Snyder Chas M-f c
Stucker Chas B-f
Swan Robert A

FRANKFORT

Barnes Geo-l
Barricklow C A-f
Beaver E C-f
Bennett Glen-l
Clark & Youndt-f
Combs J A-l
Cooper A L-l
Cromwell & Davis-f l c
Graves E C-l
Harshman Howard-f
Huffman Robert-f c
Moss Geo-f
Staley E H-f
Thatcher M-f
Thompson A J-f
Whitaker E H-c
Ychacoli M F-f

FRANKLIN

Anderson Homer-f
Carter G W-f
Clemmer Geo-f
Clore W R-f
Covert O A-f
Hammond J H-l
Harris S-l
Hemphill T-l
Henderson G W-f
Owens Jno R-f
Patterson C M-f
Sellers Martin-f
Shuck O J-f
Story J M-f
Trout S A-f l c
Warner John C-f l c
White Carl-l
Wilson S A-f c
Wolf-Clyde-l

GARRETT

Beehler D C-f
Franks Wm-f
Fredericks W J-f
Little T C
McKenna E M-f
Sharpless W W-f
Spencer G B-f
Stoehr J J

GAS CITY

Feltes & Jay-f l
Lay J H-f c
Linn J F-f
Phillips John-f c
Ward & Co-f

GOODLAND

Babcock A D-f l c
Burgess H-f
Cory W T-f
Fields Lewis-c
Hameton J T-f l
Hartley A E-f l
Humston Charles-f
Kilgore Mort-f
McCurry A T-f
Oswald J W-f l c
Wiles L A-f

GOSHEN

Bechtel & Bechtel-f c
Brooks Leonard J-f c
Burris Lloyd-f
Charnley Wm-f l
Dausman E A-f
Deahl Anthony-f
Ferrall Geo W-f
Harper Geo-f l
Hoover A J-f l
Howenstein Fred-f
Hess E W-f c
Jay Oscar-f

IND.—Goshen, Con.

Kauffman & Davis—f
Kauffman Daniel T—l
Mehl A C—f
Miller, Drake & Hubbell—f
Mummert E E—f
Noble Louis H—l
Rhodes M J—l
Schafer B G—f
Simmons Orville—f
Smiley Frank—l
Troyer D J—f
Watts Orrin—f
Whippy L Burr—f

GREENCASTLE

Blake G E—l
Broadstreet & Vestal—f
Buis Clarence O—l c
Crouch Richard—l
Buis Lemuel—l c
Groomes T T—f
Hughes David—f
Lucas Ferd—f c
McCoy John G—f
Richardson & Hurst—f
Sharp John—l
Talbot Mrs Jessie—f

GREENFIELD

Barr & Smith—f
Bottsford W B—f
Bragg & Thayer—f
Carr & Carr—f
Corcoran John—f
Crider C A—f
Dugan O N—f l
Garrioth O M—f l
Grose E B—f
Haller W W
Hancock Co Abstract Co—f c
Hufford J M—l
Hughes Wm A—f c
Mayers O O—f
Sample C G—f
Smith J L—f
Stoner W B—f
Tindall C L—f
Van Dwyne A C—f
Walker J R—f
Wood Bros F

GREENSBURGH

Bonner James F—f
Burns L—l
Doles E E—f
Donnell Seth—f l c
Erdmann George—f l c
Emmert Harry—f
Gilchrist W F—f
Hamilton R P—f
Hirschfeld A E—f
Howard A L—f l c
Lowe C C—f c
Miller & Ryan—f c
Murphy A—l
Northern C F—f
Parker J H—f
Tingle C A—l
Zollar Chas Jr—f l c

HAGERSTOWN

Price L M—f c
Teiter & Mason—f c

HAMMOND

Bannett F—f
Billings C H—f c
Frederick C H—l c
Hammond W H—f c
Hammond S & Trust Co
Irish J F
Jacobson G—f
Johnson E F—l
Krost J F—f
Lake Co Sav Trust Co—f c
*Priski P B—f c

Mashino W F—f
Mindler S—f
Prest Frank—l
Schaof R—f

HARTFORD CITY

Bonham & Trant—f l c
Daugherty & Emmons—f l
Fleming C O—f
Hubbard & Miller
Rhoades M—f l c
Rife Geo W—f
Spence W M—f
Sprague—f
Stahl J B—f

HUNTINGBURG

Reutepohler Daniel—f l c

HUNTINGDON

Alexander J T—f
Allen E E—f l c
Altman J C—f c
Bridge H—f
Hamer W D—f
Hatfield J M—f
Keefer E F—l
Kelsey E E—f
Koch W E—f c
Mitchell Roberts—f l c
Moffett Will—f
Moore M W—f l c
Price & Rosebrough—f l c
Sees & Baker—f l c
Whitlock W T—f

INDIANAPOLIS

Adam Jones
Bailey Chas H—f
Barrett David P
Bates Chas A—c
Buckley-Hartman Co—f
Bishop John E—l
Bloomfield Thos—c
Bloomcourt Chas—f
Bonham Evan A—c
Brackett Chas H—c
Brown Isaac—l
Bruce Geo O—l
Builders Realty Co—f
Ellsworth Burkhardt—c
Buzsard Bros & Ebbert
Camden M H & Co—f
Carvin F A—c
Cauley E C M—l
Central Agency
Cit Sav & Dep Co—f
Clarke E V B'ding
Crier L A—l
Curtis I F—l c
Devor Co—f
Diddill & Co A J—l
Dill P M—l
Dixon J C—c
Donachan R—f
Drapias W H—f
Duvals C G—f
Ellacourt A S—c
Empy Geo W—f
Fleckenger E E—c
Fogarty Wm Agc—f
Foster & Messick—f
Friday J W & Co—f
Fry F C—l
Gable J V—f
German Am Tr Co—f
German Fire Agc—f
Gilbert Ed
Goldthorpe Albert—c
Grupe L W
Hall M B
Hall & Hill—f
Hann O C—l
Harder J C—c
Harding Jas
Horvill G E—l
Hornill F B
Horton L P—c
Hubbard L M—l

Hubbard W H—f
Hughes J H—l
Hunt E W—l
Imhoff Louis—l
Inda Underwriting Agcy—f

Intewetter C W—l
Jackson J W—c
James F F & Co—f
Kayser J H—f
Klingholz E C—l
Knies C F—c
Lavell H H
McDonald J D—f
McAuley C A—l
Mannon Wm—f
Martin H B—f
Martin Daniel—f
Meeker R H—f
Morin G A—f
Morley Alfred—l
Morian A
Mosslin J J
Norton E
Owens C H—c
Peck Norman—l
Petri—J F
Ramey F C—l
Redfield A P

Rehm & Van Deinse INSURANCE

Richardson Koths Co
Robbins Bros—f
Rosenberg Sam C—f
Rudd P E
Scholer Chas—c
Schuck Sam—f
Scoonover E J
Shelton E E—f
Shesa F D—l
Snyder E F—c
Sullivan D J—l
Swan J M—f
Tallmadge J B
Tibbitt J I & Co—f
Tindall J M—l
Turner J E—l

A. J. VAN DEINSE INSURANCE

LENICKE BUILDING

Velte V C—c
Waddle H—f
Walton Everett—f
Wiley Sylvester
Williams F M
Winger F B—c
Wolf & Co A
Woodenall H H—f
Yamer A S—f

JASPER

Betz Frank L—f l c
Cramelspacher Gus—f c
Doane A C—l
Dougherty T K—f l
Koerner L—l
Schneider F L—f l
Stewart A—l
Wilson Geo R—l
Wilson W A—f l c

JEFFERSONVILLE

Armstrong & Frank—f
Beard J H—f
Frazer E—f
Pfau A C—f
Poindexter & Driscoll—f
Preefer H—f l c
Wilson F L—f l c

KENDALLVILLE

Bluhm Fred L—f l
Boyer A M—f
Conlonge J S—f
Jones J A—f l c
Kimmel C W—f
Kendallville Trust Co—f c
Kirkpatrick G W—f
Myers W P—f
Pfaff U S
Smith W A—l
Whitford Fred E—f c
Wilson D C—f c

KENTLAND

Bennett J B—f
Bush Ada—f
Cummings R R—f
Cunningham T B—f c
Darroch Wm—f
Higgins John—f l
Sammons H L—f l c
Skinner Jira—f

KNIGHTSTOWN

Garritson W S—f c
Gray T W—f c
Harrison R—f l
Morgan & Wagoner—f c
Newby & Newby—f l c
Wilkinson T B—f
Zion W R—f l

KNOX

Brewer Guy D—l
Courtright A L—f
Fletcher J C—f
Johnson Harry E—f c
Koffel—f c
Kratli John G—f c
Kreuter Hugh—l
Lundin C S—f l c
McCormick J N—f
Rogers H C—f
Savery R E—f
Swartzel A W—f l

KOKOMO

Ade & Parsons—f
Anderson E R—f
Duke Bros & Co—f c
Hockett & Deweese—f
Haughbaugh John
Hunt H A
Jackson J N—f
Jav & George—f
Johnson Geo W—l
Joyce J B—f
Joyce Thomas—l
Kokomo Trust Co
Laughlin Wm
McReynolds Bros
O'Neal Nora
Russell E E
Smith J C—f
Smith N B
Springer Denny
Terrell David
Walter & Games—f
Weyer Jas

LADOGA

Goodbar A L—f c
Huntington H C—f c
Snyder Jas—f c
Stanley J M—f c

LAFAYETTE

Bangs C W—f l c
Bone & Barnes—l c

Brackenbough Agency—
f l c
Bryan & Son—f
Carr P H—f
Childs L M—f
Comstock W W—f l c
Crane Samuel W—l
Crouch & Son—c
Dresser W A—f l c
Edwards William C
Flynn D H & Co—f l c
Godman Agcy John E—
f l c
Harris J W & Co—f
Hepner Geo L—c
Heaton W D—f l c
Hilt David—f c
Jakes Chas—c
Kessner Bros—f
Kimmell F R—c
Lafayette Loan & Trust
Co—f
Levering Fred R
Love Wm A & Son—f c
Marks S C—f l c
Metropolitan Life N Y
Miller Earl E—l
Miller J H—f l c
Mitchell Wm C—f l c
Moore Robt—c
Niehus Henry—c
Orwin W S—l
Orb F C—f c
Overesch Henry—f l c
Pauley Jos E—f
Rosebery W J—f l c
Ross T N—f
Sample & Tolle—f c
Severson Wilbur F—f c
Stallard & Son—f
Stinespring & Son—f l
Underwood Chas R—f
Weibers Barney C—f
Weigle E—f l c
Willoughby Wm M—l

LA GRANGE
Burritt & Wuthrich—f
Colliflower Harry—f
Dunten Frank J—f
Ford Ira—f
Ganiard S K—
Hanan J W—f
Haskins Herman—f
Norris J L—l
Rice Miss Emma—f
Rowe L M—f c
Selby Chas.
Skeer Carrie—f
Stroup C S—f

LA PORTE
Barnes A D—f
Beecher W H—f l c
Broeffle J W—f
Doran & Conboy—f
Dorland J V—f l c
Fogle W P—f
Fredrickson & Truesdell
—f l c
Hausheer F A—f
King W W—l
Liddell Fred—f
McGill D H—f l c
Miller H R—f
Nye D M—f
Seymour Geo S & Sons
—f l c
Swan G F—f
Winfield Spoor—l
Wolf C E—f l c

LEBANON
Ballard L—f
Bryan C T—f
Campbell & Butcher—f c
Cobb & Station—f
Cunningham & Arm-
strong—f
Darnall J C—f
Gillam & Hostetter—f
Harland & Reese—f

Jones J W—f
Martin T H—f
Neal & Co—f c
Orear O P M—f
Perrill & Storms—f
Schooler J H—f
Smith & Coulter—f
Stewart R—f

LIBERTY

Gilmore J C—f
Harrell James—f l
Howsen Guy B—f
Lambert J S—l
Macey J B & Son—f c
Shont John W—l
Slonneger C K—f l c

LIGONIER

Bothwell F P—f
Gerber O F—f l
Graham Mary E—f
Hays John—f
Hoffman J H—f
Hull F—f
Mier Sol—f
Sackett S C—f
Sisterhen L E—f
Strauss & Co—f
Treash U R—f
Wigton W H—f

LINTON

Campbell A S
Cornelius W F—f
Craig W A—f l c
Cravens J L—f
Farmer Carl
Filbert J B—f
Humphreys & Allen—
f l c
Miller David—f
Wolford J W—f

LOGANSPOUT

Closson E D—f l c
Closson S M—f l c
Cockburn & Geyer—f c
Cogley Geo—f
Cooper O W—f l c
Giffe W T—f
Gise Geo H—f l
Heffley C O—f c
Jones A L—f
Kenison Ora—f
Kusuff C I & I C—f
Krauss M H—f
Logansport Loan & Tr'st
Co—f
McElheny T J—f l c
Markley J W—f
Murdock & Fisher
Raub Geo A—f
Ross W W—f
Sandis Frances Q—l
Sharts & Hockenbeamer
—f
Stephens John H—f
Strathern G G—l
Velsky S M—f
Witters Wm A—f
Zinn O M—f l

MADISON

Berach Wm Jr—f
Colgate Ed J—l
Harper N L—l c
Leland S E—f
McLelland W O—f l c
Meachem O A—l
Strader S M—f l c
Weyer J K—f l c

MARION

Allen & Ham—f c
Baldwin S G—f c
Beshore L C—f c
Breed & Ball—f l c
Campbell John P & Son
—f l c
Carr J C—f c

Coffin Charles E—l
Cushwa & Presnall—f l c
Hess—f
Hoffman Arthur—l
Howard Frank & Beard
—f l

Kinnean & McCauley—f
Leufestey, DeWolf &
White—f
Marion Title & Loan Co
—f l c
McConnell J H—f c
Sanders W H—l
Sapp Geo R—f l
Searles & Kem—f l c
Stanley John—l
Thatcher W H—f c
Wiley W H—f l c

MARTINSVILLE

Brown D G—f
Dryden Wm H—f l
Gum Bros—f l c
Isenhower G M—f
Kennedy W A—l
McNair Insurance Agc
Inc—f l c
Overmyer I F—l
Rhea Wm C—f
Richardson J F—l
Rose Insurance Agency
Inc—f c
Taylor J W—l
Townsend & Guthridge—
f l c

MICHIGAN CITY

Bowlin C E—l
Fargher W C—f l c
Frietgar Karl—f
Frehel A W—f l c
Kenefick M J & Co—f l c
Mich City Trust & Sav-
ings Co—f
Ohming Wm Jr—f
Orr J H & Son—f l c
Pco Henry C—l c
Schwager H A—f l
Sherwood & Hanley—
f l c
Snook J—f l c
Spiro I I—f l c
Veal B F—f

MILFORD

Becknell Mattie—f
McLaughlin J C—f
Miles Roy—f
Postma John—f l
Vandeveer Richard—f l
Vannover Chas—f
Wagner Frank—f
Wherly Orb—f

MISHAWAKA

Clark W M—f
Hutchinson John W—f c
Jermegan Ralph—f c
Jones H W—f c
McMichael John A—f
Metzler Chas—f
Mishawaka Trust & Sav-
ings Co—f c
Mulvine & Brook—f
Niles H G—f
Northside Trust & Sav-
ings Co—f
Parks S K—f
Schindler J J—f c

MITCHELL

Burton Walter W—f l
Goff Walter—f
Keane E M—f
Moore Ed—f l c
Moore N L—f
Wood Thos J—f c

MONTICELLO
Alkir J H—l c
Duncan Robert—l c

Gordnor Evert R—f
Graves James T—f l c
Helny W H—f
Johnson H C—f l c
Rhyhan W S—f c

MONTPELIER

Boyd Amor—f c
Brockin Guy R—f
Maddox W H—f l
Perry Arthur W—f l c
Redding W B—f
Smith C L—f

MT VERNON

Everson J R—f l c
Frick & Pfister—f l c
Haas & Williams—f l c
Hoehn & Howard—f l c
Holton W E—f l c
Jones S P & Son—l
Larkin L J—f l c
Tente C F—f
Wade E—f l c
Wasem A—f l c
Wolf & Harlem—f l c

MUNCIE

Baldwin Enos—l
Benbow & Benbow—f c
Bishop E W & Co—f l c
Boyce J E—f
Bradbury B F—f
Cach J F—l
Coffin G R—c
Davis W L—f
Eller J C—f
Emerson & Thomas—f c
Fouts J Earl—f
Hartley J J—f
Hittner & Lewis—c
Johnson A O—l
Johnston H M & Co—f c
Kilgore F—l
Kirkpatrick J W—f l c
Love Geo—f
Milteneberger & Lefler—l
Morrison P K & Co—
f l c
Norton & Spencer—f
Starr Thos & Co—l
The Johnson Agency—
f c
The Wolf Agency

NAPPANEE

Best Wm—f
Corns F M—f
Early P A—f
Greene H B—f l
Kantz J O—f
Linger C P—f
McEntoffer J S—f
Prickett T J—f l

NEW ALBANY

Allen E P—l
Ashby Carrie L—l
Brooks W—f l c
Detrick Ben—f
Du Paquier E—l
Heimberger C—f
Horn J J—f
Keenher J—l
Kendall J Walter—l
Klosse H—f
Knirk & Burns—f c
Kreutzer C—f
McKay W H—f l c
McMullen D H—f
Meyer H—f
Millican W N—l
Morris N P—f
Needham H J—f
Nicholson & Rady—f
Sauer F—f c
Selhbrede H—f l c
Vance S W—f c

IND.—Con.**NEWBURG**

Herman Buzins
Hopkins C F-f c
Knapp O V-f c
Rutledge A J

NEW CARLISLE

Compton A H-f
Doughty Geo W-f 1 c
Egbert 1 c
Lancaster S C-f 1

NEWCASTLE

Beach Frank E-f
Boyd Bros-f 1 c
Boyd Horace W-f
Chambers David-f
Hunt & Nixon-f c
Liverzy Frank F-f
McGeath O W-f
Michaels Chas-f
Millikan Thos B-1
Millikan Thos W-1
Morris George-f
Ogborn E C-1 c
Tracy David-f
White E T-f 1

NEW HARMONY

Cox L-f 1
Ford Edwin C-f 1
Fretagot A E-1 c
Johnson E V-f
Owen R D-f 1 c
Pelham A-f
Taylor G C-f c
Wilson E A-f 1 c
Wilson L Wade-f 1

NEWPORT

Fultz C N-f
Neel Edward E-f c
Nixon H V-f
Stephens R E-f

NOBLESVILLE

Alexander H J
Bray J D-1
Bowen George-f
Carson F A-1
Granger & Forsythe-f
Hays John-1
Lambert J M-f
Lucas R G-f
Mitchell & Caylor-f
Smith J W-f
Supple D-f
Wainwright Trust Co f c

N. MANCHESTER

Adams M F-f 1 c
Clevenger J A-f c
Krisher Maude-f
Lantzenhiser D D-f 1
Lantzenhiser & Howenstein-f 1
Nagle J A-c
Smith A P-f
Thomas A B-f 1 c
Tilman H B-f 1 c
Urschel & Ulrey-f

NORTH VERNON

Beer R-f
Campbell W S-f 1 c
Davis E D-f
Hudson J D-f
Little F E-f
Matthews W S-f
Mcloy H C-f
Rash & Rash-f 1 c
Verberg Joseph-f
Williams Ed-f c

OKLAND CITY

Martin & Co-f 1 c
Stone O M-f c

Vandaver J M-f c
Vedder H W-f c

PENDLETON

Campbell E W-f
Cook A W-f
Connolly B W-f
Mays L V-f 1
Poet E-1
Thomas R F-f 1 c

PERU

Andrews Millard-1
Baker C-f
Borten W E-c
Brackenridge & Test-f c
Callentine Jos-f 1 c
Crume Pliny-f c
Gehring A-f c
Hall H L-f 1
Haag & Haag-f
Helvie J M-1
Henton Margaret-f
Irwin David & Co-f 1 c
Oates-f 1 c
Smith Martha-f
Spurgeon & Odum-f 1
Sullivan W W-f
Wabash Valley Trust Co -f c

PETERSBURG

Ashby D C-f
Erwin N R-1
Hammond John-1
Hammond R C & Co-f c
Lamb & Frank-f c
Lobby H T-f
Mount Thos L-f
Van Nada J B & Co-f
White J M-f c

PIERCETON

Brosnahan M F-f
Mutchette Bros Co-f 1 c

PLYMOUTH

Bondurant C A-f
Brooke K K-f
Conger W H-f 1
Corbin Wm K-f c
Cressner L R-f c
Deloney James-1
Hess Wm B-f
Jones John R-f
Jones P O-f
Lauer L M-f
Snyder D E-f 1 c
Unger Harry-f
Young Wm H-f

PORTLAND

Ayers H C-f
Bishop C-f c
Graves J F-f c
Hall G W-f c
Hall & Cunningham-f c
Holmes John W Co-f c
Jaqua J A-f c
Stratton L S-f c
Thomas W A-f c 1
Whipple S A D-1
White Frank-f c
Whiteman O S-f c

PRINCETON

Agniel Geo F-f 1 c
Baldwin E J-f 1 c
Citizens Trust & Savings Co-f
Cooper T J-1 c
Criswell & Son-f 1 c
Cullen Thos W-f c
Gray W F-1 c
Greene N R-f 1
Kidd Geo P-f
Kurtz J W-f 1 c
Lathorn O O-1
McDonald Effie-f c
Pfuhl J A & Co-f 1 c
Ramsey J E-1

Stewart Sam'l A-f 1 c
Wieding F H-f 1 c
Woods Robt G-1 f
Wood W L S-f

RED KEY

Downing F R-f
Dragon Dell-f
Forhner A L-f
Shochney & Williamson -f
Wilt Daniel-f c

RENSELAER

Chapman J H-f
Ferguson B F-f 1 c
Foltz Frank-f
Harmon A J-f 1
Harris R B-f
Honan E P-f
Hunt Judson J-f 1
Irwin James F-f
Irwin & Irwin-f
Leopold M F-1
Mills Howard-f 1
Porter J C-f
Spitler C G-f
Stewart C B-f

RICHMOND

Ball & Peltz-f c
Barber J O-1
Bartel Geo C-1
Bradbury W H & Son-f c
Brooks J H-f
Dougan & Co-f c
Dye & Price-f
Fitzgibbons J S-1 f
Fulgham O B-f 1 c
Hegger J B-f c
Iredell & Ferguson-f
Jenkins & Son-f
Jones Elizabeth-f c
Knollenberg E B-f c
Kohl H N-f
Moore R L-c
Moore & Ogborn
Morgan Mrs-f
Olinger C A-c
Ostrander & Co-f 1
Penny W M-c
Piehl W C-f
Roney E E-f c
Vaughan F C-f c
Wilcox Mary A & Co-f
Woodhurst T R-f
Zeller Jos-f

RISING SUN

Matson C B-f
Perkins J N-f
Ricketts Wm D-f
Shaw Horace-f
Wilber David S-f
Williams Will W-f c

ROCHESTER

Baker M A-f
Bitters C K-f c
Buchanan P M-f
Dillon A J-f
Ewing W C-f
Fretz & Davis-f
Ginther D D-f
Gibbons Sherman-1
Heilbrun Ferd-1
Hendrickson I E-f
Henderson W S-f
Jackson Charles-f
Kessler Dell-f c
Mohler Ed-f
Smith Milo R-f
Swihart Jerome C-f
Troutman J E-f 1
Zellar Wm-f c

ROCKPORT

Eigmann John P-f
Jennings S H-f 1 c
Logan J H B-1

Limberger Chas-f 1
Mason C C-f 1 c
Partridge C M-f
Partridge D C-f
Savage Sam-f
Taylor Jas H-1
Thomas C F-1

ROCKVILLE

Branson George-1
Bryant F M-f
Dukes W H-f
Fryberger L W-f
Harvey W H-f
Johns J M-c
Lambert C E-f c
McDivitt R C-c
Morrow J M-c
Murphy Clinton-f 1 c
Newlin C E-f
Pike S A-f
Puetz S F M-c
Sage J W-f
Swaim J M-f
White J S-c
Woodard S B & Son-f 1

RUSHVILLE

Arbuckle J F-f
Barrett Howard-f
Conway J F-1
English J A & A F-f 1 c
Gillespie J F-1
Gregg T E-f
Innis Samuel-f c
Irvin A B-f
Kratzer James-f 1
Lambert L C-f 1 c
Miller B F-f
Newbould Will L-f
Nipp Carl V-f 1
Rue Webb-f
Scudder R F-f c
Sexton Gates-f
Smith Ben L-f c
Smith Walter-f 1
Stevens John M-f c
Thomas John G-f c
Titsworth John A-f
Trabue Sam-f

SALEM

Gabbert & Gabbert-f c
Hardin J J-f
Hobbs O K-f
Marks Oliver-f
Paynter W H-f
Routh E F-f
Snyder W C-f 1 c
Tucker J L-f c

SCOTTSBURG

Cain G V-f
Calvert Bert-f
Davis J B-f 1 c
Hough & Hough-f 1 c
Rice William-f
Storen M-f c
Van De Vort James D-f

SEYMOUR

Boake J H-f
Bliss Ed S-f
Burkley Wm H-f 1
Congdon & Durham-f c
Davis Clark B-f 1 c
Day C A Agency Co-f c
Massman J W-f c
Matlock Joseph H-f
Miller H M-f 1 c
Miller H P-f
Robertson & Co-f 1
Saltmarsh Ira G-f c
Schaefer Geo P-f 1 c

SHELBYVILLE

Alsman O D-f
Biggs C B-1
Bulman J W-f

Clark & Son—f l c
Dugan A V—l
Fleming T W—f
Goodwin Harry C—l
Guthrie A Z—f c
Hoop John—f
Isley W H—f
Kamp C—l
Kenyon Guy T—l
Kirk & Son—f c
Maholm Wm—l
Montgomery M R—f
Reddington T B—l
Schnatter A H—l
Shelly Dorsey—l
Shipp J T—l
Showers J L—f c
Smith David—c
Stobaugh W—l
Taylor H—l
Wood R W—l
Young E H D—f l c
Young John A—l

SOUTH BEND

Berg Carl L—f
Caldwell F M—f
Coquillard A—f
Ducomb & Willis—f
Fogarty E J & Co—f
Gabriel Fred—f
Geltz W E—f
Gorski Marion—f
Hilderbrand A N—f
Hollowell Thomas—f
Hoffman Frank—f
Jones & Tohulka—f
Kyser Nelson—f c
Lippman Oscar—f c
Listenberger M E—l c
Matthews E A—f c
Mendenhall E—f
McInery & McInerny—f
Nave Pliny—f
Otis N L—f
Pace Samuel—l c
Perrin E R—f
Pollard C N—f
Seebirt & Schurtz—f
Shirvey & Miller—f
Tarbell O A—f
Thomas Samuel—f
Turnock Jos—f
Walscott O C—l
Warner, W C—f
Warner F B—f
Weidler Chas—f
Werwinski J A—f

SPENCER

Boswell T H—f l
Boyers Ralph—f c
Duncan J L—f c
Hays F A—l
Homer Elliott—f
Lombard C M Mrs—f l c
McClaren & Cochran—f l c
Melick T C—l c
Miller James—f c
Rundall H E
Spangle T G—f
Trent L D—f

SULLIVAN

Chambers & Eaton—f
Frate C Liston—f l
Hazelrigg A E—f l c
Hill W H Jr—f l c
Ladd & Asbury—f l c
Walston & Thornberry—f l

TELL CITY

Huthsteiner Eugene G—f l c
Miller Aug—l
Oster August—l
Patrick J T—f
Reiche John C—f l
Sweeney John—f c
Zoercher Philip—f c

TERRE HAUTE

Allen P E—f
Armstrong J M—l
Biglow James D—f
Bugh H A & Co—f
Burget L—f
Dahlen & Einecke—f c
Dahlen Realty Co—f
Dailey J A—f c
Dempsey Andrew
Dook Riddle Hamilton Co
Durham & Hagerty—f
Elder Joe—f
Fisbeck F C—f c
Foulkes John—f
Gagg G A—f
Goodman August—l
Goldstine S J—l
Hale J C—l
Hamilton W A—l
Hidden-Houck Co—f c
Kelly Wagner Joyce—f l c

Laue Harry
McFarland W A—f l
Martin & Douglas
Miller J S & W D—f l c
Miller S C—l
Mullikin Jos & Co—f
Noble C W—l
Orman D A—f
Phillips W A—f
Redman E H—f
Royse I H & Co—f
Smith & Buntin—f c
Somes J E—f
Spang H M—f
Stimson J C—f
Stukenburg August—f
Sweet & Owen
Terre Haute Realty & Insurance Co—f
Watson & Logue—f
Webster B T—l
Wiltre W E
Wittig Chas—f

THORNETOWN

Clark Geo—f l
Johnson C W—f c
Lyter Geo—f c
Millikan Ray—f
Van Nuy R G—l
Young W E—f

TIPTON

Blount F C—f c
Clark & Miner—f c
Farmers Loan & Trust Co—f
Fielding Kirtley & Hobbs
Knause W H—f l c
Leavell B F—l
Lee Landy—f
Lewis J A
Martindale E B
Mock M O & Co—f l c
Resaler Wm—f
Roberts J W—l c
Rosenthal S—l
Rouls & Kirtley
Walter Carter—c

UNION CITY

Bell S R—f c
Butcher John—f
Downing J J—f c
Fisher & Co—f l c
Gist H T—f
Gordon O C—f l
Green O E—f c
Gruber Jos—f
Gruber Louis—f
Harrison H A—f
LeFever Mrs L M—f
Williams J W—f

VALPARAISO

Carpenter J R—l
Draper M J—c
First Trust Co—f

Fitzwilliam John—f c
Jesse E Foust—f
Hall J E & Sons—f
Hardesty A R—f l c
Jones R C—f l
McKay C M—c
Marine Chas—f
Marquet P—f c
Osborn E G—f l c
Parks F B—f
Pierce L M—f
Reading W L—f
Ross R D—f
Salzer D A—f
Schenck H J—f
Spoonner W F—l
Thrift Trust Co—f
Tinkham N E—f
Turner F A—f
Uphegrove H J—f l

VERSAILLES

Benham J L—c
Croth Thos L—c
Daubenhayer S B—f
Day J P—Surety Co—c
McCoy Ira W—f
Royce Chas S—f l c
Smith Walter H—f c

VEVAY

Cotton Wallace—f
Curry W—l
Pleasant G S—f
Porter A J—l c
Shaw A B—f l c
Wright James S—f

VINCENNES

Baker & Heinckamp—l
Bayard J L & Co—f c
Boecher A E—f
Buckles John L—f
Citizens Trust Co—f c
De Bruler A P—f
Foulks H J—f l c
Gibson P R—l
Johnson M T—f c
McCoy, Boeckmann & Co—f l c
Mason Wm C—f l c
Mills F V—l
Randolph Jos—f
Somes H V Jr—f
Tewalt Wm L—f l c
Vincennes Agency Co—f
Wise John C—f l

WABASH

Axline Otto—f l
Brewer Frank—f
Carpenter Frank—f
Clark G D—l
Harter Alf—f
Irelan & Smith—f
La Selle C H—f l c
Latchem Lucy—f
Lewis John & Co—f l
Lumarce & Co—f l c
Martin Chas—f
McHenry Jas E—f c
McKinley Wm—l
Needham P W—l
Parmenter & Co—f
Ross Jas P—f c
Sayre John H—f
Standa George—f c
Stewart Jas—f l

WARSAW

Baker E M—f l
Baker Jos S—l
Bennett Geo W—f
Brubaker J H & Son—f
Coleman L F—f
Coleman J W—f
Helpman M L—l
Indiana Loan & Trust Co—f
Rigdon C A—f
Robinson Al—f l

Sloane John A—f
Stewart T C—f
Summey & Lehman—f
Webber John—l
Widaman John D—f

WASHINGTON

Aikman Wm—f
Beck Wm—f l
Biddinger A J—l c
Bright Geo F R Co—f
Citizens Loan & Trust Co—f
Deckard O W—f l c
Doach John—f l
Fromme H F
Greenwood Arthur—f
Hamersly A—f l c
Hopkins Geo E—f l
Hyatt H V—f l c
O'Neal H F—f
O'Neal G—f
Read Geo H—l c
Smith, Arthur & McCord—f
Slater J B—f l
Smoot Harley—f
Williams & Williams—f

WATERLOO

Crooks Geo W—f l c
Gruhlke A C—f
Kelley Alfred—f
Leas D—f
Leas H K—f
Leas Wm H—f
Spackey H—f
Speer C O—f l c
Swaysgood U M—f
Waterman J M—f
Willis H C—f

WESTFIELD

Barbour D R—f c
Bray T T—f c
Funderburgh Robt—l
Mendenhall W W—f

WEST TERRE HAUTE

Ratcliffe J W
Ryan & Ryan
Sweet E L

WHITING

Davidson Bros—f l c
Schrage Henry—f
Smith & Bader—f c

WINAMAC

Bond & Son—f
Brown Samuel—l
Burton John L—f c
Citizens Bank—f
Duke R James—f
Graves M L—f c
Hedges T B—f
Lowden L G—f c
Nurpellat A P—f
Parrott Chas—f l c
Reddick J H—f
Reidlebach Abstract Co—f
Thompson Bertha—f
Vurpillat Frank J—f

WINCHESTER

Boltz Benj—f
Browne J A—f
Chenoweth Ernest—f c
Cotton John W—f c
Daugherty A K—f
Diggs C W—f c
Engle John R—f
Focht F C—f c
Guthrie Chas—f
Lotey L C—l
Marsh B—f
Marsh & Jaqua
McNees & Brooks—f
Mendenhall S C—f l c

IND.—Winchester, Con. Morman T F—f Peoples Loan & Trust Co—f Puckett Carl—f c	Puckett Reverdy—f c Savings Loan & Trust Co Templin S B—f l c Thornburg Thomas—l Watts I F—l Watts Thos M—f c Witmore & Coats	WORTHINTON Dyer F E—f c Foster E E—f Hanson John W—f Hays W A—f l c Hollis Thomas—f c Light Jas M—f	Wadsworth L—f ZIONSVILLE Avery H—f Beamer Agency Co—f Davenport M S—f
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IOWA

ESTABLISHED 1875

LEW W. ANDERSON

J. S. ANDERSON & SON

General Insurance Agents and Brokers

MASONIC TEMPLE, - - - CEDAR RAPIDS, IOWA

GENERAL AGENTS FOR IOWA:

New Amsterdam Casualty Co.

Fidelity and Deposit Co. of Maryland.

New York Plate Glass Ins. Co.

LOCAL AGENTS:

 All above and
 British America of Toronto
 City of New York

 Hanover of New York
 Home of New York
 National of Hartford
 St. Paul of Minnesota

 Springfield of Massachusetts
 Travelers of Hartford
 Maryland Casualty Co.

UNEXCELLED FACILITIES FOR PLACING LINES ANYWHERE IN IOWA.

ACKLEY Berg O—f Bloch S—f Eggert S Y—f Helscher W P—f l c Rath W T S—l c Schroeder Fred—f Smith Herman J—f l c ADEL Crenshaw H H—f c Lochr M A & Co—f c Russell J W—f c Russell L V—f c	Carlow W V—f Chubb C T—f Dingley F W—f Galbraith W M—f Hutchinson & Gilmore—f Hohn John—f Harrington & Dickinson —f Haggard & Peek—f Lathrop & Weaver—f Lantry Thos H—f Mason H B—f c Nolte Chas F—l Nugent W D—f c Paine H A—f Patter W S—f Smith Lewis H—f Taylor F M—f Winkler J B—f	Harvey E M—f McIntyre R D—f l c McIntyre R D—f c Moore E R—f l c Rhinehart B E—f Shapley T W—f Wood E J—f ANGUS Morris W A—f ANITA Faulkner C E—f l c Faulkner Harry C—f c Forshay B O—f c Haynes W E—f l c	AVOCA Barton R—f c Bowen C T—f Diederich G—f c Fletcher J—f Hetzel J C—f l c Hipsley J J—f c Meitzen C P—f Meier H—f Preston A L—f c Rolfs T C—f l c Smith F H—f Swartfeger C I—f c Turner F A—f Wise F F—f
AFTON Afton Savings Bank—f Armitage H P—f Bolinger H E—f Citizens Bank—f Delay G W Goodie J B—f Kelly R B—f l Nix B T—f Shute F A—f	ALLERTON Bair H H—f c Bettis Allerton—f l c Jacques J H—f l c Jaquer O B—f l c Keller & Shriver Rech—f c Reck A C—f c Ritchie Ollie—l Shirley D D—f c	ATLANTIC Bruce J E & Son—f l Eldridge D S—f c Gilliam J W B—l Glass J E—f Henshaw W N—f Herbert D O—f Hoffman Sam—f l c Jones J B—f Newcomb H B—l Nichols Frank—f l c Petite A M—f l c Presnall J S—f Rudolph S H—f Towne G W—f Whitney & Hostetter Whitney J G—f Wilken J O—f Wilken W A Wilkin J B—f l Willard E—f Wood & Savery—f	BEDFORD Beauchamp J W—f Clark Geo W—f l Haddock G B—f Head W T—f l Hopson J E—f Long H P—f Payton F E—f Sawyer Mel—f Scott Alehorn—f Williams R M—f
AKRON Agnes M A—f Brady C G—f Eyland G C—f l c Kidd W T—f Redmond Bros—f Robertson Niel—f Smith A H—f	ALTON Gibbs M D—f Goebel Peter—f l Hoxmeier Theo—f Leverman F—l Vanderlinden N—f l	AUDUBON Bagley Chas—f Boysen & Beason—f Elliott W C Farquhar Arthur Graham J M—f Green T—f Hunter Randall Kellogg Geo E Mantz Hal—f Nash & Phelps—f l c O'Neill S H Remfite John Taggart E N	BELLE PLAINE Ahrens Geo R—f c Blue J D—l Blossom Chas—f c Hammond F J—f Milner John—f l c Munsell E W—f c Faden C M—f Scrimgeour W C—f Snyder C W E—f Sweet S S—f c Welch & Guinn—f l Wheeler J A—f
ALBIA Atchison C C—f Beitle E C—l Braden J H—f l Doody J L—f Morris F K Noble E Mark—f Price—f c Ramsay Abst & Loan Co —f l c Ramsay Realty Co—f c Smallwood C W—f Taunton Wallace—f Townsend Fred—f	AMES Campbell J A—f l c Davner & Hickler—f Graves A J—f Hauser T W—l Little Carl L—f Manning M A—f l Sheldon & Sheldon—f l c Slattery H E Thayer A H—f l c	ANAMOSA Cash C J—f Chaplin M—f	BELLEVUE Becker J S—f l c Bittner L—f Campbell J C—f c Cole & Cole—f l c Dorchester H G—f Fay W J—f Kealer A W—f Kelso J J—f Slattery Ella—f Stuart W G—f c
ALGONA Blackford Ed—f Butler E B—f			

BLAIRSTOWN

Allen A F—f 1 c
Davis F M—f
Hoebel P—f
Kimm G H Jr—f
Ransom J H—f
Sherwood Geo G
Vail C—f
Yocum Neal H—f

BLOOMFIELD

Bence T P—f
Day H C—f c
Deupree Wm—f c
Downing M—f c
Griider S Z—f c
Higbee Joseph—f c
Hotchkiss W M—f
Inskcep C R—f
Kelsey H—f c
King Herbert—f
Leach H C—f c
Payne & Sowers—f
Pennington C L—f
Plank John H—f 1 c
Rominger & Rominger—f
Scarborough J F—f c
Steckel W J—f
Wallace J R—f c

BOONE

Andrews J H—f c
Ashenfelter D B—f
Ashford F L—f c
Boan E D—f 1 c
Crooks J S—f
Cutler F E—f
Grant, Duncan & Son—f
Hurley P J—f
Jones F L—c
McBirnie Saml—f
Means Bros—f
Merchant D W & Son—f
Nelson W H—f 1
Yeager W H—f c

BRIGHTON

Fleak L C—f 1 c
Gasaway J T—f c
Mullin & Day—f
Swisher E W—f c
Peterson H H—f

BRITT

Castle Geo F—f
Hanson A E—f 1 c
Healy E P—f
Hill Rodney—f
Larson E F—f
Peterson Ole—f 1

BROOKLYN

Cambell Wm c
Crider G—f c
Dalby W H—f
Pierson Will G—f c
Reed U M—f c
Snyder J M—f
Talbot Edwin H—f 1 c
Talbot F H & J F—f

BURLINGTON

Blanke S D & Co—f 1 c
Cady R P & Son—f
Cross W C—f
Flemin & Riling—f c
Fulton Geo F—f
Green R M—f c
Greiner J C & Co—f c
Harper & Sikes—f
Hutchinson & Wesner—f c
Jamison Geo S—f c
Lahee John—f c
Mellingner F M—f
Menold O H—f
Mercer Margaret—f
Mohland C H—f
Parsons Realty Co—f
Phelps & Garrett—f c
Pilger Louis M—f
Raper T J—f

Riley T—f
Smith Ada—f
Storror J M—f
Weinstein Mrs L—f
Whipple Geo—f 1

CALMAR

Becker R J—Realty Com-
panies—f 1 c
Beckes R D Co—f 1 c
Geisen H J—f 1
Girson J—f
Meyer Jacob—f
Ode O P—f

CARROLL

Arts W A—f
Berger & Son—f 1
Dees J M & Son—f
Griffith J E—f
Guton E E—f
Lawrence F B—f
Lee & Rabb—f
Macomber H W—f
Paine Theo G—f
Park D H—f
Reynolds & Meyers—f
Saul & Helmer—f c
Stask Aug—f
Wilhite T J—f
Wissler E A—f c

CASCADE

Hayes J M—f 1 c
McQuillan & Beatty—f c
Sullivan J D—f 1 c
Tallman F J—f 1 c

CEDAR FALLS

Aitken W T M—f
Cummins C S—f 1 c
Cunning O V—f
Dickey G W—f
Gilkey & Merner—f
Grundy A—f
Hurd W H—f
Kingsbury E—f
Knapp L—f
Nuhn Wm C—f
Ray & T F Murray—f 1
Silliman H N—f
Spicer C—f
Stuart L B—f
Wild Abe—f
Wynegar Forrest—c

CEDAR RAPIDS

Anderson J S & Son—f 1 c
Beagle & Kent—f
Beechley N K—f
Benedict L—f c
Bolton M V & Co—f
Brokaw H N—f
Cave J S—f
Clements J J—f
Coldren G P—c
Doctor Jos—f 1
Doolittle A A—f
Giberson T M—f
Greene C G—f c
Harbert & Co—f
Hedin M J—f
Inman C E—f
Jones S H—f
Lanstrum C C—f
Lawler James E—f
McKee N P—f
Vally F C & Co—f
Meyers W H—f 1 c
Nehls H L & Co—f
Niles & Proctor—f
Powell Wm P—f
Preston I M—f
Ransdell C O—f
Reynolds W A—f
Runkle Mrs J A—f
Safely R L—f c
Van Vechten C D—f
Winter E W—f
Wisner & MacLafferty—f c
Wycokoff H E—f

CENTERVILLE

Ashby J C—f 1
Crawford A D—c
Davidson A G—f
Everhart W B—f
Faulkner W D L—f c
Felkner L A—f
Fleming L J—f 1
Holman & Elliott—f
Law Bros—f
Neuse Geo—f
Perry M O—f
Speers Bros—f c
West E O—
Wilks P B—f c
Wilson & Smith—f c
Wooden C R—f c

CENTER POINT

Barlleson J M—f
Donaldson A J—f
Dunlap Samuel M
Dunbar Geo B—f
Hilliard B M—f
Hough Frank H—f
Newland H D—f
Printy H C—f
Wilsey Marvin—f
Wilson L L—f

CHARITON

Adams D W—f
Anderson E G—c
Aten E—f
Culbertson H—f
Drake W—f
Fancher G G—f
Farber Albert—f
Hendrickson Frank—f
Hickman James—f
Larmer Frank—f 1
Penick Lloyd—f
Storie E H—f c
Williamson G E—f c

CHARLES CITY

Baldwin H C—f c
Dennis W W—f
Fluent Walter—f 1
Goddard S C—f
Guivits P R—f
Herbrecht W C—f c
Lavelle T F—f
Marsh L M—f
May Geo E—f
Olds A L—f c
Riorden Robt—f
Welch Jas E—f

CHEROKEE

Bingham Jas—f
Blake R—f
Brummer Geo—f
Gillett M D—f
Gillette G M—f c
Green Jos S—f c
Herrick & Herrick—f
Huxford E D—f
Jackson F W
Loft H L—f
McCulla Thos—f
McNeal D W—f
Miller J A—f
Molyneux A R—f
Moore & Chick—f
Mulvaney Wm—f
Parker L F—f
Scribner R H—f
Smith C M—f
Smith J D F—f
Smyth R J—f
Stanosheck F J—f
Stanosheck L R—f
Wiweke Louis A—f 1

CINCINNATI

Beer M N—f 1 c
McDonald J C—f c
Wood & Johnson

CLARINDA

Clark A B—f
Cleaveland L N—f 1
Greene & Greene—f
Hunt & Clayton—f
Iowa Security Co—f
Loranz & Co—f c
Orr Wm—f c
Payton Stephen—f c
Stipe W F—f
Stuart C W—f c
Whittaker & Sherman—f

CLARION

Alexander E A—f 1
Birdsall M F—f
Henry C W—f
Humphrey & Humphrey
—f
Leonard D H—f
Linebarger John—f
Nagle C J—f
Peterson & Knapp—f
Rogers J A—f
Sheplee W W—f
Weber & Smith—f
White E B—f

CLEARLAKE

Allen C H—f
Campbell D H—f
Curvo H Jr—f
Eldridge A D—f
Halvorson P O—f
Palmer H E—f
Pinkney Chas A—f
Rogers F M—f
Rogers Lloyd—f
Young R S—f

CLINTON

Ahrens J B—f
Briggs A H—f
Buckley A—f
Buell Wm E—f 1 c
Carroll Bros—f c
Churcher J H—f
Dunham & Barker—f
Goebel M F—f
Gohlman H—f
Henningsen B H A—f
Holleran F L—f
Hollowell D—f 1 c
Holmes J A—f c
Howard F M—f
Jefferies J O & Co—f c
Judge J W—f
Keele W C—f
Langan R C—f
Lund Sr Victor—f
Murray T R—f
Oakes W T—f
O'Connell Wm—f
Paddock & Dickman—f 1 c
Richardson John—f
Root C L—f c
Romer D—f c
Seaman S C—f
Shepard D H—f
Sutton L F—f
Wallo Chas—f
Walsh Bros—f
Ware Fred E
Wilke J—f

COLFAX

Buchanan C M—f c
Cox E M—f
Cragen Bros—f
Gill G G—f
Hogendora W H—f
Leighton L—f
Logsdon B L—f
Shiley H—f
Stayner J M—f
Tripp Myron D—f
Wells W B—f

IA.—CON.

COON RAPIDS

Cooney M M—f
Crettsinger Geo—f
Dixon A—f
Harris C M—f
Holliday G W—f
Lee John—f
Lee J W—f
Morris C E—f
Smith John W—f
Tucker R B—f

CORNING

Bevins & Reese—f
Chubb W C—f
Knott Fred—f
Miner W D—f
Miner & Runyon—f
Okey C E—f
Stanley L E—f
Walter Lavelly—f

CORRECTIONVILLE

Adams L P—f
Bailey Geo A—f
Bailey Geo A & E C
Edmunds Earl—f
Erwin B—f
Logan E C—f
Macnall Henry—f
Mumford & Anderson—f
Page & Dubois—f
Schneckloth E—f

CORYDON

Booth & Fry—f
Brook A Q—f
Draper & Poston—f
Green J K
Littell W M
Poston & Murrow
Rea E A—f
Scales E H
Sutton O B
Tetrow & Richard

COUNCIL BLUFFS

Arnd Wm—f
Bell J W—f
Bell & Mulqueen—f
Benjamin W—f
Binder H W Co—f
Clifton Co C—f
Cory H C—f
Greenshields & Everest—f
Gorham J A—f
Green & Riker—f
Hendricks F—f
Hughes J J—f
Knox Ohio—f
Lougee—f
Lutz J I—f
Officer Chas—f
Otis & Shugart—f
Paschel Chas—f
Sapp W F—f
Schnoor F J—f
Tipton A—f
Walker & Larson—f

CRESCO

Burke A E
Barker W L—f
Church Edwin—f
Cutting J A—f
Durgin N S—f
Eaton L E—f
Farnworth E P—f
Harris Geo W—f
Luers J H—f
McHugh John—f
Smith Andrew—f
Steinman John—f
Thompson E R—f
Tillson W H—f
Wilbraham Wm—f

CRESTON

Brennan Pat—f
Burkheimer & Sons—f
Burns Roy L—f
Golden S W—f
Good & Peterson—f
Haverick J L—f
Heflin J R—f
Hood J L—f
Ide Geo A & Son—f
Johnson S N—f
Lutz M—f
Maxwell W T—f
McCormack Jas—f
Morgan Fred—f
Patt W N—f
Porter & Wilkins—f
Rhine Bros & Co—f
Richards E A—f
Sears M S—f
Skinner Scott—f
Smith H—f
Stark J H—f
Stearns J A—f
Steinman T B—f
Stryker C S—f
Tadlock & Wick—f
Thompson J Q—f
White C C—f
Willis A A—f
Wilson Thos K—f

DAVENPORT

Ball S G—f
Balluff & Snider—f
Bawden T J—f
Bemis Fred P—f
Bemis Wells A—f
Berwald John—f
Bischoff & Kuehl—f
Brown S M—f
Brown M T—f
Busch Theo—f
Camp & Camp & Co—f
Carroll Bros—f
Casey J T—f
Dougherty L T—f
Ficke Gustav H—f
Fields Sam—f
Fleming J A—f
Green J S—f
Hammell Wm—f
Heesch & Carstens—f
Horne Dan B—f
Hornby & Ruhl—f
Humphrey W W—f
Hynes & Lloyd—f
Janssen, Oreg.
Knocke Louis E—f
Keeler-Nigg Co—f
Kinnavey J J—f
La Claire J A—f
LeBuhn Carl—f
McCormick J D & Son—f
Meyer, Ellsworth & Co—f
Miller E E—f
Nabstedt & Pierce Co—f
O'Connor & Like—f
Priester A—f
Parsons Alfred—f
Petersberger A—f
Radcliffe Wm—f
Snider W E—f
Teohentin H W—f
Vogt H H—f
Weir & Meier—f
Wilke J—f
Williams H L—f

DECORAH

Abbey A L—f
Abbey E R—f
Abbey W F—f
Adams F P—f
Couse L L—f
Enger L M—f
Freeman W A—f
Gibson R F—f
Jayne T A—f
Miller Albert—f

Kennedy F—f
Paine Henry F—f
Paine Herbert—f
Waterbury E A—f
Weiser C J—f
Whelan Miss A C—f
Whelan P H—f

DENISON

Boynton D L—f
Bullock Chas—f
Cochran E T—f
Collins M J—f
Criswell O M—f
Glenn J F—f
Gulick E—f
Hart A L—f
Helsley Albert—f
Jones J P—f
Jones M E—f
Klinker P J—f
Lally P E C—f
McHenry Sears—f
Naevs Geo—f
Richardson Geo A—f
Romans R A—f
Shaw & Keuhle—f
Trafer Walker
Walker J H—f

DES MOINES

Alverson & Montrose—f
Baird - Chenoweth - Taylor - Crawford Co—f
Ballantyne W L—f
Callender L B—f
Chadwick A B—f
Christie J T Co—f
Clark A E & Co—f
Corley D W—f
Dudley & Read—f
Eddy J A—f
Ellis L Elton—f
English Wm—f
Farnsworth G M—f
Farmer H—f
Ferris L—f
Fisher Claude—f
Fleming Bros—f
Griffith & Son—f
Hanchett F M—f
Harter-Ballard Co—f
Johnston C H—f
Lantz H H & Co—f
Lee John—f
Lewis G H—f
Mehan J C Co—f
McCutchen & Verran Co—f

McKinney H H—f
Miller C E—f
Miller Chas E—f
Miller E S—f
Percival-Porter & Co—f
Quint A U—f
Roddy A T & Co—f
Ransdell C D—f
Rumsey H E—f
Samson E D—f
Stedman E M—f
Sowers W F—f
Shaw G H—f
Shaw Mark M—f
Stern M—f
Stevenson D W—f
Tones & Gibson—f
Traynor Bros—f
Tullis F C—f
Upham Bros—f
Van Slyke C B—f
Waller B N—f
Warfield L W—f
White W H—f
Willcox-Howell & Hopkins—f
Wilson O G—f
Witmer & Kauffman—f
Woodbury G W—f

DE WITT

Armentrout D—f
Christensen E & Son—f

Cotten W A—f
Hines Wm—f
Howes John W Jr—f
Morris B F—f
Morris S J—f
Ward W E—f
Waters J T—f

DUBUQUE

Abels A P—f
Bradley John H—f
Brown G L—f
Chamberlain I C—f
Coates & Robinson—f
Connelly W U—f
Early J P—f
Garland J C—f
Hayes Jas A—f
Hercourt J H—f
Hoffman & Keimer—f
Kiene Peter & Son—f
Kretschmer & Ferring—f
Kunz J F & Co—f
Leathers & Terwin—f
Martin Thos T—f
McCarthy D H—f
McCullough M J—f
Mettle Land Co—f
Meyer C H—f
Middlesworth Wm D—f
Murray J J—f
Needham Jos—f
O'Rourke John—f
Pier John—f
Reynolds Chas H—f
Salot Geo—f
Schrump N J—f
Spensley, Bailly & Spensley—f
Traub & Feigler—f
Voelker C A—f
Weihe Franz & Co—f

DUNLAP

Barrett Jas F—f
Bailey M B—f
Brace M P—f
Cadwell E R—f
Childs S M—f
Kuy Kendal W L—f
Lantz Adam—f
Patterson S J—f
Taylor A B—f
Van Slyke W H—f

DYERSVILLE

Armstrong & Schemmel—f
Bahning Chas—f
Gadsden R W—f
Gehrig D A—f
Kremer Henry—f
Long J H—f
Loosebrock Wm—f
MacHogan W—f
Malvin J W—f
Oehler Henry—f
Osterwinkle Chas
Schneider John—f
Ult Anna M—f
Weidert John—f
Willenborg Henry—f

DYSART

Bates H K—f
Casey Oscar—f
Schmidt F H—f
Sult E F—f
Mohr Henry—f

EAGLE GROVE

Andrews F B—f
Clark L J—f
Conger E H—f
Donley Porter—f
Flynn Sylvester—f
France R—f
Hennebury J W—f
McGrath J W—f
Moats Lyman—f

Paine J S-f
Schaffter E-f
Wehrheim Wm-f
Williamson S H-f c
Yeavons A-f
Zellhoefer Rev A C-f

EDDYVILLE

Cawley L E-f
Miller J H-f

ELDON

Noel G W-f
Ritz H E-f
Roland E T-f
Sheffer A J-f
Taylor W G-f
Varnum J E-f

ELDORA

Brownell C F-f
Burling C-f
Carpenter N S-f c
Follett L M-f
Gilman G E-f
Hardin J F-f
Murray & Mathew-f c
Newcomer C S-f c
Syverson S-f
Whited S-f

ELKADER

Barnard H H-f
Davidson W W-f
Fitzpatrick M-f
Fletcher G H-f
Gifford G M-f
Paulas H C-f
Preston W A-f
Schulte G H-f

EMMETSBURG

Baker Geo H-f
Bickford S-f
Bliven C F-f c
Brown M L-f
Brown W J-f
Burt A J-f c
Cohoon C E-f
Consigny Geo J Jr-f
Linderman W L-f
McFarland C L-f
McCarthy Geo B-f
McEvoy E P-f
Menzies John-f
Morling W H-f
Ormsby A S-f c
Ormsby E S-f
Pieddie Alex-f c
Shea F T-f
Slater James-f
Steinhilber L-f

ESTHERVILLE

Allen G K-f
Allen F H-f
Bethimore F & G
Carpenter Frank-f
Coon B M-f
Davidson H H-f
Harrison J W-f
Kirby J P-f
Littell J P-f
Paulsen P A-f
Person & Pitcher-f
Richman F H-f
Rhodes F H-f
Rhodes A J-f
Woods Bros-f

FAIRFIELD

Ball Frank-f & I
Conley C R-f
Crail & Crail-f
Cummings Frank S-f c
Doughty C H-f c
Dougherty Mrs-f
Hochlied Theo-f
Hufstedler John-f
Huglin John A-f
Jacques A W-f

Johnson M J-f
Jones Miss Kate-f
Jordan A G-f
Keirns W M-f c
Kultner Henry-f
Leggett & McKemy-f
Lohr John F-f
Maxwell T B-f
Mendenhall L-f
Mullinax A B-f c
Munro Ralph H-f
Raines John A-f
Ready J F-f
Ross W G-f
Simmons E F-f
White Geo W-f
Wilson Jas F Jr-f
Wilson R J-f
Wilson David B-f

FARMINGTON

Carr Frank D-f
Caulter W H & Co-f c
Ketcham B F-f
McCormick W D-f
Price Jno R-f

FONDA

Bradshaw Z C-f
Coleman M G-f
Ellis E R-f
Fairburn E H-f
Forbes & Griffen-f c
Forbes Jno-f
Harrison R M-f
Jordan J E-f
Kay Emmet-f
Linnan C F-f
Mullen D W-f
Rothe L A-f

FOREST CITY

Brown H A-f
Gardner S C-f
Lewis L S-f
Peters J A-f
Secor Willard-f c
Thompson Bros-f

FORT DODGE

Barton J J-f
Reck Fred
Buman Liale-f
Butler & Rhodes-f
Coughlin & Hackett-f c
Doud Robert-f
Drake Carrie M-f
Drake J F-f c
Flaherty T F-f c
Kitchen R W-f
Larson Clarence E-f
Mack F P-f c
Minogue F C-f c
Thomas Z W-f c
Trost H-f
Williams E M

FORT MADISON

Albright H A-f c
Albright J W-f
Armstrong E O-f
Crosley Geo R
Downs John-f c
Hopkirk W H-f
Kassmeyer Valentine-f
Kasten Chas C-f
Kiel & Schroeder-f c
Nunn J A-f c
Okell C L-f c
Person Albert f
Scherie W A-f c
Schlemer H-f c
Stevener Theo-f

GARNER

Barno Mrs O M-f
Blackstone Fred-f
Bruckney Earl B-f
Fell Jos-f
Knoop Chas-f
Ramsey W-f
Troger J E-f

GLENWOOD

Breen Walter-f
Burger J I-f
Chamberlain C-f
Ebaugh J E-f
Edwards C W-f c
French H A-f
Jackson F C-f
Kinney C P-f
Lambert A-f
Lawson Fred-f
Otis Carl-f
Records T Q-f
Tolles H A-f

GREENE

Cole J L-f
Green C M-f
Hartness M-f
Kellogg C H-f
Soesbe C W-f
Stober F L-f
Weston C B-f

GREENFIELD

Atcheson M C-f c
Brooks J E-f c
Brown Ed B-f c
Burrell John A-f
Don Carlos W W-f
Gilbert H A-f
Malone Geo-f
McCollom W D-f c
Martin F-f
Williamson W H-f

GRINNELL

Beyerly P D-f c
Beyer C W H-f
Billings F B-f c
Brainerd D W-f c
Breeden A J-f c
Buchanan & Smith-f c
Child C F-f
Crosby S H-f c
Field H A-f c
Lamphere & Harris-f c
Noll J T-f
Wilson J F-f c

GRISWOLD

Arrasmith A G-f
Clovis M J-f
Knop C Otto-f c

GUTTENBERG

Anderegg John-f
Borman A H-f
Duffin Earl J-f
Eckart J P-f
Heitman John H-f
Ihm Hermann-f
Jenkins H G-f
Overbeck H J-f
Scholz Chas E-f
Houck Z G-f

HAMBURG

Butterfield C D-f
Campbell R C-f
Reese S C-f
Reynolds N P-f
Stow F M-f

HAMPTON

Clark A L-f
Coldren E L-f c
Haecker E D-f c
Hemmingway J M-f
Meyers O F-f
Reed G F-f
Ridgeway Frank-f
Robinson Bros-f
Salsbury & Carter-f
Savidge Wm-f
Snyder J M-f

HARLAN

Reems I W-f
Byers Jas-f

Colburn W K
Fish E F-f
Hertert E M-f c
Peterson P I-f
Pickard L H-f c
Potter L F-f
Swift C F-f c
Walters Geo-f
Westrope N S-f
Whitney J B-f
Wyland O P-f c
Wyland W W-f c

HARTLEY

Bordewick J H-f
Broders E F-f
Haynes John
Knaack G E-f
Lock F R-f
Patch Frank-f
Putnam D-f

HAWARDEN

Deck T J-f c
Gerhart D T-f c
Ofstad Jno K-f c
Plank C A-f c
Ring A-f
Walkins F E-f
West W E-f c

HEDRICK

Baker G B-f
Foster Jno C-f
Kirkpatrick Wade-f
Martin Bros-f

HITEMAN

Dinsmore H A-f c

HUMBOLDT

Combs C-f
Garfield G S-f
Hayes R C-f
Johnston M H-f
King J W
Lovrien F C-f
Smith W J-f
Starratt A R-f
Strong Wm-f
Stoddard F H-f
Taft Wm J-f c
Wells H S-f
Wiser Geo-f

HUMESTON

Doze J E-f
Goodrich D P-f
Hutchinson R C-f
McCulloch Bert-f
Rinkler A-f

IDA GROVE

Babcock F D-f
Bowman E G-f
Cheney H W-f
Easton J E-f
Hartley A-f
Hubbard G C-f
McDonnell C J-f
McNamara P L-f
Moorehead H A-f c
Pettit S K-f
Reese I M-f
Smith Leonard S-f
Wilcox Wm M-f

INDEPENDENCE

Bartle Miss Carrie-f
Beatty A G
Campbell A R-f
Chappell J M-f
Curtis M D-f
Jayne W E-f
Kemmerer I C
King & Orr-f
McGuire Dora D-f c
Rigby A G-f c
Romig J M
Todd A N-f
Woodruff Geo S-f c

IA.—Con.

INDIANOLA

Brown O C-f
Burns H F-f
Hartman E W-f c
Heiney G W-f
Henderson F P
Jackson J M-f
Ogg A L-f
Park Mel W-f c
Proudfoot A V-f
Ripper W W-f l
Speer Geo-f
Tidball S H-f
Whitney J H-f

IOWA CITY

Bailey H L-f c
Bailey W H-f l c
Berger Will-f
Brennan Thos-f
Brooks Harry-f
Cherry E F T-f
Cochran F J-f c
Dvorsky J W-f l c
Fenton E-f
Haggart A E-f
Holland J W-f l c
Horak F J-f
Kimball Frank-f
King A & S-f l c
Lee I B-f l c
Maher D-f
Maher Margaret L-f l c
McDonald W J-f l
Mozier C L-f
Murphy W F-f l c
Negus Henry-f
Plank J U-f c
Roche Thos-f l
Ross E H-f
Scales Nat-f
Shrader C C-f l
Sies F W-f
Stouffer J C-f l c
Swire Roger-f
Swisher S E-f c
Troth Miss M-f l c
Welch C S-f
Wilson Edwin B-f

IOWA FALLS

Barnell Y G-f
Burlingame C H-f l
Carleton J J-f l c
Feist R A-f
Foster F E-f c
Hezelwood L-f
Jones L E-f
Peet F D-f l c
Simpson W E-f
Woods W H-f l

JEFFERSON

Anderson S B-f c
Brown P O-f
Dodge & Henderson-f
Flack S-l c
Fitz J W-f
Forbes J M-f c
Garland Frank-f
Gilliland A S-f c
Harding Harry-f c
Henderson J A-f c
Howard R G & A D-f c
Lawton Sidney-f c
Lovejoy Owen-f c
McClurg John-f c
Milligan F A-f
Mugan T A-f l c
Sayers S J-f
Wilson & Alberti-f c

KEOKUK

Blood & Brinkman-f l c
Collison Henry-f
Field Louise B-f c
Heaslip H A-f c
Hobbs & Fulton-f c
Hobbs John-f

Hirst Jas A-l
Maxwell & Tunnelty-f
l c
Overton, Klein & Co-f c
Van Papplandam J B-f
l c

KEOTA

Gilbert Ed C
Graham J F-f c
Jones O B-f c
Newton H P-f
Ritchey E M-f
Smith Fred-f
Smith L H

KNOXVILLE

Aldrich James S-f l
Bilby W S-f
Brobst B H-f
Brobst A B-f
Garretson I H-f
Gilson T G-f l
Johnson S C-f
McCoy Arch-f
Mendenhall G W Sr
Mulky R G-f
Myers L B-f
Nisfert W B-f
Roberts J J-f

LAKE CITY

Clyde Fuller-f
Easton T M-f
Freeman J N-f
Hibbs J L-f
Hutchinson G G-f
Jacobs J W-f
Smith G C-f l
Smith J B-f l
Strong A-f
Townsend E W-f l

LANSING

Albert Geo W-f
Boeckh Julius-c
Conway J P-f c
Dadds W P-f c
Kerndt G M-f
Nachtwey F J-f
Nislander & Co-f
Saam W F-f
Serene J H-f c
Thomas B F-f l c

LA PORTE CITY

Ashley E R-f l
Ashley Roy-c
Banger Geo-f
Bannister L S-l
Hayzlett G W-f
Hanger W E-f
Lunemann J H-f
McQuilkin W T-f
Ravlin C W-f
Van Valkenburg A-f

LE MARS

Alline A A-f
Bedell E T-f c
Colledge A C-f l c
Duus A M-f l c
Koehler R J-f c
Love T-f
Martin H-f
Smith Geo M-f
Thomason E-f c
Wootzke P K-f c

LEON

Albaugh W H-f
Allen A J-f
Arnold T S-f
Beck C W & Son-f l c
Boone W A-l
Gatchell D E-l
Pease Louis-f
Sankey E J-f
Sigler L P-f
Stokey Marion F-f
Teale Fred E-f

Varga Stephen-f
Wallace Gould-l
Warner Joe L C-

LUCAS

Baker W F-f l c
Gray R S-f l c

MANCHESTER

Arnold H F-f c
Blair Fred B-f c
Bronson Chas E-f
Carr E M-f
Carr Hubert-f l
Carey F F-f l c
Clemans Hugh-f l
Dunham George W-f c
Granger H C-f
Hoover W H-l
Hoyt W D-l
Huene O E-f
Hutchinson J H-f
Kearney C W-f
Marvin R M-f
Mathews Will-f
Norris W H-f c
Pierce C A-f
Richardson Fred f l c
Robinson R R-f
Stiles E B-f
Tirrill & Pierce-f l
Torrey C O-f

MANNING

Emmons O W-f
Greenwaldt A F
Jones & Stephany-f l c
Laffar G W-f
Parrott W B-l
Perry E C-f
Rogers Douglas-f s
Sievers Henry-f
Sutherland R G-f
Walters O B-f
Wilson Jos-f

MAPLETON

Carmody C E-f
Chapman C L-f
Chrisman W H-f
Lutz T B-f
McVicker Frank-l
Quick Edwin-f
Smith V-f
Stewart H M-f
Welch & Jacobsen-f
Wengert H G-f c

MAQUOKETA

Cramm E E-l
Ellis G-f
Ellis Jas W-f
Farr C W-f
Fletcher D A-f
Gregory Fred C-f
Gregory W C-f
Gregory J W-f
Heide Saml-f
Hoyt Robert-f
Hubbell H B-f
Kaler John-l
Kaler Peter-f
Keck F H-f
Keck Walter-f
Kelsey F D-f
Kulmer E J-l
Mitchell Geo-f
Myatt F W-f
Palmer W H-f
Ralston James-f
Stephens Ralph-f
Swaney Lon-l
Thomas B F-f
Thomas Chas M-f

MARENGO

Collahan David-f
Colson B F-f
Engelhart J C-f
Goldthwaite H E-f c
Hipp A P Jr-f c

Lewis J H-f c
Simmons M A-f
Van Bosdick Robt-l c

MARION

Anderson Fergus L-f
Braska & Kocher-f
Calvin Merchant-f
Cleveland Frank-f
Courtney M W-f
Eagate E J-f
Gray J M-f
Griffin P S-f
Hollis C M-f
Holloway H G-f
Holmes George-f
Jackson W T-f
Leverich S C-c
Lillie Geo E-f
Millen H G-f
Shanklin C S-f
Shumack F A-f
Smyth Robert-f l c
Stamey D A
Stearns H A-f
Todd G W-f l

MARSHALLTOWN

Albert Geo-f l c
Andrews Wm-f
Armstrong F W-f
Bell S C-f
Clark W M-f
Doolittle M G-l
Duncan G M-l
Elliott W B-f c
Evans Thad D-f
Gay A E-f
Giddings C S-f
Hawley P A-l c
Hill W H-f c
Johnson A G-l
Kibbey Dr W B-f
LaPlant C T-f
Leech W E-f l c
McLeland W E-f l c
McMahon H R-f
Munson C-l
Neil Geo-f
Newcomer C A-l
Norris Geo R-f
Northrup F E-f
Norton C M-f c
Pierce Franklin G-f c
Przak J T-f
Saint J Q-f l c
Salisbury R A-f
Shaw C C-l
Smith F Aubry-l c
Smith G J-l
Spears J C-f
Vail John D-f
Van Orman J G-f c
Welch Bros-f
Willigrod E-f

MASON CITY

Adams J W-f
Chambers F W-f
Cole C A-l
Cole Chas T-f
Crossley A A-f
Crossley & Koch-f
Cummings A H-f
Franchere N F-l
Drake & Holman-f
Drake S D-l
Franke E V-f c
Gale A H-f
Gleason W H-f
Hill G H-f
Hoare F E-f c
Jackson O A-f
Keeler B C-f
Keeler I W-f
Kirschman F A-f
Kneisel A W-f
Koch S A-f
McNider C H-f
Miles W E-l
Nettleton Wm-l
Nicholson C R-f

Paul Frank-f
Parker C A-f
Phillips L W-f
Pratt E E-f
Sale A R-f
Schneider S A-f c
Stanberry & Hill-f
Stevenson & Wiley-c
Smith Earl-c
Sullivan J A-f
Van Auker & Kehm-f
Youngblood J B-f

MCGREGOR

Chapin A-f 1 c
Geake M X-f
Jordan Eva R-f
Johnson Niell-f
Walker C W & Son-f 1 c

MECHANICSVILLE

Gibeaut H E-f
Gould C E-f
Kennedy L L-f
Lynch C I-f
Onstott J H-f
Shawver Chas S-f
Smith W H-f
Webbles E-f

MISSOURI VALLEY

Barret J B-f
Davis F L-f c
Dewell J S-f c
Kellogg C W-f
Kellogg Geo-f
Myers F W-f
Tamisia Frank-f

MONROE

Bateman M W-f 1
Koder J-f
Kipp Geo C
Slatts W T

MONTEZUMA

Applegate T S-f
Bechly F-f
Blanchard E E-f 1 c
Carr Fred-f 1 c
Caster Thos-f 1 c
Clarke Chas R-f
Fenner C W-f
Gross Jake-f 1 c
Harper E E-f
Heath A C
Kierulff G W-f
Light F D-f c
McGill A C
Rayburn E D-f

MONTICELLO

Houser J S-f
Kiburz Walter-f
Locher J-f
Maddick L P-f
Pond D E-f
Voorhees J A-f

MOULTON

Garey Effie-f
Garrett W F-f
Lane Maude-f
Powers H P-f
Walker E A-f
Willett W J-f

MOUNT AYR

Beall R S-f
Beard H C-f 1 c
Revis Bros-f c
Finley Geo H-f
Goodman J J-f 1 c
Laughlin L W-f 1
Leathers F F-f
Malone S-f 1
McMaster E C-f
Parsons Henry-f c
Saville J H-f
Scott W H-f 1

Sheldon F E-f
Shrimplin A R-f
Stringham E H-f
Talley & Lewis-f
Wyant G A-f

MUSCATINE

Block W G-f
Bridgeman & Son-f
Brown Thos-f 1 c
Burnside E O-f
Coster J C-f
Eells J W-f
Eversmeyer F W-f c
Eversmeyer & Co-f c
Fitzgerald T R-f
Gobble C H-f 1 c
Havercamp Martin-f 1
Hoopes J L-f
Kemble & Kemble-f c
Mark J B-f c
Munroe & Son-f c
Ogilvie C B-f c
Robbins J A-f
Rosenberger N-f
Stirlen M W-f 1
Thompson Ella-f
Titus G M-f 1 c

MYSTIC

Deray Frank

NASHUA

Bauder C H-f 1
Dexter H T-f
Gary N E-f c
Getach W F-f 1 c
Hebard Wm-f c
Lozer L-f c
Thompson Chas-f
West Frank-f

NEOLA

Bardsley J G-f
Cotter E F-f
Hegarty J R-f
Mitchell T A-f
Palmer J A-f
Phillips Thos
Reardon D B-f
Sells Clint-f

NEVADA

Alderman U S-f
Craddock H B-f
Dayton A L-f
Gillespie J F-f 1 c
Greenawalt F H-f
Grove D M-f
Hanson F E-f 1 c
Knudson J-f
Larson J R-f 1 c
McCall Ed M-f
Smith & Bricker-f 1 c
Wells John M-f
Welty B B-f
Wilson O W-f c

NEW HAMPTON

Bigelow G M-f c
Brown F W-f
Casey Jas-f
Condon T B-f
Darrow W L-f
Feyerabend R-f
Galligan Jas-f
Geiser M E-f
Herwig C E-f c
Kenyon C-f 1
Larson C A-f
McFarland O A-f 1
Nehl H P-f
Nugent N J-f
Sanduskey J W-f
Schultie Theo-f
Shaffer Bros-f
Smith Curtis & Reilly-f
Stebbins Miss E C-f
Strike Frank-f c
Swale F F-f c
Tooley John-f
Turnon W L-f

NEWTON

Blackledge Virgil-f
Brown A F-f
Brunner J G-f 1
Clark D L-f
Cozad F W-f
Eberhart D J-f
Finch Ed-f c
Fugard J H-f
Keinath & Hindorph-f 1
Kennedy Fred-f
Laird J A-f c
Long F A-f
Lufkin A K-f 1 c
Moorman & Haynes-f 1 c
Silwold Henry-f
Vaughan J J-f c

NORAH SPRINGS

Miller J B-f
Moody C A-f c
Rue L O-f
Schnedler H F-f c
Shaw H B-f 1 c
Waterbury O P-f 1 c

ODEBOLT

Bay W F-f
Graham Wm-f
Helsell W A-f
Ketterer Jno H-f
Sayre R W-f
Schmitz Bros-f 1

OELWEIN

Ayers W S-f
Belt B L-f
Bogart J A-f
Doctor L J
Fleming M
Hanson F L
Knight J W
Little B B
O'Dell A M
Paul Albert
Young R J

OGDEN

Claus H-f
Sylvester E C-f
Williams J T-f c

ORANGE CITY

Berg J G Vanden-f
Lohr F J-f c
Lohr A W-f
Roseboom Wm-f
Schultz W W-f 1
Slikkervexer H-f c
Snyders L-f

OSAGE

Annis J W-f
Knowlton L W-f
Larson C & Co-f
Linotte & Barker-f
Owen W E-f c
Sawyer & Woodard-f
Schuyler John-f c
Stoughton H L-f c
Union Real Estate &
Abstract Co-f c
Westlake Frank-c
Westlake Frank-f
Woodward P-f 1 c

OSCEOLA

Barnard W-f
Beovout S R Dr-f
Harper W E-f c
Lewis R M-f
McNeil Geo T-f 1 c
Temple W N-f
Trent T A-f

OSKALOOSA

Beitel C E-f
Bennett M E-f
Brown C E-f
Cowan & Hambleton-f

Davis Frank-f
Eby W W f c
Gentry J R-f
Herron J M-f
Hiatt John P-f
Higdon & David-f
Jones W G-f
Keating W H-f
Longan Stanley G-f
Ohrine Eugene-f
O'Hara Ralph-f c
Parker H D-f
Phelps Chas-f
Ream J T-f
Rosebrook Harry-f
Sandusky W P-f
Sellers J C-f
Shauble L T-f
Shaw W H-f
Siles R B-f
Winter C-f

OTTUMWA

Applequist John P-f
Archer W T-f
Bayliass W J-f
Benson Ben S-f 1 c
Boude C E-f 1 c
Corrick & Hogue-f c
Christie W S-f
Creswell F B-f 1
Criley E B & Son-f
Edmunds H L-f c
Elliott W D-f
Emery D A-f
Higdon O P & Co-f 1
Hull J E-f
Keott Conrad-f
Linton W C-f
Miller Geo C-f
Mitchell John H-f
Norton & Smith-f
Phoenix Trust Co-c
Smith J J-f
Strader John-f
Wing John-f c

PANORA

Evans E-f
Hemphill A J-f
Morris J W-f
Reynolds M M-f 1

PELLA

Bloem John-f
Cole C M-f
Cook Ed S-f 1
Cook & Son W W-f 1 c
Jelsma S-f
Thomassen Geo J-f
Van Halm S-f
Van Houten Wm-f
Van Sitter Peter-f
Van Vliet J H-f

PERRY

Breed Allen-f 1
Dunlap G L-f
French L A-f c
Hoyt H A-f 1
Nash H A-f 1 c
Rouse H A-f 1 c
Thornburg L B-f 1
Thornley S M-f
Ward & O'Conner-f 1 c

RED OAK

Bryant J C-f 1 c
Cook J S-f
Gibson R W-f
Hayes J C-f 1 c
Henry S A-f 1 c
Houghton H C-f 1 c
Larson E-f 1 c
Montgomery W W-f
Neudick E-f
Peterson W-f
Remmers O F-f
Shank J L-f
Shaver B A-f
Shuey J A-f 1
Sourwine A J-f

IA.—Con.

ROCK RAPIDS

Bradley C W—l
Green C A—l c
McNab George—f l c
Miller C J—f
Miller & Thompson—f c
Peters L G—f
Pierce H B—f l c
Parch E L—f c
Roach & Ramsey—f c
Shade Chas—f

SANBORN

Arnold G—f l
Daly J H—f l c
Grim W C—f l c
Jones C—f
Sloucom G M—f l c
Sooop I—f l c
Wilcox J A—f l c

SCRANTON

Andrews J T—f l c
Anderson W W—f l
Boset B E—f l c
Clark B O—f l
Dunning J D—f l c
Marchant Ed—f l c
Pitcher P P—f l

SEYMOUR

Jackley & Conger—f
Jamison W O—f
Kerby D H—f
Garvey R E—f
Squire John—f
Wharton G W & Son—f

SHELDON

Cobb A H—f l
Fairbanks L N—l
Hall P W—f c
McCondless John
McKenna Geo—f
McLaurry C S—f
Sleeper W H—f c
Smith W M—f
Wellman G T—f
Wykoff Jas—f

SHENANDOAH

Clover C M—f c
Crowe E A—f
Dawes W V—f c
Ferguson W P—f
Fliesback C E—f
Gwynn R M—f c
Hall G D—c
Hughes W H—f
Lake A S—f
Lake J F—f c
Nelson S W—f
Nichols Mrs. H S—f
Sheets Earl—f
Wilson L N—f c

SIGOURNEY

Adams J M—f
Brown C M—f
Brown & Randall—f l
Clark Hudson—l
Dern W—f c
Gambell W C—f
Goeldner F L—f
Goeldner H F—f
Hamilton W H—f
Heninger C C—f
James Geo—f
Johnson C G—f
Lesan J W—f
Mackey C H—f
Mackey Jas R—f
Rathburn J—f
Rossiter E B—l
Snakenberg F D—f
Stockman D T—f
Wagner H F—f
Wiley Jas F—c
Willcockson K E—f

SIOUX CITY

Allen H D—c
Andrews & Larson—f
Andrews A M—l
Ball Miss Mary A—f
Bullard J & Sons—l
Clark M A—f
Day C M—f l
Dean & Frost—f
De Orsay A L—l
Doughty B F—f
Flourney R C A—f l
Giehm A W—f
Gilmore J D—f l
Gordon Wm—f l
Hewins & Benton—f
Irvine W D—l
Kerby & Lynch—f
Kneedler C A—f l
Lacy & Healey—f
Magee D A—l
McKercher W M—l
McManus A E—f
McNeil & Powell—f c
Marsh J C—f
Murphy & French—f c
Myer Carl—f
Nicol M D—l
Oakley G W—f l
Patterson A W—f
Peters Perkins & Guiney
Co—f c
Pierce C C—f l
Raner H E—l
Rumsey J M—l
Smith Melvin & Son—l
Stephenson E E—l
Van Dyke C D—f
Van Dyke Wm W—f l c
Weintz Geo D—f

SPENCER

Bernhart W E—f
Bemis W S—f
Buck & Kirkpatrick—f
Buckey C P—f
Cornwall W W—f
Dunwell C A—f
Greene A W—f c
Griffin M E—f
Hammond O A—f
Hubanks G H—f
McConnell A F—f
Miller John A—f c
Morgan E G Jr—f
Nimocks Frank A—l
Patterson G W—f
Ryder D L—f
Smith H N—f
Steele J E—f

SPIRIT LAKE

Arnold & Beebe—f
Carlton W F—f
Hayward Wm—f
Price Chas—f
Sperbeck L—f
Van Steenburg & Buck
—f c

STORM LAKE

Aikin C F—f
Blue Thomas C—l
Bradford S C—f
Buland J E—f
Butler Frank—f
Christopher J W—f
Eastman Geo H—f c
Hoxey Ed—f
La Grange J H—f c
Mack & Mack—f c
Moore C W—f c
Moulton & Edson—f
Schaller Geo—f
Smith A C—l
Toy P C—f c

STORY CITY

Donhowe John—f
Henderson Alex—f
Henryson T T—f

Sevareid E E—f
Sverson J E—f
Wellington J A—f

STUART

Bacus John—f c
Barnett S P—f l
Hartsell T P—f c
Hinkson F O—f
Monahan S—f
Putney Wm—l
Taylor & Emmons—f

SUPERIOR

Smith J C—f

TAMA

Arb F H
Crenshaw J A—f
Ferguson H I—f c
Gallagher W S—f
Goodell D E—f
Guernsey A W—f
Huber S C—f
Jackson & Carson—f l c
Richards E M—f l
Williamson T L—f l

TIPTON

Bartley Maxson & Lee—
f c
Beatty Geo E—f
Casterline F J—f c
Dorcas Josiah—f
Elwood & Emerson—f
Geiger W G W—f
Huber H L—f
Jackson M R—f
Simmernaker C F—l c
Vanmeter E—f

TOLEDO

Baxter C A—f
Bishop J B M—f
Connell W M—f
Dexter W A—f
Fee G M—f
Fee W A—f
Halsey E C—f
Harlan Frank—f
Harrigan Mrs. E H—f
Hutchinson G A—f
Kepler R E—f
Lamb J W—f
McIntire Wm H—f c
Modlin C M
Ross J H—l
Smith A G—f
Struble & Stiger—f
Wagoner J A—f
Walters C E—f
Walters J P—f
Wilson C A—f

TRAER

Bryson D E—f c
Dennis J B—f l c
Ladd W J—f c
McCormick W G—f c
Pratt C A—l c
Stoakes T F—f c
Thomas B Frank—f c

VALLEY JUNCTION

Donahy H M—f
Keston G A—c
Mullane J W—f l c
Raaz H—f l c

VILLISCA

Boise J S—f
Gibbs E C—f
Ingman F L—f
Jackson Jas S—f
Minick A A—f
Minick H M—f
Minick P D—f l
Woodnad T A—f
Woodward W B—f

VINTON

Albert & Whipple—f
Allen & Gilchrist—f
Forsythe J E—f
Krupp D C—f
Marrietta & Bickel—f l c
Metcalf S H—f
Norwood W W—f
Schaeffe J W—f l
Watson Clifford—f
Wheli & Colcord—f

WALNUT

Bunker J L—f c
Burke Ed D—f l c
Mosher O—f l c
Neff Lewis—f l
Ronna Otto—f c
Spangler M L—f l c

WAPELLO

Baker H W—f
Beane V B—f l
Donaldson C M—l
Hale John—l
Hurley W H—f
Ives F T—f
Kelly J S—f
Weber H A—f l c

WASHINGTON

Ashby J A Y—f
Beamer John T—l
Beamer W R—l
Butterfield W H—f
Chilcote W E—l
Curran Miss Bertha—f
Folger A S—f
Keeley W M—f
Kellogg J J & S J—f
McCulley Art—f
Morton J W—f
Taylor John M—f l c
White Will—f

WATERLOO

Bown & Bown—f c
Bragdon J E—f l
Bronson L H & Son—f
Cotton C W—f
Cowan E T—f
Green C F—l
Henderson & Bragdon
—c
Hitchcock Nelson—f l
Howrey B J—f
Hoxey & Brunn—f
Jamerson & French—f c
Kern C D—f
Kuhns J H—f c
Lincoln A—f
McShane Joe—f
Miller C K—l
Neff & Woodmanssee—f c
Park L E—f c
Rumsey A E—l
Stilson C B & Son—f c
White H B—l
Wichman W E—f c
Wilson Burton E—f
Young O D—f c

WAUKON

Collins T J—l
Citizens' State Bank—f
Earle C H—f
Fricson T T—f
Goodykoontz E W—f c
Hager O J—l
Haines J O—f
Hancock E M—f c
Hart Wm S & Co—f l c
Howe H A—l
Larson A C—f c
Murphy D J—f
Ratliffe & Purdy—f c
Robbins F H—f
Stilwell & Stilwell
Stone C M—f
Thomson S R—f c

WAVERLY Cullinane Richard—f Eifert John Sr—f Fortner F E—f Grossman G A—f l Hagemann & Farwell —f c Hazlett J Y—f c Hoover H S—f Kasemeier Henry—f c Kaufmann E J—f Long & Kingsley—f Miller C W—f Mitchell O H—f Mooney J A—f Morse S H—f Munger F H—f Ruddick Julian—f Sager John—f Scheifelbein E A—f Smalley E L—f c Van Deroser G O—f Vanderveer H R—f c	Campbell Horace—l Cook A A—f Croasley V C—f l c Currie F S—f c Himebaugh H—f c Hoyt S R—f Hyatt N P—f Knowles P—f Lee Geo W—f Lee J W—f Morean A S—f McFerren Rube—f McAdow S W—l Millard F—f Peterson A J—l Peterson J J—f Peterson J L—f l Porter J D—f Smith F Elias—f Sparboe H M—l Sterling J R—l Thompson G D—f c Tucker G F—f Wesley Martin—f	McIntosh J E—f Mosher C E—f l c Nichols J A—f WEST UNION Berkey & Son—f Branch B W—f Dwyen J W—l Illiff T A—f Lathrop Chas D—f Lathrop C W D—f c Phillips E M—l c Rodgers W J—f Town H Blackman Van Atten G W—f c Von Rolf Theo—l c Woodard R O—f WHAT CHEER Bonsall W T—f Harbison & Legoe—f l c Lawson D L—f l c Windett W C—f l WILTON Brumford John—f Harris W D—f Lang Wm—f Thede Bros—f l Wickes F C—f	WINTERSET Barton Wm—f Cornell W J—f Gilpin T C—f Grismer W E—f Hamilton Bros—f Leinard M C—f Lucas W O—f McCall E E—f Rutliff D G—l Shriver Alvin—f Shriver J G—f l Smalley L W Stark S W—f Tidrick L B—f Vance H W Whedon W S—f Williams Alexander—c WYOMING Bronson W W—l Corbit R M—f l Evans C W—f c Feids George—f c Garrison W S—f c Jansen P S—l Overley C C—f l Shafer N—f l Tourtelott W H—f c
WEBSTER CITY Adams J W—f Barnes & Mattice—f c Berggren J A—f Blake J M—f Boege & Henderson—f Buell C E—f l	WEST LIBERTY Aikens Irwin—f Beyers E G H—f l Jones Theo—f c Lane H C—f l Luse W S—f		

KANSAS

The Freeholders General Agency

G. A. BAILEY, Manager

J. W. BAILEY, Asst. Manager

TOPEKA, KANSAS

*The Freeholders Insurance Company of Topeka, Kansas**Commonwealth Fire Insurance Company of Dallas, Texas*

Assets of Companies Represented, \$727,293.00

Liberal Fire and Tornado Lines Accepted

Generous Agency Commissions Allowed

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KAN.—Con.**BELLE PLAIN**

Haworth M L-f c
Sturgis C-f c
Scudder C E-f c

BELLEVILLE

Bell W H-f c
Bullen B T-f c
Bullen V D-f c
Dale J C-f c
Deal & Boyd-f
Carstensen C P-f c
Caswell J E-f c
Hall J W & Co-f c
Hogin J C-f c l
Stanfield R T-f
Vance W D-f
Ward N J-f

BELOIT

Anderson Max-f
Babbitt S M-f l
Bartleson J W-f l
Beil L D-f
Burnham & Dashiell-f c
Chubb P G-f
Dracher & James-f
Gaylord I W-f
Keefer Bros-f
Knight F J-c
McCracken W W-f
Mead A G-f
Mergen Frank-f
Perrine R M-f
Rouse, Mayo-f
Tice Bros-f c
Young I D-f

BLUE RAPIDS

Avis A H-f
Burket & Rodgers-f
Burr W J-l
Burr & Waynant-f c
Holbrook E A-l
Lathrop H C-f
McPherson John-f c
Russell H A-f c
Strong J G-f c

BURLINGAME

Brackney F C-f
Burke F E
Doty L E-f
Hayson Wm-f c
Hoggins & Carey-f
Slaughter, Van Peten &
Robinson-f
Taylor E S-f

BURLINGTON

Brown C O-f c
Burger Bros-f
Cheney H B-f c
Gray W H-f c
Holmes J H C-f c
Lamborn H T-f
Puffer Ed-f
Rudrauff Wm & Son-f c
Woodford Bros-f l c

CALDWELL

Beeson O-f l c
Belford & Shant-f l c
Collins H M-f l c

CAWKER CITY

Gengler Peter-f
Higgins J Wilton-f l
Higley C M-f l
Hill S A-f c
Hudkins G L-f l
Klinkenberg C-f
King J H-f
Lorsch-Gustav-c
Peer A-l
Tucker Geo E-f
Tucker John W-f l c
Woody W P-f

CEDAR VALE

Dale G R-f c
Dishazo A J-f
Lynch Wm P-f
Tablen J P-f
Webb F-f
Whartenby & Dashbaugh-f

CHANUTE

Bidlow & Tye-f
Brickley Bros-f
Buchanan J W-f c
Burris Bros-f
Johnson L H-f c
Johnson & Helmick-f
Jones J J-f
Kennedy D M-f c
Ward Jessie-f
Wright W P

CHEROKEE

Bolick R A-f
Branson Russell W-f c
Campbell W P-f
Howe Chas-f l
Lisenbee D J-l
Sharp John H-f

CHERRY VALE

Anderson & Hileman-f
Butler C S & Co-f
Cobin C J-f c
Courtney J M & Co-f c
Fletcher Charles-f
Fletcher Fred-f
Holdren J W-f
McClelland G W-f
Moore & Houck-f
Newton Revilo-f c
Plowman W L-f
Richhart & McDonald-f c
Thompson C C-f
Thompson Frank & Co-f

CHETOPA

Abbey & Von Trebra-f
Bedell H W
Bell A R-f c
Calvin T J-f
Conderman J D-f
Cook J B-f
Drake A G-f
Martin D H

CLAY CENTRE

Anderson V-f
Carlsen Axel C-l
Carter W F-f l
Castello W E-f
Davis Geo L-f
Gay F V-f
Hanna George W-f
Heusted W V-f
Iams Resin-f
Jones C Vincent-f
Lewis J P-f
Lovejoy & Burress-l c
Nordstrum J W-f
Oberg F O-f
Parrott Fred W-f l c
Pinkerton & Erickson-f c
Puckey Walter Jr-f
Russell J H-l
Smith A-f
Stratton G M-f
Swenson E H-f
Wingrove A-f

CLIFTON

Dolan T M-f
Hamilton S H-f
O'Brien Harry
Pfister, Leonard-f
Selfert, Frank-f
Tolin C E-f

CLYDE

Borton Baker Mrs-f l c
Butler F H-f
Cannon Ruby M-f c
Goodwin G G-f
Harmon & Knapp-f
Randolph J-f
Van de Mark C W-f

COFFEYVILLE

Barnes H L-f l c
Beatty J K-f
Carpenter Chas T-f
Ellis & Morgan-f c
Etchen Bros-f l c
Frazier S D-f c
Good Frank-f
Garverick & Sons-f l c
Heckman Wm-f
Kansas Land Co-f l c
McMurry Realty Co-f
Perkins Maurice V-f c
Powell A B-f c
Ragle & Curry-f l c
Rosser E A-f
Scurr & Son-f l c
Upham W S-f
Wilson A R-f

COLUMBUS

Aitchison C R-f c
Allison N T-f c
Carter J R-f
Dennison A S-f c
Heaton Ira-f
Householder M-f
Lea & Alfred-f l c
Logan J Wilbur & Co-f c
Snyder Geo W-f
Strawn W F-f
Tussey & Shriner-f c
Williams Frank-f c
Youngman Emery-f c

CONCORDIA

Dennie M L-l
Lague-f
Missell Robt-f c
Pepperell W H L-f c
Reed W G-f l c
Roberts Sam-f
St Clair B F-f
Sexsmith J D-f
Sturges F W-f
Troup T D & Co-f c
Whipp W C-f c

COUNCIL GROVE

Aplington J-f c
Behring F T-f
Chapin W F-f
Coffin G W-f
Deeter & Watkins &
Jailite W & Co
Irvin Geo-f c
Jacobs J T-f
Leatherwood M E-f
Mead L-f c
Monks Frank-l
Motkins Thomas Jr-l
Owens J K-f
Richter H E-l
Shamleffer W F-f
Sherfey W E-f
Wolff C J-f

DIGHTON

Barkley T J-f
Cavanaugh J H-f
Ewing E E-f l
Hymes E D-f l
Smeltzer H C-f

DODGE CITY

Adams W H-f l
Coolidge W T-f c
Evans R W Jr-f l c
Fitzgerald W J-f l c
Groberty & Rose-f l
Martin B F-f

Preston W H-f
Reynolds S P-f c
Royland D P-f

DOWNS

Else & Hoover-f l c
Day W D-f l c
Harrison Bros-f c
Jones C D-f c
Pugh-f c
Rice & Dowd-f c
Smyth D B-f c

EL DORADO

Adams J E-f
Black S E-f l c
Chesney J H-f
Cron Frank-f
Fullenwider George-f
Glendening J F-f
Hoyt J C-f
McGinnis W F-f
Meeks B F-f
Ray S G-f
Salsbury & Harvey-f
Thompson Ed-f
Watkins T H-f

ELLSWORTH

Harris N-l
Kluber Tonny-f
Moore W M
Seaver L H-f
Shaw E A-l f c
Veatch Charles H-f
Wellington E W-f c
Wilson J M-f c

EMPORIA

Burnett J C-f c
Burton J T-f
Chase Sam-f
Dunlap Howard-f l c
Dwelle H L-f
Engle J N-l
Fisher H W-f
Holmes V R & Son-f c
Little M C-f c
McCowan J M-f
Morris R O-f
Morrison D S-f
Siling W-f c
Smelser E W-l
Smelser W R-l
Thomas D R-f
Wayman & Miller-f
Wells I N & Son-f c
Willis W A & Co-f c

ENTERPRISE

Flack B A-f c
Frey James-f c
Peterson C R-f
Pontius J E-f c

ERIE

Clark B H-f c
Crapson T J-f c
Dutton C-f c
Lodge Will L-l
Malsbury J D-f c
Reynolds & Co-f c
Wells J A-f l c

EUREKA

Baird B B-f
Clogston R H
Fuller D B-f
Darby J F-f
Gregg F B-f c
Hodson H J-f
Hoffman J F
Jackson M V-f
Johnson D C-f l c
Kenner J W-f
Miller A B-f
Moore C E-f c
Mye Ira P-f
Piebles A D-f
Smyth J M-f l c
Summers R C-f

FLORENCE

Alexander & Emerson—
f l c
Babbey A F—f l
Garrison & Studebaker—
f l
Mercet E—f

FORT SCOTT

Cormany W A—f
Goodsell J M—f l c
Henne Ernest A
Holt Hornaday & Co—f c
Kansas Land Co—f c
Maxson A C Jr—l
Nelson Hubbard & Co—
f c
Rawlins L V—c
Stout & Tiernan—l

FRANKFORT

Gregg & Gregg—f
Hodges J M—f l c
Lobley J W—f c
Ludwick Wm—f
Pierson C H—f
Shumate J M—f

FREDONIA

Cantrall C R—f c
Crooks A D—f
Fink W G—f
Floyd J W—f c
Hanson T D—f
Harshfield Co—f l
Kennedy & Kennedy—f c
Long Bros—f
McGrath R W—f
Mikesell E D
Oakford W M—f c
Spencer Bros—f c
Wicks C S—f
Wilson H M—f c
Wilson J B—f
Wray A A—l

GALENA

Eddy R B—f l c
McCullagh John f l c
Moore J S—f l
Sawyer C L—f l
Worthington Emma—f
l c
Worthington C G—f l c

GARDEN CITY

Chapman C E—c
Griggs M F—f c
Hambleton O—f
Fyle E J—f
Seeds J L—f

GARNETT

Bronston J W—f l
Elliott E M—f l
Harder T H—f l c
Hassay T J—f
Hiatt J G & Ramey—f l c
Hler Geo W—f l c
Johnson J M—f l c
Kennedy F H—f l c
Knight W O—f l c
Marshall C—f l c
Osborn J O—f
Shaw W K—f
White M L—f l c
Wise & Rice—f

GIRARD

Beck G Fred
Crawford W B—f c
Colboun W L—f
Davidson L B & Co—
f c
Grantham Wm
McNaught & Wayland—
f
Orebrugh W W—f
Satterthwaite A R—f

GOODLAND

Brown B F—f l c
Leonard T P—f l

GREAT BEND

Binkman Mortgage Co—
f l c
Breeden L C—f
Dawson Orin W—f
Dawson & Zutavern—
f l c
Ferber Wm—f
Jennison J H—f
Lewis J F—f
Soderstrom J W
Thatcher G W—f
Torrey Wm—f l c
Zutavern L—f

GREENLEAF

Durham J—f c
Spradling L—f c
Tobey C E—f c
Vicory F—f

GREENOLY

Deal J F
Lauter J S
McClelland J W
Place E B

HALSTEAD

Bachman J M—l
Gerhard Wiebe—f
Hinshaw N L—f
Marcy D S—f
McNair J H—f c
Todd R M—f

HARPER

Babcock C A—f
Knowles J S—f c
Parker John G Jr—f c
Schenk R C
Washbon Ruth A—f c
Walton Louis—f c
Washburn Jas G—f c

HAYS CITY

Madden W J—f
Miller C W—f
Oshan H W—f
Reeder C W—f l c
Semen Motz—f
Zeigler Isaac—f

HERINGTON

Bradshaw J W—f
Carman F D—f
Hull C N—f
Munsell E G—f
Riddle L H—f
St. Amand L—f c
Sutherland Robt—f

HIAWATHA

Allensworth J T—l
Athen H J—f
Bechtel A F—f c
Harrington G W—l
Ham M G—f
Hemlich C P—f l
Hildebrand B F—l c
Jonas A—f c
Kerrigan John F—f
Lawrence C H—f c
Litteral W B—l
McLaughlin A—f c
Nel Allen—f c
Smith Frank L—l

HOLTON

Bacon J A—f l c
Bacon J M—f
Bender M A—c
Bryant Peter—f
Dunn Edward—f
Freind Wm—f
Gardiner J B—l c

Hass Geo N—f
Hinnen Fred—f l
Hoagland J E—l
Hursh G—f
Leeman Joe—l
McColgin J F—f l
McCorkle & Co—l
Moore J P—f
Moore Scott—l
Myers J D—f
Newell Samuel—f
Phillips Chas—f
Rafter De Vere—f
Rose C E—f l
Smith W A—f c
Scott S H—f
Talbert W B—f
Taylor Orren—f
Wilson Henry—f
Wilson Walter—l
Ukle S F—f l
Zimmerman J L—l

HORTON

Ayers C A—f
Bailey & Fox—f c
Beal T J—f c
McCandless W E—l
McClintock I N—f c
McCormick John A—f l c
Todd F B—f c
Wheatley All—l
Wilson F M—f c

HOWARD

Boulton B E—f
Eby A F—f
Henley & Longley—f c
Hills P S—f
Hubbell H E—f
Jackson J A—f
Keifer F H—l
McHenry J A—f
Reid Geo K—f c
Sharp C J—f

HUMBOLDT

Armel J H—f c
Burtiss H M—f
Culver F D—f l
Dickinson A G—f
Gardner J H—f
Hess Bros—f l
Mathias Geo—l
Peery Jas—f c
Schaffner Chas—f c
Stewart & Heath—f
Thwaites P J—f
Wakefield & Gillis
Wert E N—f

HUTCHINSON

Bailey J N—f c
Benham E A—l
Benscotu Bros—f l
Bunker L A—f
Burns J W—f
Chrisman & Williams—
f c
Cypresan S—f
Cuskey Jas B—f l
Davis L S—f
Fallis J—f
Fowler J E—l
Fontron Realty Co—f c
Grabner J P O—l
Hoagland B S—f
Jordan J M—f
Kent D W—f
Kinkel W P—f l c
Krous A D—f
Moore D A—f l c
Pentz E K—f l c
Smith E A—f
Smith J F—f
Smith Realty Co—f
Stewart John M—f
Thompson Will S—f c
Western Realty Co—f

INDEPENDENCE

Anderson J M—f
Bush & Wickerstrum—f l
Ease & Erhart—f l c
Ernest & Glass—f l c
Finlay G W—f c
Freeling Frank—l c
Glass & Freeling—f l c
Gilmore G E—f l c
Humphrey L L—f
McQueeney Rudd & Co
Otto James A—f l c
Parish F L—f
Pratt W R—f l c
Sewell E—f l
Stick & Henry
Underhill & Co

IOLA

Arnold Miss G E—f
Beals Max—l
Cunningham R M—f
Heller S—f l
Henderson Realty Co—
f c

Hobart L—f
Jones & Adams—f
Klaumann H—f
Lamer J M—f c
Mitchell A N—f
Osborne & Napier—f
Powell J E—f c
Slough S E—f
Smeltzer D E—f
Smith & Travis—f l c
Stewart C D—f
Thrasher W C—f
Whittaker & Donnell—f
Wood Frank—f

JUNCTION CITY

Bolin Hugh—l
Calkin W C—f
Dorn T W—f c
Kennedy Thos B—f
Mead & Shoffner
Pierce Harry—f
Pierce & Manley—f
Rizer R O—f
Smith J Monroe—l
Strickland C W—f
Templeton & Rohrer—f
Trott A P—f l c
Ziegler Wm—f

KANSAS CITY

Bigger W H—f
Bigger T A—f
Fulton Felix—f
Griffith W E & Son—f c
Hewlett C B & Co—f
Hoel Hutchings & Co—f
Homuth E—f
Jenkins J B—f
Klein J L—f
Kleman H—c
Lamar C W—f
Lippincotte & Wildman
—f
Maxwell Mark—f c
Maurer O G—f
McGrew Bros—f
Merriam Ellis & Benton
—f c
Morris W A—f
Morrison & Sells—f c
Newhall & Doust—f
Parsons F D—f

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Potter Eli—l

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Smith & Baxter-f c
Stumpf Geo-f
Tebbetts M C & Co-f
Wiles J P-f c

KINGMAN

Cragan John A-f c
Farrow C R-f
Leist Simon-f
Long W R-f
VanDeventer C C-f e

KINSLEY

Bingham D J-f c 1
Bresford J T-f
Colver C B D-f 1 e
Daniels E R-f
Ketelson H P-f c
Mairs R S-f
Oliphan H B-f
Taylor E D-f
Treff J Q-f

KIRWIN

Hull H R-f 1
Monell C E-f
Royce H A-f

LA CYGNE

Copeland A G-f
Goss J T-f
Leasure M F-f c
Linn Co Bank-f c
Rush A W-f c
Trinkle Chas-f

LARNED

Belisle M F-f
Carr J A
Charles W W-f 1 e
Crowford G W-f 1
Finney Geo W-f c
Kaiser Bros-f
Line J W-f c
Taylor H T-f 1 c

LAWRENCE

Armitage & Smith-f
Atkinson S W-f
Banks & Son Geo A-f
Blair, Hugh-f
Brook C F-f
Chalton & Orr-f
Dillon W R-f
Edwards C L-f
Griggs J R-f
Krehbier & Crew-f
Leis George-f
McKinzie & Stockwell-f
Menger & Eddy-f
Manley M G-f
Parsons H G-f
Perkins F M-f
Selig A L-f c

LEAVENWORTH

Fletcher W B-f c
Flintjer A-f
Graham & Kelly-f c
Hacker M L-f
Hewitt W T-f
McGee Jas-f c
Olund J S-f 1 c
Reyburn W D-f
Smith Martin-f c
Sparrow Chas A-f c
Suydam & Joergel-f 1 c
Taschetta Chas-f 1

LEROY

Ahlefeld J R-f
Coppie J R-f
Covert J S-f c
Dedrick W J-c
Fockele Frank-f c
Fockele Glick-c 1

High C T-f
Kearner G G-c
Mosley W B-f
Rowe J S-c
Runnels R-c
Schmitt Miss Gertie-f
Watson L V-f

LINCOLN

Bower E S-f 1
Brunt S H-f 1 c
Davidson N J-f c
Gilpin A D-f
Hawkins Geo-f
Lyon W E-f
Marshall & Lamar-f 1
McFarland E A-f
Nimmons W T-f
Weeks G M & Co-f

LINDSBORG

Brandt Jas A-f 1
Monson A-f
Wilber Allen-f c

LOUISBURG

Cadwallader R H-f
Jenkins J J-f

LYNDON

Hussey L F-f 1 c
Pleasant & Pleasant-f

LYONS

Ailkin John & Co-f
Davis John-f c
Holmes B F-f
Lasley W M-f
Nicholas W T-f c
Pulliam E B-f 1 c
Pulliam J-f 1 c
Rheiner Aug-f

MANHATTAN

Barner O C-f c
Berkey J L-f
Boyle John-f
Elliott F B-f c
Fearron J B-f c
Haines Harvey-f c
Helder P C-f 1 c
Hull E L-f
Hungerford H W-f c
Hunter Thos-f c
Lee Wm-f c
Limbocker J N-f
McCray J L-f
Porter A S-f c
Purcell E B-f c
The Smiths-f c

MANKATO

Canan & Hill
Canthorn Bros-f
Dalton John J-f 1 c
Fair J P-f c
McRoberts J W J-f
Maxwell E M-f 1
Mitchell W R-f
Reynolds W S-f
Teepie A-f

MARION

Brewerton S S-f c
Case A E & Son-f c
Church W V-f
Jones P F-f c
King H M-f
Martin Arthur-f
Morris W P-f c
Nicholas Slingloff-f
Paddock H P-f
Quisenberry & Carlson-f
Wheelock Henry-f

MARYSVILLE

Broughton John A-f
Cole John H-f
Draheim E G-f
Fulton E R-f

Fulton & Hohn-f
Hammett C A-f
Laughlin P E
McKee E J-f
Morse O J-f 1 c
Oakley & Bain-f
Pulleine W T-f
Redmond W W-f
Schmidt Alex-f c
Shumway A R-f c
Sickle B-f
Travelute Charles-f

MCPHERSON

Andes Joseph-f
Bachelor C W-f
Bremyer & Henderson-f
Carlson M W-f 1
Champlin Sadie-f
Garrison & Studebaker
Gustafson O E-f
Huston & Irons-f
Koons Earnest-f
Lawson L E
Milliken Realty Co-f c
Morris W A-f c
Stephens A C-f
Toews John J-f
Wright J R-f

MEADE

Agent R R-a
Boehler Louie-f 1 c
Curl F W-f 1 c
Griggs J R-f 1 c
Grigg R C-f
Hulbert & Black-f 1 c
Miller Marra G
Smith E D-c

MEDICINE LODGE

Case H H-f 1
Chapin F B-c
Houchins A M-f
Lindley T L-f c
Runyan J S-f c

MINNEAPOLIS

Babcock & Steele-f c
Binns David-f c
Citizens Nat Bank-f c
Davis A Ed-f c
Garrison & Studebaker-f
Grimes F E-f
Haley D W-f
Ottawa Co Bank The-f c
Robinson A E-f c
Rotrock C S-f c
Silver J T-f
Stull S T-f 1 c

MOUND CITY

Campbell & Thorne-f c 1
Halley O E-f c
Hawkins J J-f
McMullen C A-f

NEODESHA

Blakeslee Thos-f
Deardorff J A-f
Deweese-f
Hill B H-f c
Morgan A W
Seaman J J-f
Skinner G W-f
Sharp A M-f
Sutherland J W-f
White C R-f

NEWTON

Brown Chas-c
Bynon Frank-c
Glover C M-f c
Harlan L G-f c
Hoisington P M-f
Howes Harry-f
Johnston John C-f
Lander Phillip-f
McLain E S-f c

Murphy J H-f c
Patterson J W-f c
Peters F B-f
Regier J G-f c
Snyder C E-c
Toews J R-f
Williams S D-f

NICKERSON

Hendry & Ward
McGregor J R

NORTON

Ames & Sawyer-f
Davis A A-c
Guthrie G G-f
Gray A H-f
Gray W J-f 1
Hazelton F S-f
Hemphill R W
Kingsbury G W
Kluthe Carl B-f 1
Poe H M-f
Sheeley Grant-c
Simmons T W-f c
Thompson L H
Weikert W M-f c
Wipple Mary L-f

OLATHE

Careas E L-f
Caylor T S-f c
Clark J E-f c
Hedrick T D-f
Hayes A L-f c
Hendrix W D-f 1 c
Hoge C C-f
Keepers J C-f
Machir James & Jessie
Morrison W D-f c
Owen E C-f
Pettyjohn C F-f c
Pratt W A-f
Ripley & Warren-f
Scott O J-f
Tillotson C B-f c

OSAGE CITY

Dodds Mrs A M-f
Draper C B-f 1 c
Jones J E & Bro-f 1 c
Olander & Rapp-f 1 c
Truitt T M-f 1 c

OSAWATOMIE

Barnes Katherine-f
Campbell W H-f c
Chambers & Chambers-f
Dunaway W L-f
Maynard & Maynard-f
Smith & Son-f c
Walters & Co-f

OSBORNE

Hahn Chas B-f c
Hays R R-f
Layton Bros-f
Mitchell J K-f c
Mize W H & Son-f
Rothwell M F-f
Smith M E-f c

OSKALOOSA

Interarrity David-f c
Leech W F
Smith Lulu K-f 1 c

OSWEGO

Condon W H-f c
Lynn W S-f c
Marley J W-c
Mathews & Parks-f 1 c
Mattox S T-f
Pierce J B-f c
Williams M E-f c

OTTAWA

Bodley C O-f
Bridwell-f
Clark A E-f c

Cramer S H—f
 Filson & Ellis—f l c
 Hanson A C—f c
 Kaiser P—f
 Lee W H—l
 Long H C—f c
 Mitchell G D—l
 Ottawa Mortgage Co
 Pollock J W—f
 Porter C—f c
 Purdy J A—f
 Rowland & Moyer—f
 Robbins C L—f c
 Wharton W H—f c

PAOLA

Bryan & Grant—f
 Carpenter W I—f
 Clark W D—f
 Fisher & Aul—f
 Floyd W D—f
 Lane Carson—f
 Lane M A—f c
 Masters W—f
 Messer Chas T—f
 Murphy H R—f
 Numbers C—f
 Riley B T—f
 Robinson G L—l
 Sheldon E J—f
 Sperling B L—f
 Swiler & Butts—f
 Tatham J W—f
 Weaver & Cummings—f l c

PARSONS

Cavanaugh W W—f
 Greenstreet Z M—f
 Holcomb D H—f c
 Hotchkiss & Darrow—f c
 Howlett C H—f
 King W C—f c
 Noyes A H—f c
 Snyder F H—f c
 Thomasson W P
 Wilkin C A & Co—f

PEABODY

Bechtel J M—f l c
 Davison E F—f
 Hedrick W D—f
 Heagy J A—f

PHILLIPSBURG

Barron W A—f
 Bissell W G—f
 Gaumer W B—f
 Lewis C A—f
 Mills C M—f
 Morse J F—f
 Rickey J M—f
 Stinson R F—f

PITTSBURG

Alberty E W—f
 Baird Walter—f c
 Carlton & Greet—f c
 Coulter & Kidder—f
 Dana Real Estate Co—f
 Francis W B—f
 Jones F A & Co—f c
 Kidder & Coulter—f c
 McKay & Co—f c
 Moore & Cropper—f c
 Smith Chas S—f
 Smith & Miller—f c
 Taylor Luther J—f
 Werner F C—f l c
 Wood & Armstrong—f c
 Woodberry C E—f

PLEASANTON

Clark Travis—f
 Davis Frank—f
 Ely & Ganz—f
 Johnson J W—f l c
 Kent & Porter—f c
 Somers S W—f

PRATT

Arble H T—f c
 Curran E B—f c

Fay A S—f
 Gittens Brother—l c
 Hess W B—f
 Mawdsley & Shaw—f l c
 McConnell Grace P—f c
 Stewart George—f
 Warren Harry—f

ROSEDALE

Cannon John—f l c
 Filkin M J—f c
 Kingsley J F—f
 Knight F—f
 Purvance Erma J—f c
 Rose L H—f c
 Slater D J—f

RUSSELL

Aimes C F S—f
 Boyd A L—f
 Brundage M K—l c
 Hall C E—f c
 Holland G W—f
 Hoover & McKeen—f c
 Ruppenthal J C—f
 Voorhis E W & Co—f c
 Yerger Jas—f

SABETHA

Bressen Robt—f
 Doolittle W A—f
 Guild W R—f
 Heaseltine Roy—f
 Hook Geo W—f
 Irwin P N—f l
 Judy J H—f
 Musgrove Jas—f
 Runyan M M—f
 Wickins D D—f c

ST. MARY'S

Beakey Augustin J—f c
 Conlan J M—f l c
 Connaughton Thos Jr—f c
 Cooper John A—f
 Moriarty W J—f
 Murphy Maurice—f
 Ryan T J—f l c
 True W H—f

ST. PAUL

Brogan J E—l
 Devine M—f c
 Graves W W—f c
 Ryan J J—f l c

SALINA

Alexander L A—f l c
 Berg Alex—f
 Blundon F D—f
 Cravens R P—f l c
 Davis H C—c
 Duncan Joseph—f c
 Eberhardt H H—f
 Eberhardt John J—l
 Fitzpatrick T D—f c
 Garrison & Studebaker—f
 Lynn C W—f
 Mitchell W D—f
 Peck C J—f
 Security Life Ins Co
 Wells J T—f
 Wight & Gray—f c
 York F C—f

SCAMMON

Mackie D Jr—f l
 Mackie Geo K—f
 Quarton C R—f

SCRANTON

Phyley D C—f

SEDAN

Bradley & Lewis—f l c
 Brooks & Spencer—f c
 Rathbun D E—f c

SENECA

Campbell J T—f
 Cohen J H & E F—f
 Emery & Emery—f
 Ervin Lullu—f
 Geary Frank—f
 Herold A P—f
 Herold C H—f
 Kennard Abbie—f l
 Scott Wm—l
 Scoville C C K—f c
 Stein P P—f
 Stillwell J E—f
 Stillwell G W—f
 Stowell John—f
 Welkinson Mamie—f
 Wells & Wells—f

SMITH CENTRE

Burrow Joel R—f
 Dundas L N—f
 Round Geo C—f
 Stevens S C—f
 Uhl Chas S—f
 Wolfe Bros—f

SOLOMON CITY

Baker Fred L—f
 Harris W T—f
 Keeler J A—f
 Sampson M D Jr—f
 Sundohl C F—f

STERLING

Carter W I—f l
 English J T—f
 Evans J S—f
 Farrar J K—f
 Goodson F L—f
 Green F P—f l c
 Hazlett J J—f
 Lees E H—f l
 McGee J N—f l c
 Masemore F N—f
 Rider J S—f
 Stubbe Lewis—f
 Wells W S—f

STOCKTON

Dewey C H—f
 Gold Frank—f
 McCracken P S—f
 McKenna P H—f l c
 Stevens J L—f
 Williams E J—f

STRONG CITY

Harvey & Snyder—f c

TOPEKA

Air R S—f
 Allison J C—l
 Amos Jos B—f
 Bagley Co E R—f
 Bailey Bros & Co—f c
 Bailey G A—f
 Bailly J W—f
 Barnaby G E—l
 Barnes Real Estate Co—f
 Bergundthal W S—f
 Betzer Realty & Loan Co—f
 Blaine R D—f
 Blakely C G—f
 Brier J M—f c
 Campbell N B—c
 Carr J E—l
 Clark E S—l
 Cole Geo S—l
 Criswell B F—f
 Dawson & Pierson—f
 Drum W I—f
 Eastman W H—f
 Elliott C S—f
 Everingham J J—l c
 Falkner & Wentworth—f c
 Forbes W M—f c
 Ford & Cook—f
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 Gillett & Gillett—f
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 Gregg C L—f c
 Gregory W M—f
 Griffin & Son—f
 Guthrie & Son—f
 Guthrie & Charles—f
 Hardy C F—f
 Humphreys T D—f
 Kuykendall & Co—f
 Lawless—f
 Lininger W H—f
 Locknane E C S—c
 Lucas & Lagerstrom—f
 McMasters R B—f
 March R B—f
 Miller H B—f
 Moon J E—f
 Moore C A—l
 Moore G G—l
 Meyers C D—f
 Nellis D W & C W—f l c
 Noble & Co Geo M—f
 Olinger & Anderson—f
 Painter D H—f
 Palmer E A—l
 Peacock F L—f c
 Richards R A—f
 Rickenbacker W J—f
 Rodgers Davis & Co—f
 Rohrer S B—f
 Searle C H—f
 Sheldon M—f
 Snyder F—f
 Snyder Geo W—f
 Square Deal Realty Co
 Steele H M—f
 Stephenson W C & Co
 Tatman E W—f
 Thomas C F—f
 Thomas F S—f c
 Thompson E W—l
 Todd J H—l
 Updegraff & Son—f c
 Van Hook A K—l c
 Van Ostrand B D—l
 Van Valkenburg M W—f
 Ward F M—f
 Whipp W Carl—f
 Yates G W W & Co—f

VALLEY FALLS

Burkert J C—f
 Doolittle H M—f
 Gephart J T B—f
 Kendall A D—f
 McCartney R K—f l c
 Royer E O—f
 Strawn S M—f l

WAMEGO

Embley W D—f
 Parsons L L—f
 Teeter Joseph E—f
 Trout & Leach—f

WASHINGTON

Allen N A—f
 Ayres J A Jr—f
 Bennett Ed—f
 Hill H C—f
 Lewis J B—f
 Reitzel M O—f
 Robinson H C—f
 Vincent & Landon—f

WAVERLY

Kelly & Greiner—f
 Osborn J M—f
 O'Neil & Lathrom—f l c
 Senior J L—f

WEIR

Broasley J C—l
 Emmerson R W—f l c
 Rogers W J—f c
 Walker Fred—f

KAN.—Con.**WELLINGTON**

Black Martin—f c
Bright Chas E—f
Cheerer A B—f
Gilmore F H—f c
Ready & Ready—f
Stewart C A—f c
Walton & Guyer—f

WICHITA

Anderson P M—f
Bitting C W—f
Black & Martin—f c
Burr B A—f
Caldwell C S—f

Campbell & Co—f

Christman A J—f
Cox R A—f
Dulaney & Johnston—f c
Fordham Mrs Chase—f
Reese & Co—f c
Tanner & Wykoff—f
Van Arsdale & Osborn—f
Wheeler Kelly & Dewey—f c
Whitson H—f l c

WINFIELD

Albright P H & Co—c
Dixon J L—f
Eaton J—f c
Fisher Ed A—f

Franks, Page, Harris &

Co—f
Graham A J—f
Guy & Hamilton—f
Hale F
Havens A H
Harrod & Hanlen—f c
Hendrix C T—f c
Hiatt (J W) Realty Co—f
Hott O A—f c
Johnson M E & Co—f c
Kennedy W J—f c
Lorton W R—f c
Martin & Broadie—f f
Orr W J—f c
Robinson F K—f

Shackleton J N—f
Stafford & Albright—f
Tonkinson & Sloane—f c
Williams O—f c
Williams R M—f

YATES CENTRE

Culver J C
Hogueland S H—f
Jones A J—f
Marple W F—f
Plummer Thos W—f
Rollins H C—f
Stephenson F L—f
Tallman L N—f
Thomas & Cox
Wallace & Landes

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Barker Morris—f
Fugate M L—f
Moore Edwin R—f l c
Morrow J D—f
Smith F L—f

ASHLAND

Adkins V V—f
Becker B O—f
Fisher R O—f
Hager S P & Son—f l c
Jordan & Crowell—f l c
Levi C R—f
Malin F C—f c

AUBURN

Davidson G W—f
McCormock H P—f
Price R G—f l c

AUGUSTA

Argus A—f
Fulekerson F M—f
Gray J C—f l c
Jackson Semmie T—f l c
Kautz J J—f
Knuedler & Welmer—f

BARDSTOWN

Barkhurst Geo—f
Cotton J W—f
Cox H R—f
Crume J Robt—f
Newman T O—f
Robert C J—f
Sympson Frank—f
Trent O T—f
Wells Y P—f
Wilson Eugene & Co—f c
Yewell Morgan—f

BEATTYVILLE

Lyon F A—f l c
Lyon J P—f l c

BEDFORD

Mosley Eugene—f l

BELLEVUE

Beyland T F—f l c
Rawlins W H—f l c

BEREA

Holliday G D—f l c
Porter W H—f l c
Vaughn Fayette—f

BERRY

Berry H W—f
Stone A H

BLOOMFIELD

Durrett & Snider—f
Snider Ely—f
Whittington & Co—f l c

BOWLING GREEN

Collins John W—f l
Cooke W A & Son—f l c
Cooksey F C—f c
Dulaney Robt F—f
Duncan L G—f
Galloway & Hughes—f c
Haynes L D—f c
Herdman C D—f c
McGinnis T I—f f
Pallard Thos & Co—f
Pillsbury W E—f c
Poore T A—f
Tudpin John A—f
Williams W W—f c
Worden L J—f

BRANDENBURG

Arnold W B—f l c
Ascraft W D—f
Casperke Geo H—f l c
Willett J R—f l c

CALHOUN

Atchison C L—f
Moseley A L—f l c
Moseley M R—f

CAMPBELLSVILLE

Kerr J W—f l c
Payne W C—f l c
Payne & Sanders—f
Robinson H S—f f
Turner J N—f l
Wood Merlin J—f

CARLISLE

Bramblett C U—f f
Bryson H B—f
Burrough & Kennedy—f
Darnall Calvin—f
Gardner A T—f c
Hillock Jas—f
Kimbrough H C—f
Mathias Bros—f
Ross John N—f
Soper Wm—f
Swinford U M
Watson T S—f c

CARROLLTON

Banta Marion—f
Bridges E S—f
Deatherage & Robertson—f l
Fisher W R—f
Gaunt & Downs—f c
Howe & Winslow—f
Mongrove W T Co

Smith E C—f
Wright C A—f

CATLETTSBURG

Everett Gunnell &
Hearne—f c
Marcum H G—f
Marcum T D—f
Meek Irwin—f
Montague J J—c

CENTRAL CITY

Blandford C H—f l c
Boyd B C—f c
Duncan & Lawton—f l c
Rosson W W—f l c

CLINTON

Heaslet C V—f
Jewell R A—f
Kemp J M—f l c
Mahon R N—f
Ramsey & Kemp—f l c
Samuels E B & Co—f
Samuels T D—f

CLOVERSPORT

Behen H M—c
Polk R T—f l c
Owen Dr J T—f
Skillman Chas B & O T—f l c
Weatherholt M—f l c
Wilson S E—f

COVINGTON

Abele M & Co—f l c
Adams Ben—f l c
Bendori K F & Co—f c
Bullock J R & Co—f c
Cholmondeley Saml—f
Clutes W W & Co—f
Foster A E & Son—f

Gale E T—f
Huefeldt H B—f
Ledder F G—f
Leonard T W—f
McCracken G A & Co—f
Morris J T—f
Rees M—f
Sanford T W & Co—f c
Sayers E B—f
Schroetter H A—f 1 c
Simrall L B—f
Simrall The J G Co—f 1 c
Smith S L—f
Stanley J J—f
Walker Ed E & Co—f c
Walker Rudolph—f 1
Whitney H A
Whitney John Ins Agcy
Inc—f 1 c

CYNTHIANA

Ammerman & McMurty
—f
Conway & Renoker—f
Cox C H—f
Cromwell & Withers—f
Curle & Co—f 1 c
Jewett J O—f
Kimbrough Dan R—f
Land M G—f
Le Bus Orle—f
Megibben P R—f
Moore & Garnett—f
Peterson & Eales—f 1 c
Smizer E W—f
Van Deren J J—f

DANVILLE

Bagby C C—c
Berry B C—f
Carter W H—f
Cheek J A—f
Dunn & Adams J B—f
f 1 c
Gray L M—f 1 c
Heron & Briggs—c
Kincaid D H—f
Lee F N—f c
Price Wm J—c
Quisenberry J A—f
Robertson A S—f
Rowland W S—f
Sandifer H G & Son—f c
Tunis N K—f 1
Wallace J M—f
Welsh G W—f
Welsh & Lee

DAYTON

Barnet G M—f
Bird Chas A—f
Forster W—f
Glass A—f
Kaighn P T—f 1 c
Parrott Wm G—f
Ready Guy D—f
Schreiber D E—f c
Thomas Wm B—f

DOVER

Stairs S W—f 1

EARLINGTON

Atkinson G C—f
Coenen J T—f 1 c
Moore F M—f c

ELIZABETHTOWN

Bush S H—f
Gabbert M H—f 1
Lee & Stewart—f 1 c
Montgomery & Wells—f
Morgan C E—f c
Robertson & Ashlock—f 1

ELKTON

Crume A C—f
Penick W C—f
Russell S M—f 1
Street Geo P—f

Street John O—f
Sullivan Frank—f
Weathers J M—f 1 c
White G T—f 1 c

EMINENCE

Crabb W L—f
McCorkle W P—f
Moody E R—f c
Patterson Jas H—f
Patterson Miss Lily L—f
Wilson W S—f
Wilson & Jones—f

FALMOUTH

Clarke E S—f
Claxton W G—f
Colom R B M—f
Colvin J B—f
Dudley M V—f
Meador A G—f
Riggle J U—f

FLEMINGSBURG

Applegate Robert—f 1
Behin Paul—f
Kendall A S—f
Lawson J S—f 1 c
Lawson J W—f
McIntire & Cooper—c
Planch J H—f 1
Rhodes C E—f 1

FRANKFORT

Brown A D—f
Elliott E H & Co—f
Estes A N—f
Fenley G D—f
Graham G T—f
Greene R L—f
Hoge & Hewitt—f 1 c
E R Jones-Franklin Co—f
Kirtley J E—f 1
Lindley John B—f
McNamara T F—f
Payne George L—f 1 c
Polsgrove W S—f
Rodman Thos B Jr—f 1 c
Rodman & Williams—f
f 1 c
Scott W P & Co—f c
Shelton & Morris—f
Smith Farmer & Wallace—f 1 c
Swigert Jacob & Co—f c
Williams J M & Co—f
Wilson Henry Clay—f

FRANKLIN

Beall & Bumper—f c
Beall Wm—f c
Beard D F—f c
Bradshaw E S—f
Covington J H—f
Gillespie Bros—f 1 c
Hill A H—f
Lottue J T—f
Mitchell H K—f c
Millikin J S—f
Roark & Neely—f
Tarpley J—f

FULTON

Cook & Rice—f
Fall & Martin—f 1 c
Hefley J V
Moss J M—f
Oliver H F—f
Sellers & Son—f

GEORGETOWN

Bradley Jas—f c
Bradley J N—f
Corbin Lan—f 1 c
Craig & Downing—f c
Gaines & Ware—f 1 c
Kelly & Male—f
McMillan & Palmer—f
Nunnally J K—f
Peak B B—f

GLASGOW

Botes & Combs—f
Dickinson & Trigg—f 1 c
Jones J W—f c
Lewis Hawkins & Co
Lewis Warder Co—f 1 c
Williams J L—f

GRAYSON

Dysard H R—f c
Malone W D—f
Scott Winifred—f
Wilcox S V—f

GREENUP

Hannahs C W G—f 1 c
Merrill W E—f c

GREENVILLE

Duncan D J—f 1 c
Hay Miss Annie—f
Morgan J P—f 1 c
Morgan W T & Son—f 1 c

HARRODSBURG

Curry G A—f
Curry J H—f
Fisher T J—f
Hampton L E—f
Rankin C E—c
Riker L—f
Riker & Riker—f 1 c
Rue & Curry—f c

HARTFORD

Barnett & Smith—f
Ernest Woodward—f
Likens & Moseley—f
Riley R R—f
Riley & Likens—f
White G W—f

HAWESVILLE

Bentley Geo—f
Greathouse N S—f
Hale T D—f 1 c
Hennen Mrs M—f c
Thomas W S—f c
Wilson Capt James—f

HENDERSON

Compton & King—f
Cromwell Sam H—f c
Elkins J Wm—f c
Kimmel J S—f
Lambert & Weaver—f c
Stanley & Banks—f 1 c
Starr & Thompson—f c
Thompson J W—f
Toy N K—f
Vance A C—f
Welch J W—f
White Ben T—f
Winstead E W—f
Woodbridge C W—f

HICKMAN

Bondurant C T—f 1
Tyler R T—f 1 c

HODGENSVILLE

Hubbard L C—f 1 c
Hubbard & Turfman—f 1 c

HOPKINSVILLE

Campbell Mrs J M—f 1 c
Crenshaw M F—f
Courtney E B—f
Edmunds J T—f
Garnett W & Co—f 1 c
Henry Jouett—f
Higgins J M & Son—f 1 c
Kelly Chapman & Co—f 1
Knight Walter—f
Locker & Baskette—f
Richards Sara M C D & Co—f 1 c
Wallace H D—f 1 c
Winfree B S—f 1 c

LA GRANGE

Clark J R—f
Duncan R O—f
Head P S—f
McDowell—f
Sauer Chas—f
Sauer Joseph—f
Yager J T—f

LANCASTER

Davidson R—f 1
Embrey R T—f c
Elmore, Werner & Thomas—f 1 c
Hudson & Wherritt—f c
Hughes M D—f 1 c
Kinnaird J H—f 1 c
Robinson F—f c
Robinson J E—f
Shugar O W—f
Swinebrad G B—f
Walker C D—f
Wearen Jesse D—f

LAWRENCEBURG

Booth S E—f
Chowning M L—f
Crain J H, Sons & Co—f
Hamilton Crain J—f
Johnson E V—f
Lillard R H & Co—f
Moffett John P—f 1
Witherspoon W G—f

LEBANON

Dant F L & Co—f c
Kelly J A—f c
Mackin T J—f 1 c
Rubel & Knott—f 1 c
Spalding L A—f 1
Spalding T B & Son—f 1

LEWISBURG

Browning & Sutton—f
Hewitt Marion—f
Sutton O T—f

LEXINGTON

Arnsperger R
Bowyer C H
Brock W B
Barbour & Ryley
Bishop Clay
Chinn & Lawwill
Cochrane N P
Danahy J H
DeLong & Co G A
Freeman C Y
Headley Jas P
Hocker & Son J M
King & Son J M
Kinkead Geo B
Lewis S H
Lindsay W V
Massie W K
Murray T D
Oldham C K
Royalty L
Sharpe J R
Scott W F
Simrall J O H
Stoll J W
Slade & Frost
Woodruff & Son
Woolfolk Jos S

LITCHFIELD

Bassett R J—f
James H E—f
Layman Ike—f
Taylor J E—f 1 c

LOUISA

Bickel R A—f 1 c
Burgess G R—f
Carey J L—f
Snyder Augustus—f
Wallace F T D Jr—f 1 c

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LOUISVILLE**

Altman Alex—l
Avery S L & Co—f
Barbee & Castleman—f
Barrett J J & Sons—f l c
Bayly J W E & Co—f
Betcher Frank Mrs—f
Booker & Kinnaird—f
Boyd J G Allen—l
Breuer & Co—f
Brodie F G—l
Bullitt Bros—f
Burkley & Tierney—f
Cantrell R H—l
Carpenter & Dudley—f
Cohen Mann & Rogers—f
Collie C W—l
Crain & Gayle—l
Danforth J L & Co—f
Davis H V & Co—f
Davidson J C—l
Dennis W W & Co—l
Dille G E—l
Dugan Thos S & Co—f
Dugan & Long—f

Ferguson & Scott

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Phoenix of Hartford
National Union, Pittsburgh
Western of Toronto
Imperial Fire, Denver
Union Marine, Liverpool
Columbia of Jersey City
Frankfurt of Germany
Lincoln Savings Bank Bldg.

Gilmour A—l c
Gray J S & Son—f
Hambrick J H—l
Harris A—f
Hawes R L—c
Hibberd F H—l
Hill W E—l
Hilton D W—l
Hindman Biscoe—l
Hummel & Meyer—f
Hunter & Hellman—f
Huston M S—f
Jefferson, Noyes & Brown—f
Johnson Chas T—f
Johnson J Kendrick—l
Johnson J M—l
Kendall H R—l
Knowlton H B—l
Lang Chas A—f c
Lang Henry H—f c
Lynch J H—l
Marshall R C—f
McAtee & Duncan—f
McDonald & Wingfield—l
McKernan F L—l
Moench & Edinger—l
Mullen Willis S—f
Noble W R—l
Noe Alphonso L—l
O'Reilly & Meddis—f
Pace W B & Bro—l
Pirkey Stephen—l
Pirtle Alfred—f
Powell Henry J—l
Raeger Henry P—l
Reutlinger & Miller—f
Robinson A H & Bro—f
Rodman H D—l
Satterwhite & Underhill—f
Slaughter J B & Co—f
Slaughter T Grant—f c
Smith Wm L—l
Tachau E S—f
Timberlake Thos C & Co—f
Thomas & Kaye—l
Todd J M & Co—f
Trueheart Chas T—l
Viglini & Co—f

Walter & Downey—f
Wanner Julius & Co—f
Williamson Loren B—l

LUDLOW

Grant Abner V C—f l c
Hankim Wm—f
Heintz Rudolph—f
Klappert Henry—f
Mason Thomas—f c
Stephen Joe—f

MADISONVILLE

Gooch T M & Co—f l c
Langley S D—f l c
Rambo C C—l
Whittinghill R T—f

MAYFIELD

Albritton W H & Co—f
Anderson A S—f
Anderson C A—l
Boas T D—l
Brand & Wyatt—l
Brand W L—l
Cosby A D—l
Emerson Hale & Ward—f l c
Frey W L—l
Gregory W J—l
Happy J H—l
Johnson T E—l
Key F W
Lee & Hester—l
McDavid J L—l
McKeel J E—c
Minton G E—l c
Quinn J M—l
Shelton H C—f
Smith L R—f
Usher & Wright—f
Vaughan & Parkhill—f l c
Wade C W—l
Wade C W Jr—l
Watson J D—l

MAYSVILLE

Bowman W P—l f
Burke Harry—l
Chamberlain J L—f
Chenoweth H P—f
Curran H C—f
Early J G—l c
Elgin J W—l
Everett J C & Co—f
Fleming John T—f
Green Walter—l
Hopper C C—l
Key W Holton—f l c
Mason Chas—l
O'Donnell F P—f
O'Donnell John—f
Parker J E—f
Pearce & Dye—f
Robinson Miss Addie—c
Rosenham C L—l
Sulser Gordon—f
Walton J F & Co—f
Warder W R—f

MIDDLESBORO

Buchanan H A—l
Campbell J W—l c
Cline E P—l
Gagle W H—l
Kinnaird A M—l
Kinnaird W J—l
Kinnaird Sleet & Co—f c
Perkins G H—f
Sadler W B—l
Sleet & Miller—f c

MIDWAY

Cogan & Co—f
Mitchell G W—f l
Parrish C W—l
Parrish & Gayle—f
Poynter H C—f l

MILLERSBURGH

Allen G S—f
Allen Sanford—f
Cray J B—f l
Johnson Geo—l
Kemper Hulin—f
Linville Horace—f
McDaniel John—f
McIntyre W D—f
Miller W M—f
Thomason Everett—f
Waddell T P—f

MILTON

Inglis J R—f l
Rogers & Sons—f l

MORGANFIELD

Collins J F—l
Dyer W P—f
Dyer & Waller—f l c
Harrington B G—l
Harris H M—f c
Haynes & Skinner—f
Haynes W O—l
Mason Bob—l
O'Daniel W B—f l
Waggener & Waller—f
Waller Collins—l

MT. STERLING

Arnold Stanley—f
Coleman J L—f
French H R—f l
Goodwin M J—f
Graves T C—l
Greeve Strassman & Haezeling—f l c
Hoffman H G—f l c
Hoffman Ins Agency—f l c
McKee H C & Co—f
Rogers T F—f l c
Young & Nesbitt—f

MURRAY

Commercial Ins Office (Inc.)—f l c
Holton H E—l
Holton M D—f l c
Holton M D & Co—f
Miller Joel M—f c
Peterson W F—f
Peterson W F—f l
Schroader B F—f
Stum F P—f
Wright F B—l

NEW CASTLE

Ellis Bros—f
Edwards A M—f
Jones J W—f
Lamerster John T—l

NEW HAVEN

Rapier & Bowling—f

NEWPORT

Bartlett Geo—f
Buchanan F A & Co—f c l
Dyer W H—f
Horton & Co—f c
Heckle W S—f
Hughes & Creuts—f
Klappert Wm & Co—f
Lieboner Louis—f
Nagel C W—f c
Riedinger John—f
Riedinger & Haas—f l
Schrader H F—f
Southgate J M—f
Ware M M—f

NICHOLASVILLE

Arnett & Masters—f
Crutcher & Watts—f
Drake L—f l
Hoover & Knight—f

Sears W A & Son—l
Traynor Jno—f
Wolf B—l l c

OWENSBORO

Anderson S T—f
Berry Austin & Co—f c
Bumpus & Stuart—f
Cannon F A—f
Carter W J & Son—f l c
Driver A B—l
Field John—f
Harris A T—f
Hayes Rollie—l
Haynes & Russell—l
Neeley H R—f
Norris M L—f
Parrish J H & Son—f c
Parrish B W—l
Parrish W E—l
Rudd C J Son & Co—f l c
Stewart Starling & Co—f l c
Stephens L W—l
Sweeney Bros & Co—l
Todd A C & Co—f c
Wandling & Clark Co—f c
Watkins & Wells—f

OWINGSVILLE

Byron E L & A T—f
Gudgell H C—f l
Perry G E—f
Perry T M—l
Peters T J—l

PADUCAH

Bamberg A J—l
Barber R J—l
Bebout & Smith—f c
Boone E G & Bros—f
Burgauer & Hughes—f
Flournoy & Barnett—f
Friedman Julius—f
Greer J K—c
Hargrove A C—l
Hendricks W R—f c
Hughes T E—f
Hummel Leech & Co—f c
Jennings C E—f l c
May F B—l c
McAllister J R—c
Nance T M—l
Orr Tom—l
Paxton & Sanders—f
Powell Mrs W W—f
Randle S T—f c
Reeves & Wilcox—f
Skelton J W—c
Walters & Jennings—f
Weil A L Co—f l c

PARIS

Buck Mrs—f
Clendenen Roy—l
Doyle John T—f
Harris E L—l
Hinton W O—f
Long Ed—f
McCarney R K—f l c
McCarthy & Board—f
McClintock J D—f l c
Myall E J—f
Myall W—l
Parrish D C—f c
Thornton Annie—l f
Webb W H—f

PIKEVILLE

Bevins P D—l
Cecil S M—f l c
Harman T H—c
Rogers Hon—f
Sawards Jas—f

PRINCETON

Akin R H—l f
Baker W R—f
Cross J W—l

Dyer G W—l
Gardner D H—f c
Groom M J—f c
Hawthorn J S—l
Jackson J W—l
Richey T E—f
Throckmorton Wallace—l

RICHMOND

Breck D H & Co—f l c
Burnam R R—f
Crooke & Greenleaf—f
Turley R E—f l c

RUSSELLVILLE

Andrews C F—f
Briggs J B—l c
Clark Geo T—l c
Davis A S—l
Edwards Russell S—f
Farrar W E
Hill Henry—l
McCuddy R F—l
Morgan E P—c
Morton J Cap—f l
Trimble & Evans—f l

SHELBYVILLE

Armstrong G A—f c
Ballard J T & Son—f
Bryant J H—c
Collier & Harbison—f l c

Goodman A R—f l c
Kirk S S—c f
Long A C—f
Maddox Henry—f
Marshall A L—f l c
Middleton Bros—f
Morgan E G Co—f l c
Wallace & Co—f l c
Webber A M Jr—f

SOMERSET

Boone & Wait—l
Burdine J Fontaine—l
Collinsworth H F—l
Cook J R—f c
Denton D E—f l c
Morrow & Morrow—f c
Mounce A M—f l
Smith B V—l
Thatcher T M—l
Wait H—f c
Wesley May & Brown—f

SPRINGFIELD

Lake B D—f l c
McElroy John I—f l
McElroy & Wharton—f l
Durett J R—f l

STANFORD

Bright & Paxton—f
Cooper Geo B—l

Eastland A G—l
Mahoney R B—f
McRoberts John J—f
Newland R M—l
Singleton G S—l
Duncan G M—f
Tribble W A—f
Wearen George B—l
Wearen Jesse D—f l c
Wearen W H—l

VANCEBURG

Campbell A R—l c
Dunbar Geo E—F
Fitch E H—l
Henderson W R—l c
Maning J T—l
Mavity John S—l c
Parker A H—f
Preuh Bruce T—f
William Geo T—f
Wilson R D—f

VERSAILLES

Berryman J H—f
Bohannon B M—f
Browning C M—f
Buford Troyman—f
Gray John M—f
Nash & Hunter—f c
Price D B—f

Smith G H—f
Sublett Jas L—l
McMillin J W—l
Ward H K—f l
Wasson D E—f l
Williams, Smith & Har-
ris—f
Young & Wilhoit—f l

WINCHESTER

Allan J Harry—f
Azbill & Strossman
Benton H M—f
Buckner Miss Sarah F—f
Bush V W—f
Evans Lee—f
Garner & Fitch—f
Green Brent L—f l c
Hodgkins J C—f
Hughes Ed—l
Jouett Beverley R—f c
Miller Mrs Mary—f
Ogden W T—l
Poynter J W—f l c
Rash J M—f
Renaker Mr Newt—l
Smith W G—l
Strother G W—f c
Thompson David—f l
Tucker Miss N H—f c
Youtsey Mrs Sarah—f

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Broussard & Summers—
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Samson Chauvin—f l
McPherson D L—f l c

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Houston & Cook—f
O'Frey W J—f l c
Stapham G T—c f
Waters & Albert—f l c

AMITE CITY

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Denson E T—l
Edwards F M—f
McClendon H P—f c
Stern B—f

ARCOLA

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Benton E C-f
Chenery W L-f
Clifford Henry G-f
Hobbs Harry W-f
Lowe W W-f
Randall J W-f
Reed A F-f
Ripley H M-f
Scott C S-f l c

BEVERLY

Daniels G A-f
Dodge Chas L-f
Ferrick W F-f
Flint Walter-f
Kearnes Arthur A-f c
Kearnes M F-f a
Lee Chas F-f l c
Lefavour Isaac-f
Stone Samuel H-f l c
Winslow H F-f

BILLERICA

Blodgett J E-f
Bull S A-f
Foster J H-f
King H A-f
Mahoney John J-f

BLACKSTONE

Barton C A-f
Bennett W M-f
Fuller O F-f
McCabe John & Co-f
McClellan W B-f
Putnam A A-f

BOSTON

Alden H B-f
Appleton Samuel-c
Archibald A-f
Bache Wm F-f
Baldwin Percy V-f
Barker E S-f
Bean H S-c

WM. A. BEATTIE
INSURANCE

13 DOANE STREET

Bishop Heber-c
Blake Edw D & Co-f
Boit Robt A & Co-f
Brewer Cyrus & Co-f
Brewster W H & Co-f
Bridgham R C-f
Brown, Eaton & Co-f
Browne A S-f
Bruerton & Kimball-f
Brush E C-f
Buckley W A & Co-f
Bullard A M & Co-f
Burke A W-c
Burke Chas S-f
Butman F R-f
Carpenter Geo O & Son
-f
Cate M L & Co-f
Chamberlain P-f
Chandler J R-c

Chester & Hart-f c
Child W B B-f
Ciley A B-c
Colby W R-f
Crain, Jones, Bixby &
Co-f
Cranston John S-f
Cummock J W-f
Curtis A H-f
Darling & Russell-f
Davenport W E & Son
-f
Dewick & Flanders-f
Dierkes W F-f
Drake Mrs S E-f
Dunham E A-f
Dunkle R J-c
Dyer & Foss-f
Eddy John H & Co-f l c
Ellis W F-f
Elliott G E-f
Fairfield H G & Co-f
Fahey T J-c

FIELD & GOWLES

INSURANCE

85 WATER STREET

Flood C H-f
Folk A P & Co-c
Foster N Jr & Co-f c
Gilmour & Coolidge-f c
Goddard F L-c
Gregerson Geo W-f c
Griffin G R & Co-c
Guild & Eastman-f
Hamlin F S-c
Hammer F J-f
Haven & Fish-f
Havens G W-c
Hayes Raymond-f
Hedges S M-f
Hill F A C-f

HINCKLEY & WOODS

GENERAL INSURANCE

88 Kilby St. and 4 Central St.
Tel. Main 1408, 1409 and 1407.

Hinckley & Woods-f c
Hopkins Louis L-f
Ide & Sewall-f
Jewell E-f
Jordan, Lovett & Co-f

Kaler & Carney—f
Kellogg C W—f
Lake J H—f
Lane Mrs M T—f
Lord E A—f c
Macomber Frank Gair—
f l c
Hoffman R S & Co—f c
Marler F B K—f
Marsh F—f
Mason C H & Co—c
Masseeck J C—c
McDowell C—f
Meade J P—c
Moore F S—c
Morris G S—f
Muller & Porter—f

OBRION & RUSSELL

GENERAL
INSURANCE

108 WATER STREET

Paige John C & Co—f c
Phelps F S & Co—f c
Phelps Jas T & Co—f c
Philbrick E F—c
Plympton & Bunting—f
Pond R L—f
Porter W & Co—f
Randall, McCarthy & Co—
f
Reed J—f
Reed & Bro—f
Rice & Whitney—f
Roberts C—c
Rogers & Howes—f
Rothery J J E—f
Sanborn F C—f
Shall Mrs F E—f
Sheffield E J—f
Sherman G B—f

JAMES SIMPSON & CO.

FIRE INSURANCE

47 KILBY STREET

James Simpson
Chas. S. Robertson
Hugh T. Campbell
Earnest Nixon

Smith L E P—f
Spafford I B—c

Starkweather & Shopley

(Inc.)

Fire, Marine
and Casualty Insurance

17 Custom House St.

(See New York City, Boston,
Mass. and Chicago, Ill. List.)

Stevens F H—f
Stubbs J F—c
Taft & Parker—c
Townsend C E—f
Van Haysen W J—f
Wallace W—f
Warren Nathan—f
Waters E C—c
Wesley F A—f
Wheelock & Serat—f
Whitney W H—f

Whittemore B B—f
Whittemore O B—f
Williams G E—f
Williams W G—f
Woodman S F—f c
Woodsides C L—f

BRAINTREE

Cummings C B—f l c
Hannaford C S—f
Hobart C H & Son—f
Sampson Geo E—f
Simms Andrew J—f
Vinton H B—f
Williams George E—f

BRIDGEWATER

Charnock J F—f l c
Crocker T W—f l c
Lowe Lewis G & Son—
f l c
Pratt A Z—f

BROCKTON

Abbe & Jones—f l c
Battles David W—f l c
Blanchard H L—f
Bryant H L & W C—f
Curtis B B—f l c
Dolan P S—f l c
Duprey S C—f
Fisher Geo E—f l c
Fullerton C D & Co—f
l c
Gordon John H—f l c
Hancock P B & Co—f l c
Holland Chas P—f
Nutting G W—f
Packard S F & Son—f l c
Peterson O F—f
Poole H A & Son—f l c
Puffer L W & Son—f l c
Ripley H C—f l c
Scott J V—f l c
Thompson W M & Co—
f l c

BROOKFIELD

Cattle H E—f
Goodell Bros—f c

BROOKLINE

Abbott E M—f l
Abbott G H—f
Atherton G E Jr—f
Atwood N D—f
Bamford A J—f
Bowker A W—f
Brown D F—f
Brush E C—f
Cantwell P J—f
Coffin L E—f
Conkey J A & Co—f
Conroy J T—f
Coy G F—f
Daley H W—f
DeKnapp A W—f
Elliott H L—f
Ewald L E—f
Ferguson W J—f
Fisher H W—f
Flood C E—f
Gilbert S—f
Glidden G B—f
Goodnow R J—f
Ham W H—f
Harrison W P—f
Helborn J—f
Homer J W—f
Houghton J H—c
Hurd N B—f
Joyce G F—f

Kerr T M—f
Kingman M—f
Lincoln Wm & Son—f
Little O E—f
Marshall J H—f
McTigue James—f
Mooney Jos E & Co
Murdoch L A—f
Nelson H—f
Newhall G G—f
Farker Geo S—f
Perkins F H—f c
Richards F W—f l
Richards E E & H N—f
Rogers E L—f
Russell F A—f
Sears H B—c
Sharp E—f
Squire H N—f
Vinal W D—f
Wallace Wm—f c
Wing H T—c
Wood J W—f
Woodruff F O—f

CAMBRIDGE

Ahern J J—f c
Bird H & Co—f c
Brooks & Conley—f
Burrage W E—f
Carrick G H—f
Clark Joseph—f c
Coolidge E—f l
Coveney J W—f
Craemer J R—f
Crowther T M—f
Cunningham Bros—f
Donovan J F—f
Fahy & Flynn
Flamand & Lynch—f
Francis M W & Son—f
Giles G A—f l c
Grover L B & Son—f
Hastings W B & Co—f c
Henderson A R—f
Howlett H B & Co—f
Keith & Wardwell—f
McClosky & Harty—f
Melledge R J—f
Montague C H—f
Myles T F & Co—f
Phalen Otis E—f
Phelan W T—f c
Raymond T H—f l c
Robinson H J S—f
Sawyer J S—f
Stewart A M & Co—f l c
Thurston C H—f
Walton M L—f
Willard W A P—f l

CAMPELLO

Curtiss B B—f l c
Packard S F & Son—f c
Ripley H C—f

CANTON

Dockery M J
Doody Bartholomew—f
Holmes F E—f

CHARLEMONT

Avery A L & Son—f
Hicks H A—f c
Sherman CH & H—f
Walker H T—f l c

CHATHAM

Beare E T—f l c
Eldredge Nathaniel A—f
Freeman C A—f

Harding Alfred—c f
Nickerson J A—f

CHELMSFORD

Warnn A M—f l

CHELSEA

Burnett R E—f
Carr Jos R & Sons—f
Carroll J A—f
Chamberlain Prescott—
f l c
Chase M E—f
Gould Jesse & Son—f c
Guild Geo B—f
Hayes G I M—f
Lovejoy A K—f
Morang W F—f
McCann J A & Co—f c
Merriam Chas A—f
Pearson C W—f
Porter W S—f
Pratt Walter—f l c
Sullivan D H—f
Tracy J F—f
Wentworth R S—f
Wheeler G F—f
Wilcox G F—f

CHICOPEE

Abbey Chas C—f
Ash J F—f
Boivis Louis T—f
Boyd H J—f
Davis E T—f
Dickinson N A—f
Driscoll C J—f
Dunn Daniel—f
Enright P J—f
Fuller W J—f c
Hale Geo H—f
Hinkley F L—f c
Loomis J H—f c
O'Neill Eugene J—f
Smith Frank E—f
Wilcox O F & Co

CLINTON

Baer Bros—f l c
Cannon P F—f l
Dame & Ayers—f l c
Dietzman H—f
Finnerty Thomas E—f
Gentsch Chas H—f l c
Hammond F M—f l c
Merrick S R & Co—f l c
Stevens Chas G & Son—
f l c

COHASSET

Lothrop Caleb—f
Snow E Jr—f
Tower Burgess C—f l c
Tower Eugene N—f l

CONCORD

Appleby J M—f
Fowler L N—f
Russell George G—f l c
Tolman & Holden—f c

DANVERS

Allen A G—f l c
Ayers W M—f l c
Bodwell O R—f l
Carroll John T—f l
Farrington Geo C—f l c
Fuller A E & Co—f l
Marsh Bros—f l c
Pope Guy F—f c
Tapley C Ralph—f l c

MASS.—Con.**DARTMOUTH**

Slocum Frederick A-1

DEDHAM

Hill Wm F
Humphrey H D-f 1 c
Kimball C H J-f 1 c
Murray Thos P-f 1 c
Schulz Adolph F A-f 1 c
Stearns Geo C-f

DENNIS

Baker W F-f
Edwards J P-f
Loring H D-f

DOUGLASS

Bird F H-f 1 c
Wixted Jas W-f

DUXBURY

Browning John-f
Cushing Joshua M-f
Green Alfred E-f 1 c
Irwin John A-f
Train Graham-f

E. BRIDGEWATER

Edson M C & Co-f
Sheehan Joseph C-c
Whitmarsh E S-f

EAST DOUGLASS

Bird Frank H-f 1 c
Smith L W-f
Wixted J W-f

EAST HAMPTON

Buckner G S-f c
Egan Edw P-f 1 c
MacBean Thos-f 1 c

EAST PEPPERELL

Blod L P-f
Boynton & Parker-f
Hutchinson C D-f
Kitteredge Ingalls-f
Slincy William H-f

EAST TEMPLETON

Ingals Chas E-1 c

EAST WEYMOUTH

Chubbuck C H Jr-f
Garey Minot P-f 1 c
McGowan G A-f c
Tiwell H A-f c

EVERETT

Blanchard A E-f
Cannell Bros-f
Hall Amos E-f
Jayne J P-f
Jennings C E-f
Keen H B-f
Lee J B-f
Noyes Edw B-f
Wood Geo H-f

FAIRHAVEN

Tripp Job C-f 1 c

FALL RIVER

Audet A L-f
Buffinton & Mathewson-f 1 c
Chase W B M & Co-f 1 c
Cook C C-f 1 c
Davis C H-f 1 c
Desjardins G T-f 1 c
Duckett James-f
Duffee Geo N-f c
Gagnon Oscar D-f 1 c
Haffards G M & Co-f c
Hall Jas L-f 1 c

Hood A H & Co-f

Howland A G & W J-f 1 c
Mercer Peter-1
Murphy E R-f
Paradis J B-f 1 c
Renaud A-f
Slade John P & Son-f 1 c
Tunneen Jas E-f 1 c

FALMOUTH

Hewins W H
Jones G W-f
Winslow J D-f

FITCHBURG

Burnet & Chase-1
Connelly Andrew-f
Gove H F-f c
Hatch Frank-f 1 c
Hatch H A-f 1 c
Humphrey Frederick-c
Johnson W C-f
Kirby C E-1
Markham S J-f 1 c
Marsh Alphonso-f
Morrison R S-1
Pinkham E F-1
Pitcher H-1
Putney W E-f c
Rawson Pardon R-f
Sawyer S W-1
Silvey Wm-1
Smith J H-1
Wilson Chas F-f 1 c

FLORENCE

Baker George N-1 c
Beale Geo L-f 1 c
Gould Minnie-f
McCarthy M J-1
Meehan D J-1

FOXBOROUGH

Carpenter L E-f 1 c
Hodges & Sherman-f
Newton Howard E-f c

FRAMINGHAM

Adams J T
Twombly H F

FRANKLIN

Galwan & O'Donnell-f
Fitzgerald Dennis-f
Fitzpatrick J B-f
Johnson Wm S-1
Metcalfe H L-f
Neelon Thos F-1
Shiner Frank-f
Stewart Chas W-f
Whittaker L R-f
Woodward Palmer A-f 1 c
Wyckoff W A-1

GARDNER

Dervin John F Jr-f
Edgell C N-f
Foley D-1
Greenwood Bros-f
Hilchey T E-1
King Henry J-1
King J-1
Minott G L-1 c
Reagan D-f
Richardson C F & Co-f
Ryan Bros-f
Turner B-f
Ward J A-1

GEORGETOWN

Giles L H-f
Jackson J F-c
Roger S Howe-f

GLOUCESTER

Andrews J H-1
Babson Fitz J & Co-f 1 c
Branagan J A-1 c
Cavin J H-f 1 c
Corliss Benjamin H-f
Cunningham John-f 1 c
Darrah F A-1 c
Dolliver W C-f
Fears Robert R-f
Follansbee Hasen-c
Gilmore Edgar F-1
Gray Frederick W-1
Griffin Frank O-1
Hazel C H M-f 1 c
Johnson John A & Co-f
Knowlton W F-f
Presson Alfred-f
Presson D S-f c
Steele Geo Sons & Co-f c
Strople Geo E B-1
Thompson F S-f

GRAFTON

Dodge Joseph A-f 1 c
Fiske D L-f 1 c
Prout M H-f 1 c

GT. BARRINGTON

Bidwell & Wheeler-f 1 c
Briggs Frank H-1 c
Collins A C-f c
Day W Taylor-f
Fuller & Taylor-f 1 c
Heffernan W H-f
Joyner H C-f
Sanford W B-f c
Wright Frank H-f 1 c

GREENFIELD

Burnham Frederick L-f
Kaulback G J C-f
Lawler Bros-f
Morgan Edward H-1
Packard & Donovan-f
Simons Henry K-1
Snow Frank H-1 c
Stimson & Co-f 1 c
Ulrich F H-1
Williams W S-1
Wilkins Geo H-1

GROTON

Boynton & Parker-f
Gerrish E B-f
Shattuck G W-f

GROVELAND

Hamlin & Ladd-f 1 c

HANOVER

Curtis A J-f 1 c
Dwelle & Nash-f
Little Melvin-f
Whitney N G-1 c

HARWICH

Clark Chas R-1
Small Samuel-f c
Snow Geo H-f 1 c
Weeks A L-f

HAVERHILL

Adams J Fred-f
Bassett S C-1
Bowley Wm M-f
Davis John F-f
Downing A W-f
Fitts E A-f c
Frankle & Tilton-f c
Gould Ralph W-1
Hamlin & Ladd-f 1 c
Harding A G-f 1 c
Kelly C O-f
Marsh Herbert A-1
Martin George W-f
Nealey Geo F-1
Nichols M G-f

Norwood G M-f

Page W H-f
Poore C H-f
Rand F N-f
Smith Fred R-f
Vittum W S-f

HAYDENVILLE

Purinton W-f 1

HINGHAM

Cushing H W-f
Foster Walter B-f
Henderson G D-1
Hersey H W-f
Hutchinson E V-f
Lecty I L-f
Lincoln F H-f
Loring E B-f
Newell F E-f

HOLBROOK

Brady John-f 1
Holbrook Frank-f
Underhay John-f
White Walter E-f 1 c

HOLLISTON

Fiske G B-f 1 c
Malden A-f

HOLYOKE

Allan J R-1 c
Allyn E H-f c
Case W W-1
Clarke E C & Co-f 1 c
Cleveland H B-f 1 c
Cooley H W-1
Cornwell I W-c
Crean Jas E-1
Dillon T J-f
Dowd Jas J-f 1 c
Ely Charles-f
Eagle W M-f 1 c
Gaffney J J-1
Goddin Joseph D-f 1 c
Hale G H-1
Johnson Chas W & Co-f 1 c
Judd & Parsons-f 1 c
Judd Dwight O & Co-f 1 c
Koehler Paul-f
Lauckner O G-f
O'Neill L A-1
Powers S M-1
Watson C E-1 c
Williams & Montgomery-f
Wood Mark-f 1

HOPEDALL

Westcott D A-f

HOPKINTON

Fral W A-f
Halpin Geo H & Co-f
Hemenway Geo L-f
MacMillan W A-1
Whittemore Mrs E D-f
Wood Fred A-f

HUDSON

Hill Chas H-f c
Joelin James T-f
Rose Daniel D-f 1 c
Welsh & Parker-f 1 c
Welsh J S-f

HYANNIS

Chase E L-f 1 c
Cook Irving W-1
Thacher Eben A & Co-f 1 c
Thacher Frank-f
Thacher Frank G-f 1 c

HYDE PARK

Brady Geo T-f
Buntion H S-f
Farwell E C-f
Fausse Thos E-f
Fredrick Edenborg A-f
George F L-f
Hathaway E S-f
Houston Jos J-f
Kelley S L-f
Kollock Wm B-f
Lockwood Geo W-f
McGregor Frank P-f
Norris Wm H & Son-f
Osborne S L-f
Rafter J S-f
Stocking Geo L-f
Terry Henry B-f
Waldron H E B-f

INDIAN ORCHARD

Gleason Albert M-f
Wright K K-f

IPSWICH

Barker G Adrian-f l c
Blake John A-f
Cogswell & Safford-f
Schofield Geo A-f
Witham Fred S-f
Woodbury C P-f l c

JEFFERSON

Merrick E W-f

LANCASTER

Miss S R Merrick & Co
f l c

LAWRENCE

Arundel Edward L-f
Austin Geo M & Co-f
Beverington Thos-f l c
Bradley Chas E-f
Chickering Geo E-f
Coffin C W-f l c
Corliss Geo C-f
Dongan B E-f l c
Flynn Michael-f
Foster W & Co-f
Heald A E-f
Hurley John J-f
Jacquith W H-f
Littlefield C H-f
McCarthy Eugene A-f
Mack A E-f
Marsh J R-f
Mathes Louis-f
Morson W H-f
Norwood John K-f l c
O'Sullivan J T-f
Otto Herman-f
Parker J O-f
Porter F L-f
Reynold James T-f
Rowe Walter R-f
Ryan C H-f
Saunders A R-f l
Saint Peter-f
Winklow & N & Co-f
Whitney Wm A-f

LEE

Chaffee J C & Son-f l c
O'Brien James-f l c
Pease M H & Co-f

LEICESTER

Denny C A-f l
Nichols John R-f

LENOX

Mole George A-c
Post & McDonald-f c

LEOMINSTER

Conant H L-f
Gates J W-f
Killelea P H-f l

Lockey J P & Co-f l c
Miller Geo F-f
Putnam Wm A
Tyler J J & Co-f l
Uhl R J-c
Woodworth M S-f l

LEXINGTON

Brown B F & Son-f
Hunt Wm-f
Marshall A A-f
Reed W W-f
Sagville Leonard A-f c
Scott A E-f
Taylor Geo W-f
Whicher B C-f
Worthen Edwin B-f l c

LOWELL

Achin Henry M-f c
Brogan Frank M-f
Brown W D-f
Church Fred C-f l c
Coburn G B-f
Croft William-f
Dickey Thomas L-f l c
Dodge W E-f
Donohue, Joseph F-f l
Doyle-f c
Fiske, Josiah F-c
Glidden M N-f
Gray Arthur L-f
Hagan C J-f c
Hard C Fred-f
Hart D B-f
Hall Mrs Mary C-f c
Kimball G D-f
Lee Thomas C & Co-f
l c
Mansur Ezra E-f
Metcalfe Geo E & Co-f
Miller Henry & Son-f c
Murphy Frank Brown-f
Nelson C H
Norcross Nicholas G-f l
c
Peabody Joseph-f c
Penn Wm H
Peterson G W-f l c
Putnam George W-f l
Ramsay James P-f
Russell E G-f
Sharkey M J-f l c
Smith & Cavanaugh-f c
Smith Henry A-f c
Stevens Solon W-c
Tucke E M-f c
Wallace D R-f
Wiggin Burton H
Whidden Graham R-f c
Wright Herbert A-f c
York Joseph B-f c

LUDLOW

Birnie G A-f
Burr Co F L-f

LYNN

Atkins Frank W-f
Baker, Geer & Ingalls-f
l c
Barry Wm J-f
Beckett Millard F-f
Breed Geo W-f
Burrill Wm S-f
Callahan Wm-f
Culliton John-f
Cunningham Jos H-f
Dalton & Lent-f
Davis M T-f
Fairfield & Dorothy
Flint Willis E-f
Frizzel Frank H-f c
Gilmore A-f
Goodridge Chas S-f
Green H H-f
Hall & Newhall-f l
Hearne John A-f
Higgins Geo C-c
Knight Thos B-f c
Lemmon Peter B-f

Madden John H-f c
Marsh Helen M-f
McAndrews John J-f
Moran Daniel J-f
Mudge Frank N-f c
Newhall Geo H-f
Newhall Howard M-f
Newhall Israel A-f c
Newhall Loranus C-f
Newhall Wesley I-f
Noera Ernest L-f
Phelps Jas F-f c
Pillien W V-f
Pitman Benj-f
Porter Thos F-f l c
Sesson Robt & Son-f
Silbee Jas B-f
Tarbox Jas E-f
Toszer S Clarence-f
Warren A M-f l
Williams Henry-f
Wood Jas H-f

MALDEN

Black A F-f
Blanchard F F-f
Carney Clarence E-f
Chase J F-f
Cleary M P-f
Coburn D J-f
Corbett & Wise-f
Crawford G D-f
Damon C E-f
Davenport W E-f
Dennett C E-f
Dunham F E-f
Elwell F S-f
Gardner G A-f
Glover G E-f
Graves & Steinburger-f
Heath N H-f
Holden J P-f l
Horton Sidney S-f
Howard Chas W-f l c
Howard J Lincoln-f
Keith Ed F-f
MacCarthy D E-f
McShane P J-f
Pacquit Clement-f
Peck C A-f l
Peterson F E-f
Prescott C R & Son-f c
Rawley E T-f
Sanborn F C-f
Sawyer Conrad-f
Sawyer Hattie A-f l
Serrat W D-f
Sterling J F-f
Stevens E A-f
Stevens Joseph-f
Welsh Francis J-f
Welsh Willard-f
Williams W G-f
Woodside C L-f

MANCHESTER

Johnson W J-f l
Rabardy J F-f
Willmorton G E-f

MANSFIELD

Balcom Chas R-f l
Day A B & Co-f l c
Fairbanks Francis D-f
Hall George W-f
Halliday John R-f
Shepard Albert L-f l

MARBLEHEAD

Hathaway G K-f c
Slee C A-f l c
Trefry Wm D F-f

MARLBOROUGH

Burke Thos S-f l
Carroll P H-f
Clafin F L-f
Dalton John-f l c
Doyle W D-f l c
Evans E A-f c

Fay Heman S-f
Frye L M & Co-f
Greene E F-f
Haggerty W J-f
Holyoke & Russell-f l c
La Plante G J-f
Mildon F R S-f
Nourse C W-f
Ottersen J F J-f
Simonds S E-f
Whitman C G & Co-f

MAYNARD

Coughlan Arthur J-f
King John C-f
Walker A E-f l

MEDFIELD

Bartlett Mrs A H-f
Mann R L-f l c
Ryan W E-f l c

MEDFORD

Babb W H-f
Browne Chas G-f
Buss C B-f
Cole G S-f
Goodwin J O-f l
Gibson R-f
Green Geo W-f c
Morrison Jas-f
Ober Jos E-f
Ober Wm E-f
Peacock Ernest S-f l c
Peters Edw M-f l c
Phemister W R-f l
Pierce E G-f l c
Saville F E-f c
Sleeper Fred W-f
Stetson Geo W-f
Tainter Albert H-f l c
Thayer A R-f
Wade J F-f
Webb Albert G-f
Wellington Geo A-f l c
Wood Jos W-f
Wilber N E-f

MELROSE

Briry W S-f c
Burke Geo W-f
Burrell Wm A-f
Collamore D C-f
Dearborn G H-f
Dow M J-f
Everett F E-f
Farnsworth M L-f
Folsom W N-f l
Goss E H-f
Hill C F-f l
Ide C M-f
Johnson Henry E-f
Kilgore R D-f
Larrabee John-f
McCoy Geo M-f
McCoy W A-f c
McDaniel J S-f
Newell & Linscott
Nowell J T-f
Sewall Albert W-f
Small & Hatch-f l c
Spear F R-f
Stevens Walter C-f
Sweet & Lovejoy-f
Upham F R-f
Vaughn M D-f
Woodland Geo W & Co-f c

**MELROSE HIGH-
LANDS**

Burke G W-f l c
Folsom W N-f l c
Hill C F-f
Kilgore R D-f
Small & Hatch-f l c
Sweet & Lovejoy-f l c
Woodland Geo W & Co

MASS.—Con.**MERRICK**

Cone C B
Hill Geo A-f
Sherburne Nelson-1
Smith Clarence E & Son
-f

MERRIMACK

Russell Wm C
Sargent Bailey-f
Trull A A-1 c

MIDDLEBOROUGH

Alden J F-f
Caswell H B-1
Cushman A L-1
Egger Wm-f 1
Harlow F A-1 c
Hathaway C L-f
Howes Alvin C-f 1
Keith Percy W-f 1
Reed Annie M-f
Robinson Miss Sarah-f
Ryder Charles-f
Ryder T M-f
Sullivan D D-f 1 c
Thatcher Chas-f

MIDWAY

Fisher F L-f 1 c
Snow Lucy C-f 1 c

MILLBURY

Brown M P
Cassidy Ed-1
Goddard Ira N-f c
Tebo Wm H-1
Whitney & Holman-f 1 c

MILFORD

Baker W H-f
Bixby Frank A-1
Daniel Henry A-f
Doane Paul-f
Hayden Lewis-f 1 c
Hickey Joseph F-f 1
Leahy D C-f 1
Mann F E & Co-f c
Remick John F-f 1 c
Walker & Co-f 1

MILTON

Adams G W-f
Alden H B-f
Babcock W W-f
Bradlee J W-f
Bryant F A-f
Cobb Jno Jr-f
Colby J P-f
Daly F P-f
Duneshewsky S L-f
Harlow W N-f
Holman S L-f c
Kaler J T-f
Lee & McAllister-f
Monroe M D-1
Parsons W D-f
Pond R L-1
Rodday Robert J-1
Pope H A-f
Spinney E R-f
Talbot D-f
Thomas C F W-f
Watson R C-f
Wood W-f 1
Woodbury S P-f

MONSON

Ball F-f
Herlihy W-f 1 c
Peck & Fay-f 1 c

MONTAGUE

Batcheller H C-f
Cheney J-f

NANTUCKET

Brook Albert G-f 1 c
Gardner W C-f
Moore G E-f 1
Winslow A T-f 1

NATICK

Blaney Alex & Son-f c
Burleigh O H-f 1 c
Farwell Edwin-f 1 c
Fisk Thomas-1
Whitney H H-f 1 c
Yeager F E-f c

NEEDHAM

Bowers E H-f
Eaton Geo E-f
Ladd Bros-f
Mercer A J-f
Mitchell G E & Son-f
1 c
Moseley W G-f
Thorpe F E-f
Tisdale Geo W & Son-
f 1 c

NEW BEDFORD

Alden Geo N-f c
Atkinson Thos-1
Brownell G K-1
Chase William R-f 1 c
Cook Sam'l H-f c
Cornish I S & Son-f 1 c
Dunham John A-1
Gilroy E-1
Grow C F-1
Gardner W C-1
Hadley A W-1
Hervey Jas W-1
Howland Walter S-1
Hoye James F-f 1 c
James Alfred I-f 1
James Thos M & Co-f c
Knapp R E & Co-f 1 c
McKowen E F-1 c
Pasho J F-c
Paul John W-f 1 c
Pierce Leland C-f
Phelps Isaac W-1
Rollins A J-1
Rotch & Potter-f c
Roy D A-1
Sherman J C-c
Smith C T-1
Smith W E-1
Trotter J
Wefer H E-1
York Geo A-f c

NEWBURYPORT

Bliss E W & Co-f 1
Brewster Bros-f c
Chase & Lunt-f 1 c
Coffin W S-1
Cuscock Wm C-f 1
Humphreys W T-f c
O'Connell T-f

NEWTON

Alvord Bros-f
Barbour & Morton-f
Barnes E F-f
Bennett R-f
Edmonds Wiley S &
Frank-f
French J W-f
Fuller J C-f
Furber W H-f
Gertridge Mark M-f 1 c
Goodman Wm A-f
Holbrook Chas S-f
Hyde F C-f
Murdock F-f
O'Connor F A-f
Potter John A-f
Reed J-1
Robinson J H-f
Rogers C F-f
Rome & Porter-f c
Turner & Williams-f

Williams M Sinclair-f
Wright Jos A-1
Young Wm B-1

NEWTONVILLE

Breeden George-f
Fuller J C-f c
Turner & Williams-f

NORTH ADAMS

Barnard Edwin-f
Burch Wm M-f 1
Ford & Malcolm-f 1 c
French George-1
Gallup H A-f 1 c
Gendron Joseph-f
Haskins Bros-f 1 c
Lyons H S-f
Maher & Co-f 1 c
Miller George F-f 1 c
Pike F E-1
Ransford Frank-f 1 c
Reinhart Harry-1
Spencer Bros-f 1 c
Tower Henry-1 c

NORTH ATTLEBORO

King E E-f 1 c
Lynch J F-1 c
Parker A T-f 1 c

NORTHBORO

Brigham C M-f
Gates Frank-f
Potter & Bigelow-f
Rice C A-f
Sargent Geo F-f

NORTHBRIDGE

Beane W A-f

NORTH BROOKFIELD

Howard M P-f c 1
Smith Frank A & Son-
f 1 c

NORTH EASTON

Clements Wm H-f
Coggan R H-1 c
Howard Wm N-f 1
Field C R & Co-f
Field Geo C-f
Field John R-f
King John B-f 1
Long J F-1

NORTHAMPTON

Barrett & O'Brien-f 1 c
Cochran Wm M & Co-
f 1 c
Daniels J O-1
Graves H R-f
Manning J C-f
Mariz J F-f
Mitchell F-1
Pierce C H-f 1 c
Towne B L-1
Turner J M-1 c
Walker Oliver & Son-
f 1 c
Woodward F T-f 1 c

NORTH HANOVER

Dwellely & Nash-f
Little Melvin-f
Whitney N G-1 c

NORWOOD

Callahan John F-f
Fisher Wm-f
Gay Harold W-f 1
Morrill F A-f 1 c

OAK BLUFFS

Eldridge E G-f 1 c

ORANGE

Kimball Jas D-f 1 c
Newton Israel-f 1 c
Whitney M J-f

PALMER

Clough Geo E-f
Cummings R E-f
Dillon D F-1
Ezekiel Geo-1 c
Fitch A E-f 1 c
Hellyar S H-f 1 c
Hobson E E-f
Leach W W & Co-f

PEABODY

Farrington Geo C-f c
Lord S D-f c
Merrill Albert H-f 1
Porter E J-f 1
Spaulding Geo E-f
Stone Chas E-f c
Taylor Frank-f
Woods P J-f c

PITTSFIELD

Cain Edward-1
Cook C C-1 c
Cooley F A-1 c
Enright T N-f c
Grant W H-1
Griffin John M-f 1 c
Hall A P-1
Learned Geo-c
Mackie H L-1
Mills C A-1
Nash E H-f
Parker & Shipton-f 1 c
Rausenhousen John-f
Read F F & Son-f c
Russell Frank & Co-f c
Sanders H P-1 c
Shaffer Judson A-f
Sloper & May-f c
Smith C F-1
Stevenson & Co-f 1 c
Stone John B-1
Tolman Edw-1
Traver Henry Jr-f 1 c
Wood A H-c

PLYMOUTH

Alexander C A-f
Avery E E-f
Burnett & Snow-f
Corey Burt H-f
Davis Chas S-f 1 c
Eldredge W T-f
Furstmeyer V H-f
Jackson Thos-f c
Morrisey Herbert-f
Stoddard & McLean-f
Tracy John E-f

PROVINCETOWN

Cook John-f
Gifford & Young-f
Law Louis S-f
Small John W-f c
Small Laura T-f

QUINCY

Adams W W
Beal E T-1
Brown Geo H & Co-f
Burke J F-f 1
Burke W E-f
Carey T J-f 1
Chase R D-f
Dugan J J-1
Field Geo H-f 1 c
Hardwick John & Co-f c
Howland Chas A-f
Kincaide H L
Morton Geo W-f
Olney A G-f 1
Pinkham Herbert W-f
Porter Charles H-f
Sullivan M T-1
Teesdale W H-f 1

RANDOLPH

French Fred M-f
Leahy Joseph T-f
Pratt H W-f
Randall Howard-f

READING

Bancroft Lewis M-f c
Bosson Harry P-f c
Fish W H-f c
Horrocks George E-f c
Kingman William H-f c
Prentiss & Viall-f c
Roberts Arthur E-f c
Wightman W H-f

REVERE

Better Andrew L-f
Bunnell I C-f
Child Aberdeen H-f c
Hall C E & Sons-f
Lawrence Frank D-f
McLaughlin John J-f
McMahon John-f
Robertson John D-f
Segee Samuel A-f
Stowers J G-f
Toward Forrest C-f c

ROCKLAND

Burke Wm-f
Carney John D-f
Howland C W & Son-f
Howland Giles W-f c
Mansfield Geo E-f c
Mulready Edwin-f c
Phelps A-f c
Tangney Jas H-f

ROCKPORT

Andrews C H-f
Appleton Zeno A-f
Cleaves C H-f c
Cleaves Levi-f c
Eustis R H-f
Foster H Saville-f
Knowlton J E-f c
Marshall J Manuel-f
Rogers Geo D-f c
Russell B G-f
Smith E W-c
Stroppe G E-f c

SALEM

Allen Rogers & Co-f
Appleton & Norton-f
Austin Everett E-f
Bagley J A-f c
Bailey Edwin M-f c
Broadhead Frew W-f c
Chaput P N
Cole J W-f c
Dalton J Frank-f c
Donovan D J-f c
Fleming Chas H-f
Forness A A-f
Felton W S & Co-f
Ford Arthur S-f
Gibson L-f
Grantham G R-f
Harris Chas E-f c
Hathorne H G-f
Hay Edw W-f
Horton W A-f
Johnson Louis O-f
Jones E D-f
King Robert-f
Locke Frank E-f
McSweeney P A & Co-f
Odell Chas H-f c
Richardson Northey-f
Saunders A L-f
Smith, Leavitt & Cole-f
Tierney P F-f
Ward Frank W-f
Warner, Wheeler & Co-f
Wells Roy C-f

SANDWICH

Mooers Chas H-f c

SAUGUS

Amerige Geo M-f
Hall & Newhall-f
Hatch James R-f
Jenkins A F-f
Newhall Wilbur F-f
Noers E L-f
Ray James W-f
Rice F H-f
Stocker C H-f
Somes N F-f

SCITUATE

Ainalie J R-f
Bailey Frederick T-f
Bates D J-f
Coleman Moses B-f
Poole Chas H-f c
Richardson W P-f
Wade Jetson-f

SHARON

Bowman John A-f
Burbank F E-f
Cole F Ewing-f
Dennett G A-f
Poole Silas-f c

SHEFFIELD

Cowles Mrs M E-f
French W D-f
Wickwin T C & Co-f

SHERBURNE FALLS

Bickel Casper-f c
Hanks C W & Co-f
Lowell Chas W-f
Manning J F-f
Tower J-f

SOMERSET

Hood A H & Co-f c

SOMERVILLE

Adams B-f
Adrian J-f
Binney E A-f
Briggs Jas A & Co-f
Burbeck S K-f
Callahan C-f
Chaffee E F-f
Chamberlain R T-f
Child Miss S F-f
Clarke W B-f
Coffin W W-f
Coffin E B-f
Collins E V-f
Currier S E-f
Dame L A-f
Davis L F S-f c
DeWitt L F-f
Dodge Chas S-f
Fales A B-f
Fenelon J R & Co-f
Fish W W-f
Flynn W H-f
Giles Jos J-f
Hill W C-f c
Lapham F DeWitt-f
Mansfield W F-f
Montague C H-f
Paine C A-f
Perry O H & Co-f
Raynes Guy F-f c
Reynolds B R-f
Reynolds J F-f
Robertson C S-f
Sabon E E-f
Snow W L-f
Sparrow E S-f
Stone Edw A-f
Teale F A-f
Titus F A-f
Underhill J J-f
Van Iderstine H-f c

Wedgewood A B-f
Williams S & C H-f
Willmot A G-f

SOUTH BOSTON

Allen B W-f
Bartlett W E-f
Barton E H-f
Bond G H-f
Bowen H J-f
Carroll J T-f
Chapman D J-f
Corbett P B Son-f
Devine J A-f c
Dixon H G-f
Euton & Tuttle-f
Foley Peter J-f
Hogan John-f c
Kelly Theo L-f
Merrill T F-f
Mooney C P-f c
Murphy John F-f
Spinney Ed B-f
Stetson W Graydon-f
Walsh James F-f c
Waters James J-f c
White W L-f
Wilson V L-f

SOUTH BAINTREE

Cummings C B-f c
Hannaford C A-f
Hobart C H & Son-f c

SOUTHBRIDGE

Gatineau Felix-f
Kelly M W-f
O'Shaughnessy M P-f
Phillips E M-f
Plimpton W P-f c

SOUTH EASTON

Clements W H-f
Field Geo-f
Howard W N-f

SO. FRAMINGHAM

Adams C S & Co-f
Caswell H E-f
Clark W E & Son-f c
Connell John J-f
Dewey H H-f
Lowell H N-f
Slaterry E J-f
Trowbridge A S-f
Twitte George-f
Whittemore Jas G-f

SOUTH HADLEY

Brainerd F A-f c
Bushee Miss C F-f
Cooke A D-f
Gridley C A-f

S. WEYMOUTH

Cook L A-f c
Cook L A Jr-f c
Fearing C W-f c
Richards F H-f
Torrey Geo C-f c

SPENCER

Allen Chas H-f c
Collett Frank-f
Cutler Edward P-f c
Howland E Harris-f c

SPRINGFIELD

Batchelder E S-f
Bateman D J & Sons-f
Birchard A R-f
Blakeman S B-f
Blodgett M R-f
Bourne P W-f
Bragg B L-f c
Brinkerhoff F C-f
Burt A S-f
Case W W-f

Casey John D-f
Clark H M-f
Clark W S-f
Clune J H-f
Coles Clinton W-f
Cone C B-f
Cone & Sherwood-f c
Congdon & Bassett-f c
Corson J E-f
Cowles A B-f c
Cowles O L-f c
Dexter W H-f
Dwight T F-f
Ellis H H-f
Fay S B-f
Fisk Arthur L-f c
Fuller F W-f
Fuller W J-f
Gilmore H G-f c
Gleason J H-f
Goodwin H B-f c
Hale Geo H-f
Havens G H-f
Hill Geo A-f
Hinkley F L-f
Hodge F R-f c
Holt C T-f
Hutchinson T C-f
Johnson W E-f
Judd & Parsons-f c
Kelly J E-f
King J G-f
Ladner Archibald-f
Lee P W-f
Lockwood T W-f
Lyman A L-f c
Marsh H D-f
Mason F G-f
Mitchell Geo P-f
Monroe C D-f
Murphy E J-f
Parker F C-f
Pinney E J-f c
Pyncheon Jas H-f
Ransehausen J C-f
Ransehausen E B-f
Ransehausen J C & Son-f

Ransehausen & Huie-f
Remkus & Remkus-f c
Roberts A O & Co-f
Rodd A-f
Ropes J M-f c
Russell F E-f
Sampson & Sweeney-f
Sharrocks J-f c
Sherburn N-f c
Simons H K-f
Small & Co-f c
Spicer E F-f
Stearns Bros-f c
Stearns Bros-f c
Stedman F C-f
Stickney C E-f
Sutton E O-f
Thomas D-f
Tilley O E-f
Towne E E-f
Waite L R-f
Warner E H-f
Warriner S C-f
Warriner W S-f
Webb G-f c
Webster Wm T-f
Williams N H-f
Woodbury J D-f
Young F R-f

STOCKBRIDGE

Evans C E-f
Fenn D B-f
Flynn M-f
Lovett G W-f

STONEHAM

Gilmore Onalow & Co-f
Jones James A-f
Smith H A & Co-f c

MASS.—CON.**STOUGHTON**

Blake Ralph S—f 1
Britton Henry W—f 1 c
Chisholm Dan J—f c
Curtis Albert F—f 1
Deardon John—f
Holbrook Henry E—f
Wentworth Geo O—f 1
Willis Harry H—f

STURBRIDGE

Ladd Geo S—f

SUTTON

Batcheller H C—f

SWAMPSCOTT

Gilbert Geo A L
Porter M D—f
Smart S—f

TAUNTON

Adrian John—f
Arden Thos H—f
Austin J Lewis—f
Blake Alden H—f
Campion M—f 1
Campion J—f
Claffy Jas T—f 1 c
Conaty F P—f
Couch L C—f 1 c
Earl C H—f
Eldridge J H—f 1 c
Gabriel S L—f 1 c
George H W—f c
Hammett Geo B—f c
Hammond, Morse & Co—f 1 c
Jackson E T & Co—f 1 c
Kelley Francis N—f
Leonard M B—f 1 c
O'Hearne John & Co—f 1
Richardson W D—f 1 c
Sproat A B—f
Tallman J R—f 1 c
Walker G L—f 1 c
Williams G W & Co—f 1

TEMPLETON

Hasmer Asa—f
Ingalls E E—f c
Spear Chas E—f 1

TEWKSBURY

Crosby Geo E—f
Farmer Frank H—f
Lawley Brunce J I—f

TURNER'S FALLS

Gilmore W H P—f 1 c
Koonz Frank—f
Rist & Batten—f 1 c
Sumner Chas N & Co—f

UXBRIDGE

Brady Francis P—f 1
Casey Thomas F—f
Green Mrs Adelaide—f
Hobbs Geo T—f 1 c
Ledbury L—f
Morrison William—f
Seagrave Arthur E—f
Taft Sara Miss—f

WAKEFIELD

Blumenthal Louis—f
Butler Wm H—f
Driver Geo H S—f c
Hartshorne Charles F & Son—f 1 c
Perkins Albert R—f c
Perkins Jos E—f
Putney S J—f c
Ryland F J—f c
Smith G H—f c
Southworth P H—f 1 c
Thayer A H & Co—f c

WALNUT HILL

Hinchman—O
Lyons G E
McKay J
Pipping H A

WALPOLE

Allen J S—f 1 c
Brown A M—f
Frederic Guild—f
Howard Harry L—f
Maguire T F—f
Pearce W H S—f
Willett Albert D—f 1

WALTHAM

Bergin Michael—f
Dennen Hollis E—f c
Johnson Wm H—f 1 c
Kilmer Wm E—f
Leslie Geo F—f
Perkins D E—f
Porter Frank K—f
Powers & Powers—f
Reade Charles L—f 1
Robinson J F & F J—f c
Scribner & Carter—f
Sewall Chas W—f
Stone Chas F—f
Tolman Bradshaw T—f
Viles D F—f 1 c
Walker Edward A—f 1 c

WAREHAM

Delano R T—f
Eldridge J L—f
Ryder T M—f

WARE

Bray W J—f
Cognhall O W—f
Coney H M—f
Davis Henry C—f 1 c
Dostalaine E—f
Lincoln J N—f
Marland Noah—f
St Peter Frank T—f
Schoonmaker J H—f
Sherman Horner—f
Storrs Bros—f c

WARREN

Hunt Geo F—f
Lincoln & Co W—f
Sawyer E C—f

WATERTOWN

Barker Fred G—f
Critchett F E—f 1 c
Farwell Wm E—f
Ingraham R Waldo—f
Macurda Wm A—f 1 c
Paine Richard H—f
Stone Edwin L—f 1 c

WEBSTER

Casey Daniel F—f
Clark C M & Co—f 1 c
Connelly J J—f
Prout Patrick—f 1 c
Steinberg Henry H—f
Steinmetz W P—f
Upham L J—f
Whitehead Frank L—f

WELLESLEY

Carter & Peabody—f
Johnson Fred O—f c
Shattuck W F—f
Smith George N—f
Britton J W—f
Chamberlain W E—f
Fairbanks Arthur E—f
Fairbanks John W—f c
Forbes Wilbur E—f 1 c
Herlihy Cornelius—f

WESTFIELD

Alderman F W & Co—f
1 c
Allen S A & Son—f
Bryan & Green—f
Clark J H—f c

Dickinson E D—f
Iles C J—f
Kingsbury H N—c
Meacham W P & Son—f
Meacham W P—f
Rich F A—f
Towle O C—f c
Veasey W E—f c

WESTFORD

Fletcher S H—f

WEST NEWTON

Barbour A L—f 1
Bennett Robert—f
Burrill Chas—f 1
Hinckley & Woods—f c
Brinkerhoff Frank C—f 1 c
Cone C B—f 1
Hill George A—f
Sherburne Wilson—f c

WEYMOUTH

Brown Edward—f 1 c
Cook L A—f
Garey M P—f 1 c
Jordan A S & Co—f 1 c
Perry—f
Tirrell H A—f 1 c
Torrey George C—f 1 c
Worster Russell B—f c

WHITINSVILLE

Boutlette F—f
Breene J—f
Carr S A—f
Dillon J F—f
Duso A—f
Flaherty M F—f 1
Millett Jo—f
Paine Chas—f
Parkis C F—f

WHITMAN

Allen C F—f 1 c
Howland Faunce & Co—f 1 c
Soule Geo D—f 1 c

WILLIAMSTOWN

Monahan M L—f c
Prindle S I—f c
Smith C M—f
Tenney S G—f 1 c

WINCHENDON

Dufour Geo—f
Greenwood S A—f c
Lamb A S—f 1 c
Merrill Chas A—f 1 c
Nolan Fred W—f
Whitney A H—f

WINCHESTER

Barker Edward S—f
Dutch M H—f
Fish C E—f
Flanders W F—f
Hatch Emmons—f
Ireland Stephen—f
Kimball D W—f
Knapp Mrs N A—f
Larrabee H L—f 1 c
Mann Frank C—f
Newman S E—f
Robinson Edwin—f 1 c
Rowe Frank E—f 1 c
Woods G A—f c
Wooster F V—f 1 c

WOBBURN

Babcock C—f
Cooper C E—f
Curtis W H—f
Dolan T H—f
Furbush Levi—f
Goddard S B & Son—f 1 c
Gwynell F W—f
Hill W W—f
Hoemer G T—f
Lovell John—f

McSweeney B—f
Maguire J G—f
Place Griffin—f
Porter B T H—f
Prior E—f
Queenin J J—f 1
Sampson Sewel D & Co—f

Silver Elmer E—f 1
Wallace C E—f

WORCESTER

Bacon C S—f
Bailey L V—f
Banaghan Wm—f
Beane F A—f c
Bellisle A—f
Berg G A—f 1
Bigelow I E—f
Birchard S S W—f
Brown Edwin E—f
Burnham Bros—f
Butler T F—f
Carey L F—f
Coe S H—f
Crowe H & F—f c
Crowell Tyler McPherson & Estabrook
Cummings H R—f
Day Ezra—f
Denny D E—f
Dodge E M—f c
Dustan D M—f
Eklund A A—f
Ferre J F—f
Foster David—f
Garland F H—f c
Gates Chas L—f c
Gay D F—f c
Gilman E C—f c
Grant C E—f c
Green C E—f
Green H J—f
Green & Bates
Harrington N A—f c
Hinton G—f
Hodgson J E—f
Hopkins F F—f
Howland J H—f 1
Hoyle L C—f
Johnson L—f
Keith H B—f 1
Kemp F A—f 1
Kilgore J M—f
Lancaster G Y—f
Lichtenfels Mrs W G—f
Ludlow Wm G—f
Macgowan & McGowan—f

Mahar John E—f
Mooney N J—f
Munroe A C & Ingraham—f 1
Munroe J P—f
Murphy J P—f
Pettegrew D L—f
Pratt D J—f
Prichard A A—f
Ridgely Protective Association—f
Robie & Warren—f
Robinson R W—f
Rourke D F—f
Sawyer S W—f
Scott W W—f
Smith W E—f
Stark W N—f
Sullivan J C—f
Tatman & Park—f c
Thompson G C—f
Townsend C E—f
Townsend H E—f
Trafford H L—f c
Upham & Kendall—f
Weinstein C—f c

WRENTHAM

Barnes G F—f 1
Gilmore F E—f 1
Pond C W—f

YARMOUTHPORT

Clark John H—f
Howes J E—f 1 c

MICHIGAN

ADA

Carle W P-f

ADDISON

Bowen & Davis-f 1

ADRIAN

Angel Alice-f c
 Auchampangh Levi-c
 Ayers Geo W-f
 Baker E L-f
 Baldwin Clark E-c
 Bennett A-f
 Bradley W F-f
 Cantrick Frank-c
 Carr John E-f
 Clark H A-c
 Cole H M-f
 Graves B F-f
 Hart H V C-f
 Hart & Hardy-f
 Helme J W Jr-f
 Hoisington M W-f
 Hough F J & Son-f c
 Hughes F L-f
 Humphrey Chas-f
 Kennedy Frank-c
 King W T-c
 Kirk Robt W-f c
 Lanning Geo L-f c
 Michael Joseph-f
 Miller C R-f
 Morse R E-f
 Palmer C B-f
 Pierce Frank W-f
 Putnam L H-f
 Simpson Chas E-f 1
 Smith E F-f
 Smith E N-f
 Stebbins Fred B-f
 Tobias B E-f
 Tobias & Watts-f 1
 Wagner Louis A-f
 Waldley H B-f
 White Geo-f c
 Whitney Chas-f

ALBION

Banks J O-f
 Culver & Carver-f
 Davis Mrs R-f
 Davis O L-f
 Dean W J G-f 1
 Dearing P M-f
 Elow J C & Son-f
 Gildart Wm D-f
 Hagle A E-f
 Hall D R-f
 Houglin F F-f
 Kendrick J S-f
 Labertraux F-f
 Lane C B-f
 Leonard O A-f 1 c
 Leonard & Noyes-f
 McCutcheon A L-f c
 Noyes W R-f
 Reed S M-f 1 c
 Ross B E-f
 Weeks M D-f
 Warren L S-f
 Wright P D-f

ALGONAC

Ihw Kerr J H
 Pontius D A-f
 Robertson J M-f

ALLEGAN

Cross O S-f
 Foote M E-f
 Hicks G L-f
 Holmes A F-f
 Le Isle Frans-f
 Montague I C-f
 Nash E D-f
 Keene M E-f
 Root L C-f
 Stanley H E-f

Stein J C-f
 Stone E W-f
 Stone W H-f c
 Town P E-f
 Updyke T S-f c
 Williams H F-f

ALMA

Brown Carl-c
 Carl Geo-f
 Cresser P W-f
 Hall A J-f
 Kinch W W-f
 Lancashire J H-f
 Palmer Francis-f
 Spinney J D-f c
 Swigart J T-f

ALPENIA

Blackburn & Co-f 1 c
 Kanieck Tony-f
 Kelley & McDonald-f c
 Luce & Hitchcock-f c
 Orcutt-f c
 Potter Fred N & Co-f c

ANN ARBOR

Ball E N-f
 Baumgardner John-f
 Benham H C-c
 Butler W H-f c
 Childs W K-f
 Gaige F S-f
 Gauntlet Jos-c
 Haarer & Son-f
 Haller Geo J & Co-f c
 Hamilton Miss M L-f
 Herbst H H-f
 King Z P-f c
 Lourim Wm-f
 Mack C-f c
 McOmber & Miner-f c
 Osterlin E-f
 Prentiss J H-f
 Rhead Geo B-f
 Sawyer Lorenzo-f
 Sellman H G-f
 Sessions J O A-f 1
 Shearer C H-f
 Smith W H-f c
 Williams H A-f

ATLANTIC MINE

Richardson Wm-f

AU SATLE

Ebling F C-f

BADAXE

Hall Chas L-f
 Thompson E L-f c
 White J H-f
 Wright A L-f c

BATTLE CREEK

Arthur Jesse-f
 Beardslee N A-f
 Binkhorst-f
 Brownell W N-f
 Clark S M-f
 Cole-E R-f
 Eaves E-f c
 Ford D D-f c
 Fox O H-f c
 Gilbert Charles-f
 Gordon J W-f c
 Harvey H T-c
 Howes S A-f
 Hubbard N E Co-f 1 c
 Hulacher A H-f
 Lewis Harry-f
 Ludlum Roy-f
 Lyman Chas E-f 1 c
 Nichols L G-f
 Palmer Chas L-f
 Poole Floyd-f
 Poulsen A E-f
 Reed J L-f

Robinson E C-f c
 Simons Carrie-f 1 c
 Stephens H J-f
 Vernon & Retallick-f
 Wakeham Fred-f
 Ward Frank W-f c
 Wilder & Simpson-f
 Wilson & Millsom-f

BAY CITY (E. SIDE)

Ames G W-f 1 c
 Anger F C-f 1 c
 Buchanan J-f
 Bush A E R-f c
 Carney R G-f 1
 Carroll D T-c
 Clift W O-f 1 c
 Ernst Frank-f 1 c
 Garman C W-f
 Goeschel Louis-f
 Joslyn L E-f
 Knaggs & Plum-f 1 c
 Managan D-f
 Newman Fred-f 1
 Plum A H-f c
 Ribble & Murphy-f 1
 Rowell John J-f
 Rowley E T-f
 Russell Jeanet L-f
 Seed Hugh W-f
 Shearer F E & Co-f 1 c
 Shearer Jas B-f
 Spear & Lewis-f c
 Thornthwaite C W-f
 Tierney Bros-f
 Van Tuyt E & Co-f c
 Warren & Warren-f 1 c
 Wedthoff W F-c
 Westover-f 1

BAY CITY (W. SIDE)

Birchard S R-f 1
 Elliot W M-f 1 c
 Harris J C-f
 Lichtig E F
 Phillips Otto C-f
 Phillips Wm H-f
 Thomas D Campbell-f

BELDING

Hubbell I L-f
 Lamberton W S-f
 Moulton Geo W-f
 Sandell Wm F-f c
 Spencer A L-f
 Smith H A-f
 Wagner & Son-f 1 c

BENTON HARBOR

Antisdale S G-f c
 Arford & Edmunds-f c
 Bassett, Spink & Co-f c
 Cady & Andrews-f
 Chaddock C R-f c
 Harner E C-f 1 c
 Plummer & Plummer-f c
 Riford I W-f
 Warner & Co-f
 Whitney H S-f

BESSEMER

Bayliss Edwin-f 1
 Eggen Tarsten-f
 Russell Wm I-f 1 c
 Ziebur G L-f

BIG RAPIDS

Barton Charles-f
 Bennett A W-f
 Clark J F-f
 Henderson J J-f 1 c
 Hoyt W-f
 Kilbourne J H-f c
 Marsh Mrs A L-f
 Swift Ray-f
 Throp Chas-f
 Webster Roy & Co-f

BLISSFIELD

Carpenter Mrs E C-f 1 c
 Collins H M
 Giles Burton-f
 Hendricks Mrs Mary R-f c
 Riley J A-f

BUCHANAN

Dick John C-f c
 East W-f
 Palmer W A-f 1 c
 Pears Charles-f
 Roe A C-f
 Stryker F A-f

CADILLAC

Beaver & Diggins-f c
 Bowen & Thompson-f
 Hansen Henry
 Haskins E E-f
 McIntyre D E-f
 Russell C E-f c
 Sawyer E F
 Wetmore & Breen-f c

CALUMET

Armit David-f 1 c
 Calumet State Bank-f
 1 c
 Faucett Bros & Guck-f
 1 c
 Jonas Peter-f
 Nekervis Jas-f
 O'Brien M E-f c
 Reed Joseph R-f
 Schmeller & Lawrence-f
 1 c

CARO

Guinn W
 Gurney E E-f c
 Howell J H-f
 Orr H P
 Seeley L G

CARSON CITY

Bemis A L-f
 Cummings E C & Son-f
 1 c
 Fife W C-f
 Gibbs Geo R-f
 Goodwin A B-f
 Lyon L A-f

CASSOPOLIS

Hayden Jas G & Son-f
 1 c
 Jones Wm-f
 Northrop Ira D-f
 Ritter C A-f
 Thomas J B-f 1 c

CHARLEVOIX

Burnett Ed A-f
 Butters & Bridge-f
 Cooper Henry-f
 Terrell Fletcher E-f
 Young & Gray-f
 Yung A F-c

CHARLOTTE

Devids E G-f
 Deche Geo-f
 Griffith V G-f 1 c
 Hawkins Myron-f
 Hunt Beatrice-f
 Morrell C W-f
 Murray E-f
 Nichols John C-f
 Proctor H B-c
 Rowley G W-f
 Spafford C D-f
 Stirling W F & Son-f
 1 c
 Sweet J A-f
 Tears Van J-f
 Warren F G-f c

MICH.—Con.**CHEBOYGAN**

Bouchard E A—f c
Humphrey Geo P—f
Kinney Chas E—f l c
Moloney V S—f l c
Shoemaker W E—f l c

CHELSEA

Beckwith Geo W—f
Be Gole G A—f l
Crowell G J—f
Kalmbach John—f
Mapes S A—f
Turnbull & Witherell—f l
Wilkinson A W—f
Wood T E—f

CHESANING

Adams Helen C—f
Austin C W—f
Cheeny C W—f
Coryell B G—f c
Damon O W—f
Devereaux J P—f
Dredge W P—f
Hopkins H J—f
Wilson A J—f

CLARE

Benner George E—f c
Maynard A E—f c
Welch & Bennett—f

CLEARWATER

Piner W B—f l
Shaw W F—f
Whittemore Bros—f

CLINTON

Blanchard J R—f
Kimball L W—f
Smith, Richmond & Co—f
Van Tuyl W D—f

COLDWATER

Allen E J—f
Bennett C W—f
Crandall E R—f l c
Doty C R—c
Evans John S—f
Gibson Agnes—f
Haight L F—f l
Hatch J W—f
Hodgeman W E—f a
Howe Chas F—f c
Hughes Henry—f c
Hungerford & Luedders—f
Keep C L
Lyon F A—f
Milnes & Watson
Montague J H—f c
Stevens A G—f
Van Blaricum W S—f
Warren J H D—f l c
Williams F N—f c

CORUNNA

Derham Ray—f
Fisher J—f l
Green A W—f
Harper—A A—f
Lowe D M—f
Parker W J—f
Young, Arthur C—f c

CRYSTAL FALLS

Beech & Cole
Corcoran J F—f l c
Hurja Matt—f c
Watson Chas H—c

DELVAY

Earnan Jas T
Morley R—f c

DETROIT

Adams John I—f
Althoff C A—f
Amberg Lee—f
Andrews C L—f
Arthur Jas G—f
Aston J W—f
Atkin W L—f
Baer J D—f
Balch E A—f
Barnes & Hotchkiss—c
Barrett & Reese—f
Baxter Chas E—f
Baxter & Baxter—f
Beach Geo H—f
Beatty R A—f
Belanger Joseph—f
Bennett C B—c
Benson J J—c
Bentley Fred C—f
Bierce & Sage—f
Billinghurst A D—f
Blackman, Glass & Cook—f c
Boda O S—f
Bonninghausen Herman—f
Bonninghausen Julius—f
Breakenridge D S—f
Briscoe & McKee—f
Brown Chas Franklin—f
Bunclark Alfred—f c
Burgess F S—f
Burke F—f
Buttrick F L—f
Campbell F C—f
Campbell Robt—f
Chandler Geo W, The Ins Agency—f
Chisholm A C—f
City & Suburban Homes Co Ltd
Clark D A—f
Clizbee W D—f
Cody Fred—f
DeLisle Peter B
Detroit Ins Agency
Dickinson J E
Doane H F—f
Domzalski M
Downing W R—f
Eliot & Haviland
Emery J—f
Erdman Henry—f
Fecteau Fred O—f
Fick Chas A
Fick & Huff—f
Fieldman Theo & Sons
Fitch C M—f
Fuller E H—f
Gage W H—f
Gardner Harry S—f
Gentsch W J
Giddings J F—f
Gilson H J—f
Gluecklich A—f
Goodale W B—f
Goodrich Bros
Goodrich Ins Agency
Gray P H—f
Grier Frank M—f
Grogan R G—f
Grosfield & Scanlon
Guenther Fred
Guthard Jacob & Son
Hannan W W
Hardy R H—f
Hartenstein Robert F
Hartley J T—f
Hassler F H—f
Heathcote Thos—f
Heavenrich S—f
Hennes Leo K
Hickey Fred S—f
Higgins J L—f
Higginson A A—f
Hill J S—f
Hodges Bros—f
Holden James S
Holmes H G
Howland J Ward
Jackson L M L—f

Jacuin M P—c
Johnston A S—f
Johnston D A—f
Johnston & Clarke—f
Jones James A Agency
Kaichen H—f
Kaiser Jos & Co
Karrer & Berschbach
Kaufmann Jos F & Co
Knorr Frederick
Koppin Henry L
Kurth Chas W
Lambrecht & Kelly
Langphere W N—f
Lawson Martin
Lindsay-Brown Insurance Bureau
Linsel Henry
Lipsitz M A—f
Look Anthony—f
Look & Schneider—f
Lotz Louis P
McCloud A H—f
McGivernin Thos—f
McGraw Homer
McLaughlin Bros—f
McLean J A—f
Macaulay R H—f
Machen John J—f
Mage W C—f
Margah & Wells
Marion A N
Marr M R—f
Marshall M W—f
Mason B L—f
Miller C M—f
Mohr Frank
Montgomery W B—f
Morley R
Morphy John D—f
Mouser C G—f
O'Brien Ins Bureau—f c
O'Donoghue M J—f
Olds Chas G
Page Harry B
Paige F O—f
Paine A W—c
Parker Bros Co Ltd
Partridge & Brevoort
Peltier Chas F
Pickell C W—f
Pickell E L—f
Pierson D A—f
Preston C M
Price Jas W
Pyle E W—f c
Ralph P J & Co
Randall Ira—f
Rathbone & Stevens
Raymond & Raymond
Relly T J
Rhines E H—c
River Rouge Ins Agency
Robertson Forbes
Robinson W W—f
Rohms Hermann C
Rusch H—f
Rusch Otto H—f
Sanders W A—f
Schmemmann Karl & Son
Skinner W C
Smith F G & Co
Smith W A—f
Stall A—f
Steiner John D
Stelye O C—f
Stevens F J & G B
Stock Arthur
Stringer C A & Bro—f
Stringer W J—f
Thomas J H & Co
Thompson Thos W
Thompson Walter—f
Timlin J J—f
Tory J A—f
Trossel J B
Utter & Thompson—f
Van Antwerp M Gore
Van Sickle W—f
Van Tuyl H G—f
Vernor Bros
Vieman C L—f

Waite & Burgess—f
Ward Eber & Co
Warren, Brown & Co
Waterfall E A
Watkins G A—f
Watts Will W—f
Whitaker Bros & Penny
White C S—f
Whitney F H
Willette Frank J
Wilsinger H C—f
Wilson W G—f
Winter John & Co
Worcester John A—f c
Wright J—f
Wurzburger B—f
York B D & Co
Young W H—c
Zimmerman & Adams

DOWAGIAC

Becraft J O—f c
Edwards J R—f c l
Fields Geo M—f c
Howe Edward F—f
Ketchum Clyde M—f
Kinnane James H—f
Lee Henry—f c
Lyle Frank—f
Moon A M—f c
Sweet Chas E—f
Wooster John—f

DUNDÉE

Carr Fred B—f
Corbin & Hittin—f l c
Dixon J J—f c

DURAND

Atherton E S—f
Clemons W H—f
Conn Frank N—f
Eldridge F L—f c
Fitch J M—f
Hutchison E J—f
Leland J D—f
McBride A P—f
Northway F J—f
Patchel S C—f
Peck O W—f
Putnam W H—f
Terry S B—f

EASTON

Rath F
Terhune H J—f

EATON RAPIDS

De Coursey Jerome—c
Hamilton H H—f
Harris E S—f
Leisuring Richard—f
Milbourn H J—f
Osborn A—f c
Rorebeck S H—f
Sprinkle C A—f l c

ESCANABA

Cooney J J—f l
Doherty & Lewis—f c
Erwin W B—f
Linden O V—f l c
Moore A R & Co
Northrup & Benton—f l c
Ryan John F Co—f
Sueger W T—f l
Thatcher C M—f
Todd & Beggs—f l

EVART

Chase Irvin—f l c
Chase S A—c
Rogers Wm—f
Thompson & Trumbull—f

YOUNG & READING—f**FENTON**

Chapin & Chesnut—f l c
Corrigan C L—f l c

Davis W R-f
Holmes & Bullock-f 1 c
Hovey & McWain-f
King Wm H-1
Latourette H K-f
Phillips H J-f
Renwick R B-f
Scott W E-f
Tinker Clarence-f
Wilmot Geo W-f

FLINT

Algoe & Stone-f c
Buckham A J-1
Caldwell Geo F-f 1 c
Carrier W M-f
Day Homer-f c
Denham & Beach-f
Gillespie Robert J
Henderson L H-f c
Horton A R-1 c
La Due George-f
Maines Charles H
Martin Jas-f
Murphy E-f
Newall G E & Son-f 1 c
Peltier Ben-f
Pettibone Milton-f
Sealey M L
Tyler John H
Union Trust & Savings Bank-f
Van Vleet Jared-f c
Vernon Patrick
Watkins & Johnson
Watkinson L G-f 1
Woolfitt & Macomber-f c

FRANKFORT

Capron W V-f c
Parker N A-f
Robinson Geo R-f c
Hoffstetter J F-f
Schmidt August-f
Wickham F O-f c

GLADSTONE

Beach & Hupp-f
Clayton Voorhis-f
Empeon G R-f c
Huber F-f c
Mertz O L-f
White E V-f c

GRAND HAVEN

Boer Henry J-f
Danhof J J-f 1 c
De Boe P-1
Hoyt Chas K-f 1 c
Kirby J O'Brien-f 1 c
Miras William-f 1 c
Nordhouse Peter-f
O'Brien Joseph W-f
Plaff J A-f 1 c
Sanford Geo D-f

GRAND LEDGE

Clarke C P-f
Ewing J W & Son-f c
Hoag V W-f
Phares M L-f 1 c
Russell Amos E-f 1

GRAND RAPIDS

Alexander & Benjamin-f
Allen J P-1
Ayres R W-f
Barnhart I W-1
Bemis Geo T-f
Bodwell J E-f
Calleton M-f
Campbell J H-f
Campbell & La Barge-f
Chauncey C W-f c
Clark G B-1
Crosby J S & Co-f c
Decker & Jean-f
Donaldson A B-1
Doaker H N-f
Falk W B-1

Fox P V-1
Freeman H E-1
Grand Rapids Fire Ins. Agency
Grinnell Henry & Son-f c
Hall L B-1
Heath & Byrne-f c
Holden & Hardy-f c
Kimes B C-1
LeBase C L-f
Loomis R B & Co-f
Martindale W A & Co-f
McBain W Fred-f
McKee J H & Son-f
Mather N W-f
Melis M R-f
Mills F-f
Newell G H-1
Provin F J-f
Powell G-f
Rathbun C P-f
Roelofs Geo-f
Saunders L B-f 1 c
Sheppard W C-f
Shickell P C & Co-f
Shinkman J C-f
Shinkman W A-f
Souch J E
Thayer F W-1
Van Leeuwen W H-f
Ward H Z-1
Watkins The C W Co-f 1 c
Wilson J N-1
Winchester Chas H-f
Winsor E E-c
Wright Silas B-1

GREENVILLE

Booth S A-f 1 c
Browne W H-f 1
Gleason Fred-f 1 c
Kemp E A-f 1 c
Stoll Hasey-f c
Van Camp J C-1

HANCOCK

Eichkera J J-f c
Finch & Penberthy-f
Finley Arthur-1
Finley & Coughlin-c
Finley & Coughlin Combination
Gillespie J H-f 1 c
James Frank W-f 1 c
McDonald Simon-1
Mitchell John N-f
Wing Willard H-1 c

HASTINGS

Bauer C H-f
Besamer John-f
Bishop Chauncey-f
Burton E A-f c
Colgrove P T-f
Hayes W D & Son-f 1 c
Kenaston A E-f
McElwain J E-f 1 c
Pancoast F R-1
Rogers D W-f c
Sheldon Henry-f c
Stebbins F W-f 1
Sullivan Thos-f
Thomas C H-1
Walker F W-1

HILLSDALE

Bishop S D-f
Chappel J-f
Chestnut J T-f
Galloway E O-f
Kempton C H-f
Kemp Geo K-f
Marvin & Lyons-f 1 c
Nyers Geo W-f
O'Meloy Fred-f
Reynolds L P-f
Shepard Lida-f
Sutton J R-f
Taylor W D-1

HOLLAND

Brusse Peter-1
De Keyzer C-f
Garrod & Post-f 1 c
Kouw Isaac-f
Lugers & Miles-f
McBride P H-f 1 c
Marsilje & Kooyers-f
Murray J E-1
Olive Wm J-1
Pessink J-f
Te Roller D J-f
Thurber Mrs L M-f
Van Duren Arthur-f 1 c
Van Duren G J-f c
Visscher A-f 1 c
Walsh W C-f
Weering John-f

HOLLY

Baird T H-f c
Hicks W P-f
Joslin T M-f
McKinney & Steinbaugh-f
Miner C E-f
Patterson W A-f
Pheney S J-f

HOUGHTON

Douglass F A Agency-f 1 c
Healy J T-f 1 c
Pryor Joseph F-f
Shelden & Bertrand-f 1 c
Van Orden Bros-f 1 c

HOWARD CITY

Collins J C-f
O'Donnell & Scott-f c

HOWELL

Beach W E-f c
Benedict O H-1
Gordon Thos-f
Greene James A-f
Harger D D-f
Hopper Hiram Sr-f
Lansing Frank-f
Lyons Willis L-c
Robb W E-f 1
Snedcor C H-f
Stowe E A-f

HUDSON

Brown W F-f c
Bryant A E
Foster B J-f
Johnson F R-f
Palmer John C-f 1 c
Southworth E J-f

IONIA

Birdsall J D-1
Calkins Chas-f
Hoamer S B Co-f 1 c
Merrett Ed-f 1 c
Montgomery Laura-f 1 c
Slye & Co E E-f
Smith L W-f
Smith W T-1
Soule W F-f c
Wallace Mary B-f c
Wardle Clarence B-f 1 c
Wood O S-f

IRON MOUNTAIN

Carbis John T-f
Corin Joseph W-1
James John-1
McLaughlin Hugh-f
Miller R T
Sterling L T-f 1 c
Woodward E A-f
Wright A F-f c

IRONWOOD

Bank of Ironwood Ins Agency-f 1 c

Curry Geo A-f
Geary Con-f
Hanscom Chas A-1
Healy F A-1 c
Lieberthal A-f
Peterson A W-f 1 c
Schobert & Erickson-f 1 c
Shea J J-f
Sullivan J A-f 1 c

ISHPEMING

Gunderson Hans-f 1 c
Kogberg Geo L-1
Lallerstedt Ivar-L
Mortley J H-f
Sedgwick Geo B-f 1 c
Tellefsen Carl-f 1 c

ITHACA

Ashley E H-f
Barstow A E-f 1 c
Gidley J-f
Howd Jas N-f
Ludwig W K-f
Mathews John T-f
McCall Bros-f c
Myers John W-f
Pepple Jesse-f
Salter M R-f
Winton & Pine-1

JACKSON

Badgley E C & Co-f
Bancker Enoch-f
Bellows W E-1 c
Bennett J J-f c
Breck J T-1
Brown W R-f 1 c
Cottrell M F-1
Croil A R-1
Cress E E-1
Downey J C-1
Fox John C-1 c
Freeman J J-f
Graves O J-f 1 c
Hall Fred J-f
Hall & Kennedy-f 1 c
Hatch & Hough T
McDevitt John-f
McWilliams W D-1 c
Palmer Martin-1
Poole C A-1
Spaulding A A-f c
Wallace Chas A-f
Webb W B & Co-f c
Weinhold Jos-f
Worch Rudolph-1
Wright Wm-1

JONESVILLE

Deal & Son J J-f
Guy F E-f
Hawkins Victor-f
Hazen W M-f
McNeal S D-f
Proper Walter-f
Ransom Wm M-f 1
Snider L W-f 1 c

KALAMAZOO

Babcock W J-1
Benbow S H-1
Bondemann D O-f
Bowen S M-1
Broesmale G H-1
Brown G A-1
Brown T W-1
Buechner Mrs Phebe-1
Cheney J E-f
Dasher H-c
De Long E G-1
De Yoe E W & W M-f 1 c
Dimoc G A-1
Earl L W-1
Edden J C-f 1
Eriling C-1
Forbes C-1
Fuller E L-1
Garrett C H-f 1 c

MICH.—Kalamazoo,
Con.

Gilbert A C-1
Griffith A M-1
Ham C A-1
Hanshue R P-1
Harker P C-c
Hawley G W-1
Hinckley & Cornell-f 1 c
Hollander L-f 1
Hornbeck Le Roy-1
Hunt G W M-1 c
Jenks S G-1
Jennings W W-c
Moore G E-1
Pendleton, Wm H-f 1 c
Price Fred-1
Rankin E S-f 1 c
Russell E H-c
Sanders K W-1
Sebring T Y-1 c
Sidman H M-c
Simkins C C-f c
Shipman G L-1
Starkweather F E-1
Sterrett S C-1
Taylor Wm-c
Turner J B-1 c
Van Blarcom B-1
Van Weelden H-1
Verhage M-1
Warren G W-1
White & Norcross-f 1

KALKASKA

Getty George B-1 c
Greenen Jas-f c
Harriott Jas A-f
Simmons Wayne-f
Stewart Eddie-1 c

LAKE LINDEN

Eddy Samuel-f
Nichol William-f
Prince E F-f 1
Vine-f c

LANSING

Ackerman Frank M-f 1 c
Barnes F E-1
Bartlett H P-f c
Bronson R Gray-f
Brown Ins Agency
Brown Ins Agency-f c
Burnett C J-1 c
Chapman Gail H Mrs-f
Carroll E J-f
Chafey M F-f c
Coffee T F-1
Collingwood C B-1
Chafey M F
Dyer Jenison Barry Co
Ltd-f 1 c
Farrand & Scovill-1
Fisher A F-1
Gage D C-1 c
Hagerman Alfred T-1
Holbeck Fred C-1
Holdne E A-f
Holmes R S
Holmes R S-f c
Hughes Roy-1
Hull Warren C-f c
Jenison Fred C-f
Klockscim H C-f
Lansing Ins Agcy-f 1 c
Lafame A-1
Leatherman J P-c
McMasters A H-1
Ploof D B-1
Ruch-Rouse & Sattler-
-f c
Ruddy T L-1
Seymour William-1
Smith & Ryan M-1 f
Stauffer S-1
Tussling D W-1
Young C M-1
Auken D L-1

LAPEER

Abbott W J-1
Bailey W H-f
Bidwell J H-1 f c
Buck Geo R-f c
Cole J H-f
Holland D E-f
Holman Elmer-f c
Hough E S-1 c
McArthur Irving-f c
McElroys & Roberts-f
Perkins Bert-f
Woodward John-1

LAURIUM

Reed Jos R-1 f c
Topin W H-1

LOWELL

Hicks S P-f
Mange D G-f 1 c
Perry C Guy-f c
Stocking R D-f
Watts W A-f 1

LUDINGTON

Arnott R-f 1 c
Dunwell & Stray-f 1 c
Foster F A-f c
Weisenheimer W J-f c

LUTHER

Buckner Norman-1
Fairbanks Earl-f 1 c
Johnson E G-1
Nicholson Ernest-f 1 c

MANCHESTER

Case C W-1
Freeman A F & F M-1
Haeussler Geo T-f
Lewis C E-1
Root E E-1
Van De Werken N-1
Waters A J-1

MANISTEE

Barnes B P-f c
Cole D E-1 c
Christianson A C-f
Giesman G R-f c
Pierson & Trimble-f c
Ramsdell J M-f c
Wallace J D H-1
Wallace & Hart-f 1 c

MANISTIQUE

Ashford E A-f
Beals C E-1
First Nat'l Bank-f c
Jewell E H-f c
Manistique Bank-f 1 c
Orr Geo H-f c
Teepie R H-f 1

MARINE CITY

Bates Julius-f
Clark E M-f
Doyle C L-1
Jameson E S-f 1 c
McElroy And-f
Robertson May A-f c

MARQUETTE

Daley Miss K-f
Davis & Mahaffey-f 1 c
Donaldson R S-1
Foard M H-f
Hodgkins-f
Manhard M R-f
Peters Robert-f c
Ryan J F-f 1 c
Teepie P G-1
Tucker G-1
White Peter & Co-f 1 c

MARSHALL

Billings H-1
Cortright H J-1

Deuel J C-f
Hatch Jesse M-f
Hollon H E-f 1 c
Lane C J-1
Merrill H M-f
Miller & Miller-f 1 c
Osborn S N-f
Page L S-1
Simmons E E-f
Vernor J T-f
Watson Kate-f
Winsor & Miller-f

MASON

Adams W J-f
Allen Fred-f
Bergman A A-f 1
Bristol Geo W-f c
Dart R C-f
Denamore Ernest-f
Freeland H C-f 1 c
Lyon Alva G-f
Peck G L-f
Stroud Mae Mrs-1

MENOMINEE

Blesh G A-1
Cox & Roper-f 1 c
Juttner A A-f 1
Jones J E-f
Lehman W-1
Lowry Judd-1
Martinez J J-f 1 c
Menominee Ins Agency
Ltd-f 1 c
Ryan Wm-1
Shainholz Fred-f 1
Stephenson J A-f c
Wilcox Bros-f

MIDLAND

Bradley & Arbury-f
Burch Byron-f c
Fairchilds H L-f c
Fales Ira-f
Gus M J-f
Hart Ray-f
Lane Robt-f
Post F L-1
Rice E P-f

MONROE

Babcock B W-f
Baker J A-f
Braddon A B-f c
Cron Louis-f
Damsard B & Son-f
Hanson Will-f 1
Itgenfritz F L-f
Itchner Geo-f
Keegan Ollie-1
Kirchgesner Ella-f
Klingelhofer W H-1
Lanphere W N-f 1
Little Geo L-f 1 c
Loranger P B-1
Mathews P H-f
McCormick J J-f 1 c
Meier W A-f
Noble H S-f
Root J S-f
Schrauder Geo-f
Vergho G-f c
Wade Leander-1
Walter W H-c

MORENCI

Cornelius W M-f
Foster A V-f
Humphrey Sam-f
Miller A E-f
Smith R M-f
Wilson C A-f 1 c

MOUNT CLEMENS

Behnke H W-f
Crocker Martin-f
Heine E A-f
High W C-f 1 c
Jenny W S-f 1

Kelley Will T-f
Lennbacher Frank-f c
Lungerhausen O C-f
Lyons W W-f
Posner Robert-f
Rutter W H-f 1 c
Skinner Geo A-f 1
Ullrich Paul J-f 1
Van Eps A E-f

MOUNT PLEASANT

Bowen & Bowen-f c
Brown James S-f c
Chatterton W A-f
Jameson I R-f
McNamara Thos-f
Lyon & Livingston-f 1 c
Preston W E-f
Snyder & Riley-f
Wallington F C-f

MUNISING

Blossom Walter L
Burns & Blossom-f c
Case & Collins-f
Collins G Sherman-1
Duffy James-f
Hopkins & Collins-f c

MUSKEGON

Barcus W W-f 1 c
Billingshurst C C-1
Bureau J E-1
Chamberlain Chas L-f c
Doane O Leroy-f c
Draper J W-1
Easton R P-f c
Haines E D-f
Hammond F E-1
Holthe P O-1
Knowles & Thorne-f
Lange & Winter-f 1 c
Losby P W-f
McKillop Geo-1
Minty R H-f 1 c
Potevin E M-1
Powers Dr Lunette-1
Pringle S E-1
Smith F D & Co-f 1 c
Swenington L G-f
Tellman B H-f
VanderLaan Jno S-1
Vanderwerp George D-f
Wilson F W-f c
Wood, Ashford & Co-f c

NASHVILLE

Hough C A-f
McQuiston O J-f
Hicox Warren-f

NEGAUNEE

Adams J Q & Son-f
Cooley E C-f c
Jennings Chas-f
Nightingale H N-f
Nikander W-1
Olson R W-f 1 c
Thoren Theo-f
Trethen Thos-f

NEWAYGO

Day A G-f 1 c
Ribbet T W-f
Shaw E O-f 1 c

NILES

Burns Ed-1
Correll Geo E-f 1 c
Harder Jas E-f
Laffer-f c
Pammel G E-1
Torney T J-f c
Waltz D D-1 c
Wood L E-f c
Tappan C Q-f

NORTHVILLE

Ambler W H-f c
Babbitt L A-f
Dolph Charles-f
Simonds E K-f c

NORWAY

Bank F N-f
First Natl Bank-f c
Mitchell W R-f l
Mitchell & Eklund-f c
Sampeon R M-f
Springer Lewis-f c

ONTONAGON

Carroll Edw-f l c
Corgan J-f l
Mellieur C-f c
Spellman C-f c

OTSEGO

Delano & Clapp-f c
Easton G H-f l
Hart M Mrs-f
Palmer Lizzie-f c
Rose E J-f
Tucker A B-f

OTTER LAKE

Buthrick L-f

OWOSSO

Bigelow R P-f l c
Cadwallader W C-f l c
Gale Robt I-f l c
Jackson Chas-f l c
Kilpatrick W M-f
Laverock Jas H-f c
Loring G W-f l c
Miller E M-f l c
Osborn Fred-f
Rohrabacher E M-c
Sanderhoff L A-f l c
Thorne John W-f
Washburn W E-c
Weidman Frank-f
Williams C S-f

OXFORD

Butler J S-l
Congdon & Glasper-f
Cutler H A-f
DeShon C G-f
Fuller C H-f l
Green A H-f
Hagle M L-f
Kinsman & Nichols-f c
McCarthy Alva-f c
Tunstead W J-c

PAW-PAW

Allen S E-c
Downing E E-f
Free J W-f
Grimes F P-f c
Longwell W H-l
McNiel H L-f
Mason W H-f
Parks Edward F-f
Sirrime E D-l f
Titus I. H-f

PETOSKEY

Ames R C-f
Call & Lilly
Gates Henry-f
Gilbert E E-f
Kriege R A B-f
Lyons Jas-f
McCune & Smith-f l c
Quinlan C C-l
Quinlan Thos-f
Quinlan Wm T-f l c
Root O B-f
Wachtel & Galster Co-f

PLAINWELL

Blair John-f
Bostwick A H-f
Harburt Bertha-f
Nichols Albert L-f l c
Shepard A I-f

Soule R L-f c
Woodard O-f c

PONTIAC

Alexander G S J-f
Arthur Chas F-l
Beekman Martin-f
Bromdage George-f
Bromley P B-f
Bronauge J E-l
Brondige J E-f l
Clark Fred C-l
Colvin H H-f
Covert F-f
Crawford Clark-f
Crawford F A-f
Crohn S S-f l
Davis D L-f
Ellsworth Arthur-f
Fisher A J-f
Friedenburg-f
Green R A-f
Hymers E E-l
Jarman H N-l
Malkin Frank-l
Moore A L-f
North Wm F-f
Phinney A H-f
Sawyer J E-f c
Stimpkins Eli-f
Stuart F J-f
Thatcher H H & G G-f l c

Tillson J A-f
Turner C B-f
Van Wagoner James-l
Watkins F A-f l
Webster E R-f

PORT HURON

Atkins Lewis-f c
Barnum H G-l
Campbell R S-l
David A P & Co-f c
Davidson W F-f c
Denler & Denler-f
Frazer & Fish-f c
Hayden & Co-f l c
Marx H F-f c
McLean A D-l
Menish J D-f
Mihletahler D-f
Muir Jas-f
O'Brien J J-f l
Percival E F-f c
Phillips Wm M-c
Runnels H E-c
Schmidt J G-l
Schoolcraft & Co-f c
Spencer D E-l
Vyse T H-l
Warren Geo E-l
Welton & Eckles-f c
Wilkinson E-l
Wilson & Co-f c
Witell J S-f l
Wright, Hoyt & Co-f c

PORTLAND

Goss & Goss-f l c
Holcomb H W-f
Jenkins O N-f c
Maynard & Allen-f
Selleck, W F-f l c
Webber John A & Son-f c

QUINCY

Brown E M-f
Gage Elva-f
Lockerby W H-f l c
McConnell James-f
McKay C-f l c
Segur M S-f

READING

Bower Wesley W-l
Culver Z G-f c
Henry Arthur-f
Hill L L-f l
Mallery Matt G-f
Stone Chas W-f

RED JACKET

Armit David-f
Calumet State Bank Fire
Ins Agency-f
Faucett Bros & Guck-f l c
Schneller & Lawrence-f l c

REED CITY

Fleischhauer A M-f
Hawkins W H-l c
Holden J C-f l c
Savidge B N-f
Winsor L B-f c

ROMEO

Chapman Wm M-f
Evans H S-f
McKay Henry J-f
Phillips G W-f l c
Seaman B N-f l c
Starkweather W T-f
Thorington C C-f

SAGINAW

Appleby-Smart Co-f
Baum Wm B & Bro-f l c
Blankerts H-l
Brown Jas F-f c
Ferguson & Wallace-f c
Fey & Koepke-f
Gansdow C F-f

B. GEER & SON**INSURANCE**

Agency Established 1863
Michigan Business Solicited
SAGINAW, MICHIGAN

Geer Henry-f c
Goeschel H-f
Guenin L-f
Holland L E-l
Iberhoff L J-l
Johnson J S-l
Kersten Edwin-f
Khuen Charles-f c
Lake Wm-f
Lewis Arthur F-f
Little Geo J-l
Littlefield G F-l
Loomis E A-l
Lonergan W J-l
McBratney & Klump-f
Moore A E-l
Newberry J O-l
Nerretter & Loudon-f
Pearson & Lynch-f
Rogner & Thrasher-f
Schmelzer F N-f
Schmidt F J-l
Schupp & Draper-f l c
Schwan V E & Bro-f
Shaler H H-f
Steinbrauer F M-l
Vansickle J W-l
Weadock G Leo-f l c
Weinecke A-l

SAGINAW—E. SIDE

Amercing Edward H-l
Arnold H B-l
Baum Wm B & Bro-f l c
Brintnall H L-l
Brown J F & Son-f c
Davenport Martha-f
Ferguson & Wallace-f l c
Fey Conrad-f c
Geer E & Son-f
Geer H N-f
Goeschel H-f
Grant Geo A-l

Guenin L A-f
Holland L E-l
Jarvis R T-l
Johnson Jos H-l
Knapp A M-l
Kersten E-f
Khuen Charles-f
Lake Wm & Co-f
Leesch Chas-f
Lewis A F-l
Little G J-f
Littlefield Geo-l
Loomis Edgar A-l
McConkey E H-l
Martin W H-f
Moore A E-l
Nerretter & Loudon-f
Patterson & Weadock-f c
Pratt A-l
Schmelzer F N-f
Schoenberg E-f
Schupp, Otto & Co-f c
Schwahn V E & Bro-f
Shaler H H-f
Sparks Chas J-f
Stewart C M-l

SAUK RAPIDS

Berg Herman-f
Fletcher Wm H-f
Herrick Leon L-f c
Senn John A-f

ST. CLAIR

Baird Henry-f
Hubel Chas-f
Jagles D P-l
Jenks Russ S-f l c
McElroy David C-f l c
O'Connor R-l
Solis Geo C-f
Stowell A R-f
Whiting J P-f

ST. IGNACE

Hoban Frank-f
Hoban M-f l c
Hotchkiss E H-f l c
Mackinac Island
Murray C-f

ST. JOHNS

Castle W H-f
Dooling E L-f c
Durkee E A-f
Flynn Chas-f
Giffels Chas-f
Hamilton Wm-f c
Hoxie J M-f
Hunt D L-f l c
Kendrick H L-f
Kenyon A H-f
Leland Wm-f
Post S A-f c
Stephenson Mrs Geo-f
Walbridge Mabel-f
Walsworth P E-f
Wells Geo A-f

ST. JOSEPH

Bracelin Frank-f l
Canavan & Weber-f l c
Drake J J-f
Higman H C-l
Jackson John H-l
Kelley Edward S-f c
Schulz Louis S-f l c
St Clair J C-f l c
Morrison Stuart-l

ST. LOUIS

Aldridge & Mey-f c
Giddings C W-f l c
Long Geo W-f l c
Phillips E C-f l c
Stevens Manley-f l c
Whitaker Geo-f
Wilson E-f c
Wright Jas K-f l c

MICH.—Con.**SAULT STE. MARIE**

Adams Ins Agency—f c
Blank Geo—f l c
Brook C J—f
Colwell & Clark—f l
Davidson W E—f
Internat'l Land Co—f
LaLonde W S—f c
McBean Chas—l
McKenna Jas—f
Sault Ins Agc King &
Old—f l c
Sutton & Trempe—f c

SOUTH HAVEN

Curtiss Geo R—f l c
Elkenburg W—f c
Hardt & Pullenwider
Hemenway C R—f
Holmes W W—f
Linden J V D—l
Marsh Charles—f
Pearman M E
Phelps Myril
Wilder I H—f c

STURGIS

Adams W A J—f
Beck J W—f
Hagerman H W—f l c
Heald F G—f
Jacobs Theo—f
Reading Geo—f c
Smith P A—f l c
Stanton J J—f
Wait A H—f l c
White L E—f

TECUMSEH

Bayd Robert—f
Brown Co—f
Davidson Guy J—l

Gillespie Garland—f
James Alfred—f c
Lowry T A—l
McClure H—f
Wightman J W—f

THREE RIVERS

Andrews Ed—f
Arnold Geo H—f l c
Barnard W E—f
Constantine S M
Griffiths John—f
Howard Arthur E—f
Lenhart Edward L—f
Miller G E—f l c
Miller Lee O—f
Thoms Chas—l c

TRAVERSE CITY

Carlson Godfrey—l
Carter Fritz H—l c
Carver Bros—f c
Cleveland L K—f
Curtis A B—f
Curtis Geo W—f
Degen N E—l
Eckler Wm H—f
Ely Chas H—c
Hastings & Son—f c
Huellmantel Julia—f
Masenrshpy R A—c
Kelley A M—c
McWithey Geo W—f c
Monroe Jas H—f c
Power G W—l
Santo John R—f c
Seofield E M—f

VASSAR

Clarke Geo D—f
George H J P
Harrison H E—f c
Lyon R G—f

North F—f
Spears W J—f
Varnum P L—f

VICKSBURG

Cropsey J R—f
Dunning O B—f
McMaster J H
Platt B R
Smith James & Co

WAYNE

Brewer W H—f
Cady Chas H—f
Hoops Edward G—f
Raymo Owen—f
Truesdell John, f
Vining Edward M—f
Vinney Italy D—f
Wendt Lewis F—f
Zimmerman Dr Sam'l—f

WEST BAY CITY

Allen Geo A—f c
Birchard S R—f c
Elliott Wm M—f
French C H—f
Harris J C—f
Newman Fred—f
Phillips W H—f l c
Shaver Daniel F—f

WHITEHALL

Haverhall John
Redfern C W
Williams J H—f l c

WHITE PIGEON

Douglas Smith—f
Hotchin C W—f

WILLIAMSTON

Cairns W F
Crossman Ned—f

Keumbak J F
Pierce F J—f
Webb W T—f

WYANDOTTE

Amiat H
Cambell Wm
McQuessnay John F—l
Mass Charles—f
Molich H—c
Murphy Francis—f
Nellis Frank—f
Steele Alfred—f
Thiecla C H—f

YALE

Bowles M M—f c
Feard E F—f c
Herbert N B—f
Jones J C—l
Rapley Jesse—f
Merrill John H—f c

YPSILANTI

Berge John—f
Carpenter P M—f
Cramer Martin—f
Fellows C M—l
Griffin D C—f
Gallup Fred S—f l
Gunn Geo R—f
Hatch Wm B—f
Hewett Edmund—f c
Joslyn Frank—f
Kirk John P—f
Lockwood Geo—f
Lyman E A—l
Peet B M—l
Putnam W S—f l c
Seymour W B—f
Towner T S—f
Tyler Lewis H—f
Van De Walker H D—l
Wilber D E & Son—f l c
Wortley J H—f

MINNESOTA**ADA**

Brattland M A—f c
First Nat Bank of Ada—
f l c
Harmon J H—f
Hintz Louis—f c
Hietland John M—f l
Humason & Herring—
f l c
Matson Peter—f l
Matthews R S—f
Moen N T—f
Sharpe Peter—f

AITKIN

Davidson & Co—f
Halburn Louis—f c
Hense Frank—f l
Krech Freeman E—f c
Way D—f
Warner C H—f c
Williams Geo T—f l c

ALBERT LEA

Brown L A—f l c
Gillup V—f c
Green J P—f
Griffin J H—f
Hamond E S—f
Jones M M—f c
Tweedy R J—f

ALEXANDRIA

Barnes W K—f
Chidester Buel—f c
Cowen J S—f
Evans L—f
Goodwin & Kellogg—f
Jacobson Andrew—f
Jacobson Tolleff—f
Kortsch G A—f

McKay J A—f
Mitson W B—f
Myers J C—l
Treat Geo—f
Ullman F E
Van Dyke Wm—f
Van Hoesen F B—f c

ANOKA

Akin R W—f c
Curiel E L—f c
Dunn J F—f
Green C D & Son—f c
Greenwald L J—f c
Mann L W—f
Palmer W H—f

AUSTIN

Baird Lyman D—f c
Earl N F—f c
Goodwin Parker—f
Greenman F W—f c
Mitchell J L—f
Pridham T H—f c
Ranney W W—f
Sheedy & Cook—f c
Shepherd & Catherwood
—f
Smith E H—f l c
Ticknor F A—f
Webber C H—f c
Wright A W—f

BARNESVILLE

Ebling W E—f
Gunness Thos—f
Hanson N B—f
Hawyer M D—f
Marden Chas S—f l c
Oliver C R—f l c

BELLEPLAINE

Chard E E—f l
Conlon H B—f
Efferty J S—f
Irwin F C—f
Schell John—f
Weibel W H—f
Whitlock F J—f

BENSON

Aldrich E R—f c
Arneson A—f
Arneson Ed—l
Champlin G W—f
Edwards J N—f
Gallagher P S—f c
Hudson S H—f
Johnson R R—f
Kane C L—f c
Matthews Leslie—f
McDermott Leo—l
Stone H W—f
Thompson G O—f
Thornton E L—f
Thornton F C—f
Van Slyke A W—f
Wilmsers S D—f

BLUE EARTH

Anderson Alex—f
Bullis H L—f
Buswell Geo W—f c
Clark Ollie—f
Davis F H—f
Drake W H—f l c
Floe E—f
Kobs Fred—f
McLaughlin J C—f
Putnam & Nicholas—f
Silverson J—f
Sprout J H—f

BRAINERD

Bluett T C—f c
Butts F C—l
Cohen Henry I—f
Keene & McFadden—f c
McKay W D—f c
Riggs A P—f c
Valentyne R G—f l c

CALEDONIA

Bedoow T A—f
Blexrud H J—f
Bouquet John—f
Dorival C A—f c
Dorival E P—f
Duxberry F A—f c
Flynn A J—f l
Flynn R E—f l c
Sprague R D—f

CANBY

Christie J S—f

CHASKA

Craven Thomas F—f
Dols Hy—l
Dusolt F E Jr—f
Faber Geo F—f
Greiner Fred—f l c
Muyres M H—f l
Simons P H—f
Strenkeus Geo—f

CHATFIELD

Haven G H—f
Ober & Burnap—f l c
Thurber Chas L—f l
Underleak Jas—f

CLEARWATER
Pinto W B-f 1
Shaw W A-f
Whittemore Bros-f

CLOQUET
Cookom Geo-c
Diesen J E-f
Dixon C L-f
Fessenbeck J A-f
McWhitney T G-f
Skemp W H-f

CROOKSTON
Griffith M-1 f
Jones E W-f
Lancetot Wm-f 1 c
Lundberg M-f 1 c
Marin William-f c
McPhee John D-f
Miller & Foote-f
Moeckel E-f
Moran N B-f
Newberry C W-f c
Sims John Jr-f
Stark H W-f
Steenerson Elias-f
Storm George F-f c
Strander Abstract & Investment Company
Vance Sheldon W-f c
Walsh & Low-f c
Wheeler S W-f
Wilde Geo-f

DETROIT CITY
Bullis L F-f
Carman W B-f
Dix Mrs L E-f
MacGregor Chas-1 c
Morrow, W J-f c
Nottage T A-1 c
Schroeder P F-f
Sturtevant C G-f
Wedge A G Jr-f c
Wedge Asahel G-f
West Jno K-f

DULUTH
Barnes L A-f
Bates M F-f
Bush G A
Clarke-Hepworth Co-f
Cooley & Underhill-f
Craig C P & Co-f
Dickerman & Co G C
Dowse R P Co-f
Eby & Gridley-f
Eckstein A H W-f
Elston & Britta-f
Field E D Co-f
Getchell W B
Graves & Co C H-f c
Hanson P G-f
Howard Julius D & Co-f
Hunter R M-f
Island John A
Knox R B & Co-f
Lane Macgregor Co-f
Lanners H W
Little & Nolte-f c
Manley-McLennan Agcy
Mendenhall & Hoopes-f
Moore W F-f
O'Donnell Agency Hartman
Olafson Thos
Prindle Wm & Co-f c
Pulford How & Co-f
Salter Frank I-f
Scott J A
Sherwood W C-f
Stephenson J A-f c
Swanstrom & Co-f
Van Brunt Walter-f c
Wahl Whitney-f
Wing H A-f

E. GRAND FORKS
Bronson & Collins-f
Duffy F J-f
Jacobi E R-f

Jacobi G R-f c
Purcell G R-f
Sullivan Bros-f
Sullivan T A-f

ELY
Brockway L B-f c
Brozich G L-f
Chinn Henry C-f
Cowen T S-f 1 c
James W T-f

EVELETH
Cornwell M R-1 c
Whitman G A-f

FAIRMOUNT
Dean & Palmer-f
Gamble W C-1
Getty Charles E-f
Mathwig & Sasse-f
Orville Meuit-f
Peterson C N-f
Shanks E B-f
Sinclair H W-f
Wade E F-f
Ward A L-f
Ward De Forrest-f

FARIBAULT
Berry F A-f
Chaffee F M-1
Conlin T J-f
Donaldson S F-f c
Karp H S-1
Ruge Peter-f c
Smith H B-f 1 c
Weston Geo A-f
Weston & Jewett-f 1 c
Whitney Geo S-f

FERGUS FALLS
Anderson A G-f
Angus R J-f
Baker C D-f
Barke J O-f
Barrows F G-f
Hilton C L-f
Lake & Lowry-f c
Lincoln R-c
Lowry M R-c
National Agency-f
Nichols Geo L-1 c
Olson O-f
Sawbridge C J-f
Stang M-f 1
Wheelock H M-f c
Wright C J-f

FRAZEE
Daly J J-f 1
Gummer E F-f
Oberthausen L W-f

GLENCOE
Brown & Reed-f
Danek J L T-f 1 c
Davis J S-f
Dok J-f
Ebeling Herman-f 1
Gould W G-f
Jemner J W-f
Kohler F X-f
Polak F-f
Thoeny Henry A-f f
Thoeny M-f
Tift-f
Tinton J-f
Waldron J P-f
Wenk J P T-f c
Whalen D K-f

GRACEVILLE
Baird E C-f 1 c
Canty M R-f
Catten C D-f
McDonnell M J-f
McRae Jas A-f
O'Brien A D-f 1 c

GRAND RAPIDS
Farrell E J-f
First National Bank-f
First State Bank-f 1 c
Gole J S
Graftam H E-f c
Kremer & King-f

GRANITE FALLS
Batchelder A E-f
Bengtson H P
Hartwick Ole-f
Kelehan James-f
McLarty D A-f
Marcuson C M-f
Mikkelsen H A-f
Smith J P-f
Sorlien O H
Sorlin T H-f 1
Wellcome F H-f

HASTINGS
Ackerman & Boynton-f 1 c
Follett D-f
Gergen & Doffing-f
Krans N F-f 1 c
Pringle W DeW-f c
Reed C E-c f
Schaller A J-f
Stanley Lowell C-f
Sullivan M H-f

HIBBING
Brady T F-f c
Corey F Clark-f c
Kirby S R-f c
O'Hearn A W-f c
Power J W-f c
Reed H P-f c

HOPKINS
Ahl Geo-1
Booth C V-1
Elliott H D-f
Gaertner B J-1
Hollister H L-f
Seiberlich R J-1
Smetana J G-f
Tosterson & Schussler-f

HUTCHINSON
Adams D A-f
Anderson S G Jr-f
Bank of Hutchinson-f
Harrington W E-f
McNally Wm O-f

JACKSON
Brown J K & Co-f 1 c
Cheadle A B-f 1
Cowing J W-f
Fiddes A-f
Hughes H H-f 1
Hunter W D-f
Moore G R-f 1
Moore O B-f 1
Quinn A W-f
Smykal Jos-f
Strom H L-f 1

JORDAN
Engler Henry A-f
Leonard J-f
Phetteplace Chas-f
Rausch C F-f

KASSON
Anderson Aug E-f c
Compton W M-f
Fairchild Chas E-f c
Goodrich S-f
Jones S T-f c
McCaughy J J-1 c
Parkhurst W N-f 1

KENYON
Borlang Arthur-f 1
Borlang B J-f

Broen J-f
Brusletten C L-f
Foss Ed-f
Harrison Chas-f
Hilland Nels-f
Holman J C E-f
Mohn & Mohn-f
Ohs Frank-f
Overhart G H

LAKE CITY
Bartlett J C-f
Dempster C L-f 1 c
Doughty Frank-f c
Hammond Geo H-f
Hubbard W A-f 1 c
Pike N C-f c
Romick Robt-f
Simpson S M-f 1 c

LANESBORO
Chapman A G-f
Nelson S A
Scanlan & Habberstab-f
Tollefson L T-f

LE SEUER
Anderegg J A-f
Borer F A-f
Cosgrove L C-1 c
Hessian Esther-f
Parker Ora J-f
Smullen Thos H-f

LITCHFIELD
Berens W R-1
Brasle C A-f
Campbell E W-f
Eastman A C-f
Farmers & Merch State Bank-f
First National Bank-f
Grono Wm-f
Hershey H M-f
Maber J F
Meeker Co Abstract & Loan Co-f 1 c

LITTLE FALLS
Bergheim N N-f
Bolander Carl-f
Brick S P-f
Cameron Don M-f
Carey Fred-f c
Crossfield J W-f
Davidson A R Ins Agcy-f c
Kircher G F-f c
Massy G W-f 1 c
Randall P S-f
Signor & Schallern-f 1 c
Swedbeck A-f c
Tourtellott W T-c 1
Trebbay S-f c
Vasaly Lewis-f c
Vasaly S C-f c
Vertin John-f
Wetzel John-f c

LUVERNE
Armstrong W H-f
Buck W L-f
Burley Fred-f
Canfield E H-f
Christophersen C H-f
Coss L E
Daily A J-f
Ferguson Bros-f
Ferguson, H W-1
Hawes Philo-f 1 c
Hinkley R B-f c
Kennikott J A-f
Kniss G W-f
LaDue Jay-f 1 c
Martin C J-c
McDowell J W-c
Schuck B E-f
White Harrison-f

MINN.—Con.**MADEIRA**

Dahl C T
Evelyn D G D—f c
Farmer's Union Loan &
Inv Co—f c
Haycraft J E—f c

MANKATO

Brehm F C—l
Chapman Chas A—f c
Christensen & Johnson—
f l c
Citizen Fire Assn of
Mankato
Comstock W L—f
Davies D C—f l c
Eberhart A O—f c
Evans David S—l c
Force Fred—l
Funk W A—f
Hall John N—f
Johnson M C—f
Leonard Henry—f
Palmer A B—l
Plymat W N—f
Shaub Arthur—f
Smith W W—f
Veum Land Co—f
Willard D G—f l c
Willard M G
Williams Theodore—f l c
Zull E M—f

MARSHALL

Bumford R R—f c
Davis Thos E—f l c
Daniels & Co R B—f c
Gail O E—f c
Mathews M E—f c
Odell & McNiven—f l c
Patterson E C—f c
Seward V B—f
Wakeman W—f
Woodard O—f c

MILACA

Allen J A—f l c
Allison Thos W—f
Doane W C
Eberhard C C—f
McGillwa J H—f
West W J

MINNEAPOLIS

Addy T E—c
Abern J J—l
Ainsworth G A—l
Anderson Axel—f
Armstrong A J—l
Arthur S R—l
Badger Walter L—f
Badger Wm A Co—l
Barnes Bros—f
Barney Fred E—f
Baum A H—l
Baxter, Hector & Co—f
Bell D C Investment Co
—f
Bell John I—f
Berkey Co—f
Blichfeldt Co—f
Blecken F F L—f
Blount C E—l
Branton J F—l
Bruen R L—l
Burke J C—l
Butts F C—l
Calhoun J F—f
Campbell L W—f
Carr C G—l
Carroll T A—l
Central Ave Bank—f
Central Ins Agency—f
Chalmers J A—l
Chase & Schanfield—f
Chute Ins Agency—f
Clark N W—l
Cheney W B—l
Cobban W H—l

CHARLES W. SEXTON

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Phoenix Bldg.,

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MINN.****Represents**

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CALUMET,
CAPITAL,
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GERMAN AMERICAN,
HANOVER,
HOME,
LONDON ASS'CE,
NEW HAMPSHIRE,
NORWICH,
ST. PAUL,
WESTERN ASS'CE
FIDELITY and
CASUALTY
AMERICAN BONDING**

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Cogan J—l
Colby W M—l
Collins A—c
Conklin J F & Zonne Co
—f
Conrad & Smith—f
Conroy J F—f
Conroy & McLennan—f
Daniel & Millard—f
Darling Geo B—l
Davis J H & Co—f
Deming Portious C—f
Devlin J B—l
Donaghue Ins Agcy—f
Dunn Thos Jr—l
Durkee H O—l
Eaton J S—l
Edwards I C—l
Eger F A—l
Eichhorn E & Sons—f
Endale P M—f
Esterly-Hoppin Co—f
Esterly R E—l
Fanton Miss Eva—l
Farnsworth Ezra Jr—l
Findley S H & Co—f
Fiske P W—l
Fletcher L H—f
Fletcher Co (The)—f
Flory F M—l
Forbes F A—l
Freeman H W—f
French W E—l
Fuller C I—f
Gale C S—f l
Garland J L—l
Gay F L Co—c
Gaylord E R—l
Gilbert B H—l

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for all kinds of insurance
throughout the Northwest
will receive prompt atten-
tion.

Grant W H—l
Greely Otto E—f
Griffith E S—f
Gross & Manthly—f
Harpman Jacob—f
Hartman Roy—l
Hartwell D H—c
Harrington-Skiles Co—f
Hayes W A—f
Haynie E C—l
Head-Schurck Agency—f
Hedwall C I—f
Hedding G D—l
Hermann W C J—f
Hickey T J—l
Hill George V—f
Hill & Garwood—f
Hirsch I J—f
Hohenstein A—l
Holcombe C D—l
Hood & Penny—c
Horner Warren M—l
Houston C T—f
Hunter H H—l
Iler C P—l
Independent Ins Agency
—f
James William—f
Jameson S R N—l
Jamieson T A & Huss Co
—f
Jauney T J—f
Jeune C W—l
Jones-Davis Agency—f
Jones D E—l
Jones D Wheeler & Co
—f
Joyce F M—l
Kane J J—f
Kaufmann I—l

Hood & Penney

Phoenix Building

Minneapolis

Minn.

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**OCEAN ACCIDENT &
GUARANTEE
CORPORATION, Ltd.**

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North Dakota
and Montana,
writing Liability,
Boiler, Burglary,
Health, and
Accident Insurance:

Also general agents
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**TITLE GUARANTY &
TRUST COMPANY**

for Minnesota,
Western Wisconsin
and North Dakota,
writing all
classes of bonds:

Writes us for rates
and territory

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JAMES P. THOMSON, Vice-President

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Representing twenty-five of the largest Fire and Marine Companies in the World.

Special facilities for large lines and sprinklered risks. Out-of-town orders receive prompt attention.

Kelly L E-f
Kennedy Carrie-1
Kinman W E-1
Kirkwood Miss Annie-1
Kivitt Roy-1
Kost F J & Co-f
Lambrecht J J-1
Laraway O M & Son-f
Lauderdale Co-f
Lauderdale J W-1
Lewitt Charles L-1
Lounsberry A C-1
McGowan & Mahony-f
McGillivray A R-1
McIntyre & Co John C-f
McMillan P D & Co-f c
McNichol A R-1
Mannen F A-1
Merriam W A-1
Merrill A E-f
Meyers J E-1
Minneapolis Ins Agency
-f
Moore Bros & Brace Co
-f
Morris S V Jr-c
Morton Chas M-f
Mosher W P-1
Mosher W P-f
Mowry F L-f
Murphy Harry B-1 c
Nelson A F-1
Newport R M-f
Nickels & Smith-f
Northwestern Insurance
Agency-f
Packer, Neely & Co-c
Page C A-1
Palmer F L-f
Peet E W & Son-1
Peet Wm-f
Place E R-1
Pray A F-1
Preston C P & Co-f
Purple J G-1
Quist Agency-f
Robinson W E-1
Reeves A J-1
Rise I O-f
Robinson Realty Co-f
Root & Benjamin-1
Royal Solon-1
Ruge W H-f 1
Sackett F J-1
Sanders F H-1
Schutt Julius & Son-f
Seiberlich Robt J-1
Seeley Agency (The)-f
Sexton Chas W Co-f c
Seeley & Co-f
Shaw R A-1
Shove C B & Co-f
Shove Hester M
Sloane-McCulloch Agcy
Smith C H-f
Smith F R-1
Smith John L-f
Soderling Agency-f
South Side State Bank-f

Sowle-1
Sprague F E-f
Sprague S E-1
Squyer F C-1
Stevens Bros-1
Stock A C-f
Stockwell S A-1
Stone Jacob-f
Stringer J W-1
Sutherland L L-f
Swartwood F-1
Tabour Realty Co-f
Thayer & Gale-f
Thompson L K-1
Thompson Bros-f
Thompson Robt S-1
Thompson W A-1
Thorpe Bros & Armatage
-f
Thurman J T-1
Timberlake B H-1
Tomlinson R B Jr-1
Tooker R M-f
Van Slyke V H-1
Van Tuyt C W-1
Wagner H F Agency-f
Walford W L-f
Walker-Allen Co-f
Walker G C-1
Walton Agency-f
Ware-Baker Co-f
Warren A-1
Webster D D-f
Weismann-1
Wheeler A M-1
White W H & Co-f
Wilkes & Covey-1
Williams H F-1
Wilson W C-1
Winslow W E-1
Wolford W L
Woodruff C S-f
Woodward F W-1
Yale Realty Co-f

MONTEVIDEO

Anderson J O-f c
Budd & Moyer-f 1 c
Elison G-f
Fosnes C A-f
Gjeraset Oluf-f
Moyrer L G-f 1 c
Norman P L-f
Parks G A-f
Severens J M-f
Simons C W-f

MORRIS

Beise Geo W-f
Borrill W C-f
Burpee C B-f
Cooley W F-f c
Marshall A K-f
Peterson Erick-f
Putnam F R-f
Rowland Andrew-f 1 c
Siverts S A-f 1
Spooner L C-f

Stenger A L-f 1
Stone R A-f

NEW PLAGUE

Edgerton A J-f
Hanzal W T-f
Komarek E W-f
Rynda A J-f
Wacek Jno-f

NEW ULM

Barnes George W-c
Bobleter J E-c
Deters B H-1
Henningesen N-f 1 c
Juni E H-1
Meile Adolf-f 1 c
Pfaender Wm Jr-f 1 c
Wedendorf John-f
Wicherski S-f c

NORTH BRANCH

Dahley E M-f
Murray F F-f

NORTHFIELD

Carpenter C P-f c
Clark M M-f c
Dille H O-f
Dougherty Chas-f
Netland S A-f 1
Rice Geo-f 1
Rice F O-f
Wyman J F-f 1 c

NORTH ST PAUL

Herrick John W-f c

ORTONVILLE

Chrisman Chas E-f c
Cliff & Purcell-f c
Farrington Ray G-f
Kaercher A B-f c
Michell John-f
Miller E J-1
Miller-Scotfield Agency-
f 1 c
Morrill E N-f
Purcell J J-f c
Scotfield Chas E-f 1 c
Stephens E H-f

OWATONNA

Alexander F A-f
Church F E-f
Johnson R H-f
Kinyon A M-f
Malone J-f
Murphy Joseph-1
Newsalt Geo-f 1
Niles & Anderson-f
Richter E W-f 1 c
Rowland & Doolittle-f
1 c

Schmidt Herman-f
Wheelock & Sperry-f
Wood F A-1

PARK RAPIDS

Batcheller A R-f
Shepard F M-f
Smythe W R E-f
Taber Wm M-f 1 c
Vanderpool F A-f
Wooley W W-f
Wright B F-f

PELICAN RAPIDS

Alexander C L-f 1 c
Bank J P Wallace-f
Bruce H N-f c
Sherin Cecil W-f
Welkie M T-f

PERHAM

Claydon R G
Daly M J-f
Dirkes C C-f
Donohue J W
First Natl Bank-f
Gerber Annie-f
Kemper Miss M A-f
Shannon A-f
Struett L
Young G M

PLAINVIEW

Carley J A-f 1
Damoule R R-f
Fuller M D-f
Hall G R-f
Lyons S S-f
Oliveron H K-f
Sylvester Bros-f 1
Wood Melvin-c

PRESTON

Anderson C M-f 1 c
Bassett H S-f
Read F-f
Weatherill Geo E-f
Wells H R-f 1 c

PRINCETON

Dickey C A-f
Eaton G A-f
Ewing Guy & Co-f 1 c
Pettersson S S-f
Shahin J J-f

RED LAKE FALLS

Duffy John A-f
Germo Thomas-f
Grady F A-f c
Higginbottom-f
Pirath P E-f 1 c
Tonpin A P-f 1

MINN.—Con.**RED WING**

Anderson O D-f
Chelsen Alfred-f 1 c
Diepenbrock G H-f c
Foot F W-f 1 c
Ives C W-f c
McIntire Jesse-f 1 c
Pierce A P-f c
Rosing A G-f
Wooders L-f

REDWOOD FALLS

Evans G L-f 1
Hingeley M W-f 1 c
Mason S O-f
Miller A C-f 1 c
Robinson J B & Co-f
Quarton & Barnes-f
Smith Wm M-f

RENVILLE

Clay C F-f
Daly & Barnard-f
Haan Peter-f
O'Connor T-f
Stobuk H N-f

ROCHESTER

Allen Geo J-f
Bliss T H-f 1 c
Brookner Geo-f 1 c
Collin J T-f 1 c
Collin & Griffin-f 1 c
Collin & Kelly-f 1 c
Gooding A C-f c
Gooding F E-f 1 c
Griffin & McGovern-f 1 c
Fraser Wm-f 1 c
Heffron M-f 1 c
Kalb H-f 1 c
Kennedy T F-f 1
McGovern J E-f 1 c
Morse E A-f c
Richardson H J & W B
-f
Scott W C-f 1 c
Soule J W-f 1 c
Stevenson & Malone-f

RUSHFORD

Carpenter Niles-f
Miller Petu-f
Olson H V-f
Reisuch O E-f
Rockwell G W-f
Roughford State Bank-f
Rowlee E B-f

ST. CHARLES

Campbell F C-f
French Geo D-f
Kiefer Nic-f
Kramer F T-f
Pfefferkorn G-f 1 c
Spencer W E-f

ST CLOUD

Atwood C L-f 1 c
Bennett J R Sr-f c
Doane A D-f c
Donohue J I-f
Gorman P B-f
Hansen H-f 1 c
Kinakim Walter-f
Maynison Geo-f
Quinlivan Dan-f
Keed & Miller-f
Rochall L J-f
Rosenberger George
Smith H L-f
Thayer W W
Walter John-f
Whitney Geo R-f
Wing T C-f
Wright A A-f 1 c
Zopp Edward-f

ST JAMES

Citizens Natl Bank-f 1
Crowley W S-f 1
Ellsworth F F-f
Lobben J L-f c
Meither Chas-f 1
O'Meara & Tonnesson-f
Sandquist M W-f 1
Security State Bank-f 1
Schoffman W F-f 1 c
Thornton J J Sr-f

ST. PAUL

Ahern J J-f
Baldy Peter-f
Barry J E-f
Bayard Deuel & Co-f
Beardley B F-c
Bechmeir F-f
Bell A B-f
Bolt Bros-f
Benjamin F A-f
Bergfield Joe-f
Borer L J-f c
Bradley A-c
Brennan E J-f
Bryant L N-f
Buchmeir Frank-f
Bullis J J-f
Campbell H A & Co-f
Canby & Meier-f
Carlson & Blomquist-f
Carson W M-c
Cassery L I & Co-f
Cathcart, Price & Co-f
Child S P-c
Clark Chas H-f
Clark C W-f
Clarke & Fletcher-f
Cochran Thos-f
Colwell J H-f
Corneveux J J-f
Cremer & George-f
Crosson J W-f
Cushing Luther S-f
Dahl & Martin-f
Davidson E H-f
Davis H R-c
Elder D E-f
Fargo P W-f
Farney C M-f
Ford F E-f 1 c
Forshe Fuller W-f
Frye & Jenkins-f
Fry R J-f
Fugate J S-c
Gerber B C H-f
Gilliam Wm S-f
Gilman V C-f
Graves Geo B-f
Haas J O & Co-f
Hage N O-f
Halsted D W-f
Hanson P H-f
Hart W H-f
Haynie E C-c
Heath & Rowland-c
Herrick J W-f
Hickey T J-f
Hillstrom C E-f
Hodkinson C W-f
Houghtaling E S-f
Hoffman J P-f
Hoyt Homer H-f
Hoyt H H-f
Hughes L A-f
Hughson & Dearth-f
Hunsaker C V-C
Hunt Chas J-f
Hunt P B-f
Hurd Rukard-f
Jones & Dunn-f
Joyce W B & Co-f c
Kane & Co-f
Karet Chas-c
Katz C E-f
Kelter & Nelson-f
Kertson J H-f
King J R-f
Kirke W T-f
Lagerman Jno A-f
Langford N P Jr-f
Lawrence Jno J-f
Lawton R M & Co-f
Leibrock & Day-f
Leonard R E-f
McDonald Peter-f
Maloney T B-f
Matz Jos-f
Michel Geo-f
Miller James-f
Minca E A-f
Moore C W-f
Moritz & Powers-f
Neely & Co R M-c
Neeley & Lilley-c
Nelson F E-f
Newport R M-f
Nowell J A-f c
N W Trust Co-f
O'Loughlin Allan-f
O'Meara Chas-f
Parlin F T-f
Peet E W & Son-f
Perry A W-f
Read Wm C-f
Reagan P M-f
Reeves A J-f
Rhoades R G-f
Roberts E P-f
Robinson G G-f
Robinson J K-f
Rodenberg Geo W-f
Rogers J A-f
Rogers John Jr-f
Rosenthal Frank J-f
Rothschild H & V J-f
Sanford & Co-f
Schnabel Geo E-f c
Schuler D R-f
Sheppard G W-f
Shepard J W & Co-f
Sjoberg & Hedberg-f
Smith D D-f
Smith J Watson-f
Smith & Taylor-f
Sonnen C J-f
Stark A J-f
Stenger George W-f
Strickland Doolittle Co
-f c
Tarbox C S-f
Taylor J W-f
Thompson C N-c
Tomasek Albert-f
Tracy Jas-f
Truax U G-f
Wagner & Dahl-f
Waldorf Grant-f
Waller G C-f
Walsh J R-f
Wann Thos L-f
Ware E M & H F-f
Ware, Hospes & Co-f
Warner & Regensdorf-f
Watson J J-f
Weed, Parker & Co-f c
Wheeler F M-f c
Williams Evan-f
Wilkes & Covey-f
Worrell Granville-f
Youngman P D-f

ST. PETER

Hensel C-f
Lauman W G-f c
Miller & Miller-f 1 c
Peterson J-f
Sackett Ins Agcy-f 1 c

SAUK CENTRE

Austin A W-f c
Cooper J F-f c
Keller L E-f
Kells L-f 1
Kells Robt-f
Lamb P-f c
Morse C A-f 1 c
Morse W A-f
Smith A J-f

Sprague C M-f c
Woodbury M F-f

SHAKOPEE

Coller J A-f
Deutsch M A-f
Duffy Wm F-f
Meyer Nick-f
Southworth E-f
Storer C C-f

SLEEPY EYE

Bertrand E P-f
Brust Wm-f c
Davis I G-f c
Gallagher I-f 1 c
Geschwind Peter-f c
Griffith & Smith-f 1 c
Mo Hans F T
Olson I M-f c
Pickle A H-f c
Reidl F J-f
Somerville G W-f c

SOUTH ST PAUL

Clark C W
Lytle G L

SPRINGFIELD

Aach C H-f
Erickson Aug-f
Fernholz Ed J-f
Frank Wm G-f
Frederickson A-f
Peterson C S-f
Ray J J-f
Schmid John R-f c

SPRING VALLEY

Bartlett Elwin-f
Hale S H-f
Jones E-f c
Kellogg W L-f
Leach Harris E-f
Lyman W L
Pattridge S C-f
Thayer Burdett-f

STILLWATER

Castle L B-f 1 c
Gillespie Ernest-f
McGarry Robt-f c
Prince-Joy Agency-f 1 c
Smith H E & H S-f c
Smith - Staples - Robert-
son Agency-f 1 c
Sullivan Bros-f
Welch Thos W-f

TOWER

Akerson O W-f
Whitman G A-f 1

TRACY

Berdan C J-f
Cain H J-f
Korns & Johnson-f
Robinson N J-f
Starr Mary A-f 1 c

TWO HARBORS

Andrews S W-f
Brand Andrew-f
Dwan John-f
Lawrence H David-f
Lawrence W F-f
Munford George-f
Olson John-f

VIRGINIA

Bickford A E-f
Gill Thomas-f c
Matson & Thurston-f
McCormick P E-f c
McDonald - Gill Agency
Inc-f
Pederson O L
Roesom F B-f

WABASHA
Hurd Jr—f
Jewell H B—l c
Jones R A—f
Jones R A—f
Kennedy Malcolm—f l
Paine H—f
Satory John—f

WADENA
Baumbach R L—f
Field F C—f c
First National Bank—f
Gores F E—f c
Hastings Guy—f
Hughes & Mark—f
Hunsinger Chris—f l c
Latta F—f
Mettel John—f c
Murray A—f c
Sedgewick J A—f

WASECA
Andrews F B—f
Buchler L T—f
Buckman Marion—f
Coleman Thomas—f l
Day F T—f
Iaker J J—f

Lilly B—f
Madden J E—f c
Maloney A S—f
Sullivan J B—f
Swift Wm A—f l c

WATERVILLE

Dressel Geo J—f c
Everett M R—f
Everett T R—f

WELLS

Allen A O—f
Brewster M W—f
Draper C H—f c
Heath S F—f l c
Hughes B—f c
Odell D A—f c
Oren T O—f
Pihl M J—f

WHEATON

Burton Jarred—f
Colyer C H—f
Cory H B—f
Dale John—f
Flood Jas H—f
Griffith B B—f
Houston Charles E—l c

Neuman O C—f
Peterson Andrew—f
Ringdehl Wm—f
Rustad Ed—f
Steidl & Houston—f

WHITE BEAR LAKE

Auger A J—f
First State Bank—f
Warner H A—f

WILLMAR

Anderson Land Co—f
Branton J F—l
Gilbert T O—f
Gunderson H—f l c
Handy F G—f c
Markhus Wm T—f
Nordin A F—f
Odell Chas W—f
Otis John—f c
Otterness G H—f
Sherwood C H J—l
Sevenson O K—l
Talmán D N—l

WINNEBAGO

Armstrong J A—f
Grinnell F M—f

Hill W H—f
Moulton E C—f l c
Parker H W—f
Quiggle H S—f
Streater W A—f
Ware Frank—f c
Wasgatt F G—f

WINONA

Bierce & Wilbur Co—f c
Dixon & Kemp—f l c
Gregory Geo W—f l c
Kunkel G W—f c
Melvin & Billner—f l c
Pelzer Ed—f c
Pass & Schmidt—f l c
Proberts J C—l
Rising & Jung—f
Roberts E M—l
Szaculowski W L—f c
Stevens H C & Co—f
Roessner L T—f
The Baumann Gordon Co—f c

ZUMBROTA

Mosher & Powers—f
Rockar A J—f
Weiss & Marvin—f

MISSISSIPPI**ABERDEEN**

Binford J A—l
Eckford J W—l c
Hamilton H C—f
McFarlane Jr J C—l c
McMillan W C & Co—f
McQuiston D H & Co—f
Monroe Ins Agency Inc—f l c

ACKERMAN

Dobbs S B—f
McWhorter B C & Co—f

ARMORY

Baker & Thompson
McWhorter B F—f

BATESVILLE

Carothers J B—f
Jarratt M E—f l
Kinchloe Mrs J B
Lamb L B—f

BAY ST LOUISE

Cazenueve Jos F—f c
Rea George R—f l c
Soule G A—l

BELZONA

Castleman Brumfield Ins Agency—f l c
McClintock J W—f l c

BILOXI

Bond Bros—f
Chinn & Carraway—f l c
Swan & Co—f l c

BOONEVILLE

Alexander K E—f c
Archer J G—f l c
Fugitt T J—l
Sanders J B—l
Stanley J C—f
Taylor J J—f

BRANDON

Barnes W H—f c
Henry Pat—f
Ward M E—f l

BROOKHAVEN

Brookhaven Ins Agency—f l c
Daughtry I B—f c
Underwriters Agcy—f l c

BROOKVILLE

Bank of Brookville—f
Johnson E H—f l

CANTON

Dinkins W L—f
Flournoy J F Jr—f
Foot & Co—f l c
Maas B—f l c
Parker F H—f

CARROLLTON

Neill W H—f l c
Nelson C J—f l

CENTERVILLE

Field W P—l
Jones A L—f
Jones S R—l
McAllister R W—l
McGehee H D—f
McKee Ezra F—f c
Street A J—l

CLARKSDALE

Johnson J H & Co—f l c
Meek W E—f
Roberts J C—f l c

CLEVELAND

Davis P L—f l
Smith & Wallard—f l c

COFFEYVILLE

Brannon W L—f l
Whitten Miss Lucille—f
Whitton S R—l

COLDWATER

Darby Mrs S L—f
Silliland W R—f c
Turley J D—f

COLUMBUS

Cayce Newman—f
Columbus Ins & Bkg Co—f
Long Mrs Henrietta—f
Macr P W—f
Merchants & Farmers Bank—f
Moore Edward S—f
Pope W E—f
Warfield H C—f c
Whitfield A D—f

COMO

Brown C R—f c
Hay C C—f
Hutter W H—f
Lake George—l
Painter J H—l c
Taylor Travis H Jr—l

CORINTH

Cox Geo Jr—f
Young H N & Co—f
Young T C & Co—f l
Young & Henry—f l

COURTLAND

Johnson C L—f l c

CRYSTAL SPRINGS

Lott & Rhymes—f l c
Lotterhas P A—f l c
Townes A F—f

DUCKHILL

Binford & Wilkins—f l c

DURANT

Glines W O—f
Lawrence F H—f l
Murphy P H—l

EDWARDS

Montgomery W A Jr—f l c
Redfield W C—f
Ward W R—f l c

ELLISVILLE

Ellsworth W H—f l c
Pettis W S—f l c
Walters W V—f l c

EMPORA

DuBerry & Peery—f c
Hollingsmouth Mrs J W
Phillips L B—l
Taylor T F—f c

ENTERPRISE

O'Fereull Miss M R—f c

FAYETTE

Fayette Ins & Realty Co—f l c
Easterling W R—f
Stone T B—f

FERNWOOD

Linton Z Z—l

FRIARPOINT

Lamkin J O—f l c
Reid F R—f l c
Robinson F D—f l c

GLOSTER

Ford M A—l
Gloster Undwrs Agcy
Toler I L—f l c
Whittington E O—f c
Whittington J M—l
Wickert L—l

GOODMAN

Pickens Ed W—f l

GREENVILLE

Bergman, Hebron & Starling—f l c
Lake J A—f
Lemler Max—f l c
Robb J H—f l c
Wheatley, Anderson & Co—f l c
Wheatley George—f l c
Fatheree M—l
George P S—f l c
George & Bell—f l c
McShane & Keasler—f l c
Petet W M—f l c
Steele S S & Co—f l c
Vardaman & Stein—f l c

GRENADA

Beatty C A—l
Bell A S—l
Hoffa W B—l
Moody T E—l
Ruby & McLeod—f c
Thomas, Hoffs & Moody—f c
Wilkins W P—l

GULFPORT

Avitt M E—l c
Gary & Coleman—f
Gulfport Ins Agcy—f l c
Hardy J D—f
Hewes & Yerger—f
Jordan Bros—f
Padgett P T—l
Swan & Coleman—f c
Wells E W—f c

MISS.—Con.

HATTIESBURG

Bishop J A—1
Collins & King—f
Cottrell F E—1
Epley M J—f
Gastoon P L—f
Holmes D B—1
McCollough N R—1
McLeod J H—f
Montague A A—f
Phillips N L—1
Simpson Lee—1
Smith Miss Ligon—f

HAZELHURST

Conn Abe H—f
Covington G W—f c
Ellis I N—f
Graves A T—f c
Higdon M N—1
Ramsey Mrs Carrie W—f 1

HERNANDO

Cooke R P—f
Foster H—f 1 c
Morgan R E—f 1

HOLLANDALE

Bank of Hollandale—f
Hamah Wm—f 1

HOLLY SPRINGS

Croft Addison—f
Smith L A—f 1 c

INDIANOLA

French & Smith—f
Lockhart & Chapman—f
Oliver A W—f 1 c
Pitts N T—f 1 c

ITTABENA

Dunn C—f c
Russell J F—f 1
Reese A B—1

JACKSON

Carter & West—1
Cavett & Cavett—1
Crowder A C—1
Dowdle J R—1
Dreyfus I & Co—f
Harmon & Fairley—1
Harper & Son—1
Hood J C & Co—f 1
Lake-Lott Co—f c
Lee A C & Co—f c
Mims R B—1
Montgomery & Cross—1
Nugent & Galloway—f c
Pullen & Lake—1
Ragland & Anderson—1
Ratliff & Gunter—1
Robinson & Robinson—f c
Roas & Yerger—f c
Shoemaker J M—1
The Bradley Co—1
Wharton & Roberts—f c
Whitten & Johnson—1
Wells & Sessions—1
Yerger L & Co—f c

KOSCIUSKO

Brown J P—f c
Cain J H—f
Fletcher John M—f 1 c
Knotts J M—f 1 c

LAUREL

Edwards A A—1
Rumble W F—f c
Trest J A—f c
Yates & Hurst—f c

LELAND

Smith M B & Co

LEXINGTON

Dyson John L—f 1 c
Pinkerson Ins. Agcy Co—f 1 c
Watson H W—f 1 c

LUMBERTON

Hall W W—f
Camp D C—f 1 c

MACON

Cavett E D—1
Dorroh C B—f
Fant A C—1
Fant & Yates—f
Lee Jos—1
Lucas P G—1
Minor W P—f
Yates E V—f
Yates R E V—f 1

MAGNOLIA

Gill W A & Son—f
Hiller Jonas—f c
Magnolia Realty & Ins Co

M'COMB CITY

Caston W R—f
Craft H—1
Duir & Williams
Quin O B—f
Tate C M—1
Watkins J T—f 1

MERIDIAN

Broach & Broach—f 1
Carter & Broach—f
Cameron B F—1
Grimes B H & Co—f 1 c
Harris-Caldwell Co—f c
Lloyd J C & Co—f
Meridian Ins. Agcy—f 1 c
McRaven A D—f
Nall, Broach & Keeton—f
Shotto Henry A—1
Street H M—f
Teter A J—f c
Weems, Smith & Houston—f
Woods H J & Co—f c
Woods & Poitevent—f

MOSS POINT

Randall O—f
Stewart J W—f 1
Vanderwart John—f 1 c

NATCHEZ

Davis A V—1
Davis E L
De Lap F G—f 1 c
Mayer Simon—f 1 c
Natchez Inv & Ins Agcy
Partridge L—1 c
Porter C L—1
Rawle John Sr—f 1 c
Stratton P V
Tillman C L—1
Willson C W—1

NEW ALBANY

Phyfer & Smallwood—f c
Smallwood J A—1

NEWTON

Gilmore W A—1
Maguire H C—1
McMullan & Wilson—f
Newton Ins. Agency
Selby T H—f c
Wilson Thomas—f

OCEAN SPRINGS

Russell H F—f

OKALONA

Ellis B K—f
Ezoll E J—1 f
King S B—c
Morrison & Lagrone—f 1
Savage W E—f
Williams W J—f

OXFORD

Carter D T—f 1 c
Ponter W D—f 1 c
Wright E C

PASS CHRISTIAN

Lansing John E—f c
Northrop Elmer—f 1 c

PEARLINGTON

Pescud P F & Co—f

PICKENS

Gordon W S—f

PLEASANT GROVE

Cameron R E—f
Lepsey W C—f

PONTOTOC

Boone W A—f 1 c
Mitchell J H—1 c
Simmons J D—f
Thomason W L—1

POPLARVILLE

Scarborough & Co J J—f 1 c

PORT GIBSON

Brashear J N—f
Drake E S & J T—f 1 c
Gordon C A & Co—f
Humphreys E A—f 1
Person J W—f
Spencer H N—1
Spencer J G—1
Taylor & Bernheimer—f

QUITMAN

Carter & Lucas—f 1
Evans J B—f
Terral J A—f 1 c

RIDLEY

Matthews W L—f
Murray J Y Jr—f
Wallace J C—f

ROSEDALE

Lobdell John V—f 1 c
Roberts W B—f 1 c
Rose & Richardson

SARDIS

Duyval C W
Walton E S & Co—f c

SCRANTON

Jane E J—f c
Ronke H S—f

SENATOBIA

Hill T P—f 1 c
Johnson H—f
Lauderdale J W—f
Still W E—f c
Taylor N A—f

SHUBUTA

Patton W H—f 1 c
Weems C S—f

SHUGULAK

Houston Jones—f 1 c
Minor H A Jr—f 1

STARKVILLE

Hartness G D—f c
Hogan J B Mrs—f c
Lucas J L—f 1
Powers F H—f c
Reynolds H H—f c

SUMMIT

Cassedy Miss Annie—f
Ford & Keraky—f
Gracey & Tate—f
Tennison Annie—f
Woodson Atkinson—f

TEHULA

Hubert J G—f
Jones W B—f

TERRY

Redding C—f

TUNIS

Dorsey A L—f 1 c
Johnson B L—f 1 c

TUPELO

Saverers Ins. Agcy—f 1 c
Snowden G L—f 1

UTICA

Ferguson & Gullledge—f 1 c
Marshall T A—f c

VARDEN

Armstrong J J—f
McCormick S E—f
McConnico S E Jr—f

VICKSBURG

Flowers Bros—f c
Flowerree R E—f 1 c
Helion Dickson—f
Hennessey P L & Bro—f 1 c
Lum, Hirsch & Hirsch—f 1
Moore J K—f 1 c
O'Neal F C—1
Paxton & O'Neil—f 1
Russell & Moore
Smith Bros—f
Wilkinson R C—f 1 c

WATER VALLEY

Brown S B—f
Cock Everett—f 1 c
Hamner W C—f
Wagner J H—f

WAVELAND

Dunbar J V—f

WAYNESBORO

McAllister Wm—f

WESSON

Anderson W H—f
Hartwell C E—f
Rea Jas L—f c

WEST POINT

Arthurs, Dugas & Co—f
Fennell M P—1
Hibbler Tol—f c

Howorth B M—f King T C—f Miller Edith—f Mosely & Lagrone—f l c Myers & King—f Oliver I A—f Smith—f Stacy Hibbler—f Trotter R M—f	WINONA Bachman E B—f l Bray W M—f Buckley J T—f Doty G A—f McFarland J T—f Purnell E B—f l	WOODVILLE Davidson J A—f Joseph I S—f l Richardson Mrs N—f Sessions J M—f YAZOO CITY Barnwell & Barbour—f c	Carroll Miles—f Clark Jas A—f l c Doherty M P & J B—f Eggleston H T—f Exum B—f l c Howard F—f Hudson W M—f c Maxey W P—f Mott N A—f
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MISSOURI

RUDD-McQUEENY & GREENE **FIRE AND CASUALTY INSURANCE** **BRYANT BUILDING** **KANSAS CITY, MO.**

ADRIAN Allen F R—f l c Groves Robert—f c Hoover India Miss—f Mahon W S—f l c Moulton C F—f Nelson Mondy—f Smith A J—f ALBANY Debord James—f Gibbany & Wayman—f l Haas Walter—f l McCammon J P—f l c McCammon R M Sr—f l McCammon R M Jr—f l Ratchliffe M G—f Stapleton W P—f l Ware J W—f APPLETON CITY Chapel W W—f Coffin J G—f Jackson W J—f Miller F H—f l c Pierce Chas—f Vannice W R—f ASH GROVE Comegys C B—f Dalsell W H—f Hayden J C—f c Martin J O—f c Mungrave G W—f Norris A J—f AURORA Grier Gertrude E—f Investors Realty Co—f c Munday J W Raitinger Henry R Thompson C G—f Underwood J W—f Williams & Duckworth—f c Woodfill Jared R Jr BELTON Blair J F—f Bradford W J—f l c Ferguson W M—f l Garrison W B—f Houston W P—f l c Roberts W A—f	BETHANY Barlow & Barlow—f c Bryant Joseph F Jr—f Crossan C—f Cumming A S—f Davison S P—f Frisby E H—f c Heaston Wm C—f c Leazenby W H—f c Nelson I E—f c Rusk J H—f c Sallee J M—f c Sigler B P—f c Skinner E—f c Skinner W H—f c Towns W F—f c Winslow C S—f BEVIER Hale C F—f l Hughes J G—f l Hughes J R—f Jones Ed S—f Nisbeth J W—f BLOOMFIELD Cole W F—f Moran & Walker—f Phelan M S—f Reddick J R—f Smith S S—f Turnbaugh Son T B—f Walker J M—f Wilcox A D—f BOLIVAR Adams & Mosier—f Leavitt & Sons J M—f c Leonard B F—f McCracken H C—f Taylor Ellis—f Townsend O M—f Viles C W—f Watson T A—f l c BONNETTERE Bonney O M—f Buford—f Bowman J J—f Francis E N—c Francis E J—f	FRASIER Jno W—f Kirkpatrick Alice—f Malugen J H—f Segar—f BOONVILLE Chambers Wm—f Dauwalter F—f Elliott Miles—f Gott C P—f Hodelich R—f Journey C W—f Lionberger Wm M—f Rennison J E—f Spillers J L & Co—f Stephens W S & Bro—f c Trigg W H & Co—f c Wilson & Nixon—f Whitlow R W—f c Windsor E A—f l c BOWLING GREEN Cash J E—f Culbertson & Todd—f Davis K F Dunbar Wm—f Foley C E—f Lee G T—f Omohundro E B—f c Thompson J E—f Tinsley & Basye—f Wenkle Cash—f Wise G C—f l c BRECKENRIDGE Hunt L W—f Ribelin J B—f Russell Joe C—f l c Steele J C—f Stucker & Son—f Trooper N L—f Ward Frank—f Waugh J W—f	BRUNSWICK Benecke Louis F—f Finch Chas E—f c Jackson L T—f l c Rucker G W—f Wires A L—f BUTLER Allen C A—c Canterbury B—c Carten R S—c Catterlin J M—f Duvall Arthur—f Ewlsizer T S—f Ewin C S Hart Aron—f Hart & Duvall Hartwell P—c Hawkins N T Herrell J T—f Holloway J W—c Holmes—f Horne Miles—f Jeter Frank—f Moore Jas B—f Pierce J S—c Ross W W—f Smith J F—f Tuttle Ezra—c Wilson A M—f CALIFORNIA Barnhill W M—f l Blakman H E—f Burkhardt C A—f Gill S C—f Hardy H B—f l Heck W C—f Hert L F—f Herfurth Henry—f Hunter & Kraemer—f Kuhn H W—f Rice F A—f l c
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MO.—Con.**CAMERON**

Althouse W J-f
Baker M F-f c
Cameron Investment Co
-f l c
Cooper & Groves-f
De Hart & Son-f
Fitzgerald Maggie-f c
Gantz A T-f
Harris E T-f c
Hurd L S-f
Livingstone Deppengam
-f
McGill Mrs Fanny-f
Partin T W-f
Williams J E-f

CANTON

Ballow J F-f
Barrett C W-f
Clay & Son-f
Elston John-f
Ewalt C M-f
Henderson E F-f c
Henton W B-f
Hilbert Arthur-f
Hope M F-f
Howard H H-f
Jeffries Jerry M-c
Lawrenson F R-f
Lillard J W-f
Millsbaugh F C-f
Roberts Roy-f
Settle J M-f c
Starr N D-f
Turley W M-f

CAPE GUARDEAU

Albert, Vandevort &
Vasterling-f l c
Armans R-f
Bridges & Miller-f l c
Carter & Miller-f
Chappell G E-f c
Deane H S-f l
Engleman E H-f l c
Joseph L S-c
Juden T J-f l
Norvell C A-f c
Sackery F-f
Stone W M-f
Williams & Ellis-f c

CARL JUNCTION

Allen E-f c
Chitwood G O-f
Degarno Anna-f

CARROLLTON

Erwin H-f
Hale C P-f l
Houston J G & Son-f l c
Lemon R-f
Lewis Sinton-f
Medlin A B Sr-f c
Peltier & Arterburn-f
Riblett Wm-f
Ryan A-f
Tuley J N-f c

CARTERSVILLE

Burch & Fountain-f c

CARTHAGE

Black & Wyatt-f c
Cladin R J-f
Crawford J C-f c
Cushman F A-f c
Eye M A-f
Gray T E-f c
Griggs J W-f
Higgins J F-f
Innes D A-f
Lewis A F-f
Manley L N-f
McGee John C-f c
-f W G-f
& Buckwell
C D

Smith Geo F-f
Spence James-f

CARUTHERSVILLE

Byrd W D-f c
McClanahan Jas W-f l c
Smyth J F-f
Tindle & Ward-f

CENTRALIA

Anderson E C-f
Booth H S-f
Boyd & Son-f
Bruton Arthur-f c
Daniel & Co-f
Diggs F R-c
Early C H-f
Edwards J R
Hope R L-f
Jennings D M-f l
Laforce F L-f
Settle C M-f

CHARLESTON

Black W E-f
Boon & Lee-f
Deal E J & Co-f c
Gilbraith G W-f
Kirpatrick Charles E-f c
Rhodes John A-f
Randolph Effie M-f
Sinks A B
Steele L D

CHILLICOTHE

Ashby Frank-f
Crowe & Newman-f
Gill & Ryan-f
Gunby & West-f
Hall A-f
Hoffman H C-f
Martin L A-f
Rohrer S D & Co-f
Smith Oscar L-f
Watkins J E-f

CLARENCE

Byars F W-f
Hamrick W L-f
Harness E M-f
Pritchard W M-f l
Shanks R N-f
Wright H A-f

CLARKSVILLE

Carroll & Co-f
Duvall F J-f
Estes L Edgar-f
Juett Walter-f
Lesseg A A-f
Moody E N-f
Wells J Henry Jr-f

CLINTON

Byler & Cheatham-f l
Carter W F-f
Collins T W & Son-f
f l c
Davis C I-f
Dix E E-f
Elliston J L-f c
Faris H P-f
Goodwin W M-f c
Hoover Owen-f
Hunter H L-f c
Snyder-f l c
Stevens W M-f

COLUMBIA

Batterton & Belcher-f
Bowman & Long-f l c
Broadhead H H-f
Cochran H W-f
Goldsberry H W-f
Dorsey S J-f
Fellows N J-f
Fyfer & Martin-f c
Hunt S C-f
Kerfoot C C-f
Lonsdale B H-f

McDonnell Emmet-f
Niedemeyer W F-f l c
Pratt S W-f c
Quinn & Conley-f c
Schwabe Bros-f c
Smith D N-f
Smith W F & Co-f
Spencer G A-f
Siewart A J-f
Stone G T Ira-f
Stone & Lipscomb-f
Trumble W G-f
Whittle T W-f

CRYSTAL CITY

Crystal Merc Co
Sutter Fred-f l c

DEEPWATER

Banta W S-f l c
Hearn & Root-f l c
Yenser J H-f

DESLOGE

Mackleys A P-f

DE SOTO

Barrett J F-f
Catman A L-f
Coxwell T F-f
Eaves Thos B-f
Eugene Edgar-f
Gratiott C J-f c
Harrington M F-f
Herrick L-f
Hopson W H-f
Hughes C R-f
Hunter R M-f c
Kempe E-f
Kirchner-f
Mahn Geo-f c
Munroe Robert M-f l
Roberts-f

DEXTER

Carter & Copeland-f l c
Casey E L-f
Clements C B-f
Fulks J A-f
Grant L L-f
Hoffmann F E-f
Holland & Blankenship-f
Jeffers & Weber-f l c
Jones Ned-f l c

DUENWEG

Sterling H W
Wilson H-f c

EDINA

Cotter L L-f c
Ennis J W-f c
Gibbons Paul-f c
Hollister W C-f c
Jack J J-f c
Linville C B-f c
O'Donnell Thomas-f c
Raleigh & Dorian-f l c
Ronner D A-f c
Schierbrock Adolph-f l c

ELDORADO SP'GS

Allen W H-f
Billingsley S W-f l c
Briscoe W E-f c
Chadd S M-f
Davidson C C-f
Dry T B & Co-f
McCary & Son-f
Rhodes & Clasby-f c
Russell W M-f c
Shaw Bros-f

ELSBERRY

Dudley & Palmer-f l
Gibson Jno M & Son-f
Shannon J S

FAIRFAX

Carter A L-f
Carter J G-f
Daulton B D-f
Dragoo N F-f
Hambaugh W H-f
Senect I C-f
Stonfer W H-f
Whitford R C-f

FARMINGTON

Clay, Buck & Flemming
-f l c
Evans N S G-f
Haile & Bro-f l
Ledbetter H B-f l c
Murrill John-f
Pipkin M-f l c
Smith, Bleck & Co-f l c
Young M A-f l c

FAYETTE

Armstrong J W-f l c
Bedford E W-f
Blakemore W W-f
Brown W G-f
Burgin A B-f l c
Davis M H & Co-f
Denneny J B-f
Gallimore J R & Co-f
Heist J W-f c
Jackson R S-f c
Kirby W F-f
Millsap J A-f
Potts John-c
Smith T J-f c
Smith Willard-f
Talbot John-f
Tolson J D & Co-f
Woods J A-f l
Woods Theo-f l

FERGUSON

Houseman Carl-f c
Graf & Case-f
Pollard J B-f
Reid Fred A-f

FESTUS

Boyer W S-f
Funk J R-f

FLAT RIVER

Fitch Frank-f
Flat River Realty Co-f
London G M-f
Ramsey S H
Tetley J H-f
Tinsley E B-f

FREDERICKTOWN

Anthony E D-f
Blumer A-f
Newberry Frank-f

FULTON

Atkinson J H-f
Collier S Barry-f
Guthrie Bros-f
Hamilton & Son-f l c
Harris & Tucker-f
Henderson & Adcock-f
l c
Jameson W E-f l c
Johnson R M-f
Koontz & Palmer-f l
McIntire J Wallace-f
Russell W F-f
Sharp J B-f
Tuttle E N-f l c

GALLATIN

Alexander G F-f
Cruzen N G-f
Dudley Boyd-f
Givens N S-f c
Handy W R-f c
Hull J F-f
Lile W G-f

Parker F M—f
Parker Grace—f
Pilcher H A—f
Stephens Farm Loan Co
—f c
Tague W O—f c
Tarwater Hy—f c
Yates T B—f c

GLASGOW

Denny H A—f
Hannaca W A—f l
Harrison Geo B—f
Henderson J S—f
Massie F A—f l c
Osborne T E—f
Price A B—f l
Richardson G S—f

GRANBY

Cummings J B—f
Varner S B

GRANT CITY

Case Wm—f l
Cloud Samuel—f
Hastings C V—f
Hudson, DuBois & Eng
—f c
Hudson & Miller—f
Kelso & Kelso—f c
McMahan B O—f
Okey W C—f c
Phipps L M—f c

GREENFIELD

Harrison Edwin—f
Holland W M—f
Neale B M—f
Payne R D—f
Russell W O—f l c
Sturns Ed—c
Shaler F L—f

GREENVILLE

Bennett C P—f
McElhannon H B—f l c
Settle John H—f
Settle & Settle—f
Smith W R—f

HAMILTON

Clark Elmer E—f c
Filion T A—f c
Hudson & Windle—f c
Johnson C C—f c
McAfee William—f c
Roberts & Deadrick—f
Wyatt W J—f c
Young S M—f

HANNIBAL

Anderson T L—f c
Bassen & Spencer—f c
Clayton Geo D—f l c
Fisher A J—f
Fisher W H—f c
Cole & Cunningham—f
Gilbert R N—f
Hannibal Trust Co—f
Holme John T & Son—f l c
Osterhout & Ackerman—f
Plowman J W—f c
Roberts & Co—f
Roberts A C—f
Scheidker & Hoffman
Settles E V—f l
Thies Adam & Son—f c

HARRISONVILLE

Allen C E—f c
Barrett Bert—f c
Barrett W H—f c
Bohon A B—f
Brous C A—f
Burke J J & Co—f
Conger Arthur—f c
Daniel Hal. C—f l c
Hall Bros—f

Hoover S W—f l c
Horn W A—f c
Lamar & Kimberlin—f
Litsey Frank—f
Summers W D—f
Wilson J M—f
Wooldridge & Bird—f

HERMANN

Meyer Aug—f
Begemann Aug Jr—f
Rippstein E F—c
Silber V A—f
Walker A B—f c

HIGBEE

Elgin J C—f
Hon Chas C—f c
Lesly W A—f
Magruder T B—f
Murrell F E—f
Newman E E—f
Randolph J T—f c

HIGGINSVILLE

Campbell H F—f c
Hofer Daniel—f c
Noyes Ike H—f
Sautmyer J B—f l

HOLDEN

Batsell G G—f
Bell M C—f c
Boisseau O G—f
Brad Harman—f
Carpenter Mrs Ella—f
Little W H—f l c
Sankey S R—f l c
Steele & Son—f
Wallace & Eves—f

HUMANSVILLE

Burnside G C—f
Ham A H—f
Wood Wm W

HUNTSVILLE

Bagby & Obryan—f c
Heether J A—f
Keobaugh Geo W—f c
Kirk Geo T—f c
O'Bryan J T—f
Rutherford, Holman &
Co—f
Sutliff R E & Co—f l c
Vasse Percy L—f c
Wayland J N—f

INDEPENDENCE

Beatty A C H—f
Briggs John D—f c
Bryant O P—f
Burrus Olney—f
Burton Co E P—f c
Buchanan E V—f
Carroll Carrire May—f c
Chastain H—f
Clements Margaret—f
Clinton Geo W—f
Compton Bros
Hall & Peisur—f c
Hardin J H—f
Higgason A E—f
Lewis C F—f
Loar W S—f c
McCoy A L—f
Mindrup Oscar—f
Modie John H—f
Ott A M—f
Prewitt J A—f
Rider, Walter & Co—f l c
Sea L M—f l c
Sittington R S—f
Southern A C—f
Trowbridge R B—f c
Wood J A—c
Woodson & Shartle—f l c
Zeigler John—f

JACKSON

Boes & Puls—f c
Caldwell H L—f
La Pierre C H—f c
Masters B F—f
Williams A D—f
Williams Chas—f l

JEFFERSON CITY

Bauer August J—f
Bredeman John H—f l c
Burch Edson L—f l c
Burch N C & Bro—c
Chinn & Smith
Cook Sam B & Co—f c
Cox S W—f
Dallmeyer Wm A—f l c
Edwards W J—f
Franz L J—c
Frazier W B—f
Fromme F J—f
Henry D D—f
Hewett J W—f
Leslie B E—f
Roer & Henry
Sarman H T—f
Schirmer L A—f
Thomas & Price—f c
Turner J L—f
Vaughn G R—f
Winston C A—f c

JOPLIN

Barr J F—f l c
Beaufort Herron—f c
Briggs & Briggs—f l c
Clover & Clover—f
Dangerfield J H & H E
—f
Digby H—f
Ennis C M—f
Faulkender J C—f c
Hitchings H E—f
Howard & Brown—f
Gray Howard—f l c
Karberg H L—f l
Miles & Son—f l c
Musselman, Grigg &
Becker—f l c
Pile—f
Rudd R H—f l c
Sardies Smith—f
Smith Franklin M—f
Tatman B L—f
Timmig C H—f
Webster Elmer—f l c

KAHOKA

Callihan O S—f
Cherry N T—f
Easton T J—f
Hiller Chas A—f
Lang C G—f
Llewellyn C T—f
Montgomery L J—f c
Rutherford W T—f
Spangler E P—f c
Stewart E Hitt—f
Whiteside John A—f

KANSAS CITY

Alberte A A—f
Allen Investment Co—f c
Baird, Eaton & Fulton—f c
Bales & Hogsett—f
Blackman J—f c
Bond G A—f
Boone H—f
Boor V F & Co—f
Brown & Mann—f
Bryant Jeffries Realty Co
—f
Button & Green
Casey Sam—f
Casey & Smith—f
Chamberlain & Hayslett
—f
Chapman & Fuller
Chesney F L—f
Chick J S & Son—f

Childs & Jones—f
Clagett & Cobb—f
Clinch F W—c
Corrigan & Madden—f
Courtney C C—f
Cowherd Bros—f
Crutcher & Sons—f
Dew J P, Donaldson &
Smart Co—f
Dillon P—f
Dobbin P—f

**DRENNON, SCHAFER
& CO.**

408-412 Fidelity Trust Bldg.

General Agents

Acton Life (Life, Lins. & Acc. Dept.)
Columbia Ins. Co. (Automobile and
Tourists' Mortality)
Fidelity & Deposit Co., Md. (Surety)
Pacific Coast Ins. Co. (P. G., Burg. &
Bank Burg.)

Agents

City of New York, Delaware, Del.
Georgia Home, Ga., Guardian, Pa.
National, Pa., National Lumber,
N. Y., Southern, N. O., Rhode Island,
R. L., United Firemen, Phila.

Duncan & Ford Inv Co
Dunlap I B & Co—f
Dyer G L—f
Ellis & Sugar—f
Fowler & Long—f
Fradenburg B J—f
Furgason & Tabb—f
Gallagher A E—f
Gansey & Bennett—f c
Garnsey J H—f c
Grant J R & J C—f
Grant & Barrow—f
Griffin & Barbee—f
Howard & Fowler—f
Henderson W B—f
Hocker & Scott—f
Holker J H—f
Holmes, Denison & Car-
ter—f
Hunter & Bryant—f c
Johnson W H & Co—f
Jones R B & Son—f
Kumpf's Ins. Agency—f
Long G D—c
Maslin T H & Co—f c

W. J. MEDES & SON**FIRE INSURANCE**

ESTABLISHED 1865

McElhany Horner—f
McKenzie & Wing Ins
Agency Co—f
McCluer & Van Horn—f
Mapes J B—f c
Mill Chas D—f
Miller A J—f
Miller H R—c
Motley W P—f c
Muchschnuster & Jaiser—f
Newbing & Brown—c
Osborn A R—f
Parker C D Co—f
Phister & Co—c
Pierson W A—c
Potter E—f
Pratt & Thompson—f
Ranen J P—f
Reese C W—c
Reiger & Thompson—f

MO.—Kansas City,

Con,
Rieger, Adkins & Moore

Ridge T S
Rudd, McQueen &
Greene—f l c
Rush J H—c
Sachs C—l
Scarrett N—f
Scott C L—l
Scott W & Co—f
Scott & Wamsley—f
Seidlitz Chas N—l
Sills Northrup & Co—f
Simpson & Groves—f
Skinner D M—l
Spencer E J—f
Stowall A C & Son—f
Swearingen J H—c
Tillhof & Campbell—f
Trout D N & Co—f
Turner & Nichols—l c
Van Guilder E M—f
Wallace Ins Agency—f
Walker J M—l
Watson J S—l
Wayland J T & Co—f
Wendel J B—c
Whipple A A & Co—f
Withers G—l
Woodworth R C—c
Whitaker C M—l
Wilson P L—l
Workman A D—l

KEYTESVILLE

Anderson M W—f
Holcomb Mrs Annie—f
Holcomb M H—f
Kellogg B—f
Martin J E—f c
Martin T J—f l
Taylor A F—f l

KING CITY

Corder & McKenny
Canaday J R—f
Flood John—f c
Milan Wm—f c
Snapp J A—f c
Sullinger J W—f
Wagers J T—f
Ward George—f c
Ward J H & Geo—f c

KIRKSVILLE

Bonfoey & Son—f c
Buhl Loh—f c
Chase L W—l
Dockery T J—f
Fish & Son—f
Humphrey, Keyte & Co—f c
Kirkville Trust Co—f
Lamkin B F—f l c
Lindsey H S—f
Lorenz Robert—f
McLaughlin S S—f
Minter, Calhoun & Eng—f
Hah—f
Orcutt—f

KIRKWOOD

Allen N H & Co—f c
Douglas Rolla—f l c
Hough H W & Co—f c
Mars W T—f c
Thomas B F—f c

KNOBNOTER

Craig A M—f l
Littlefield Ed C—f l c

LA GRANGE

Bozarth Carrol C—f
Davis Geo—f c
Edwards Leslie—f
Hagood F S—f
Koch L F—f

LAMAR

Allen J S—f
Andrews S—f
Cox J A—f l
Gordman C D—l
Jones C S—f
Kasce E L
Lallard & McEven—f
McGilvray J B—f
Peoples Savings Bank
Timmonds H W
Van Felt O E—f
Van Pool & Martin—f

LA PLATA

Emert Henderson & Co—f
Gates E M—f
Gillapey R A—f
Keesman D B—f
Leon Tansill Leon—f
Logan J M—c
Reesman D R—c

LATHROP

Cross P T—f
Doherty J T—f
Fagin I D—f
Hamilton F D—l
Stucky S L—f

LEBANON

Branstetter J G—f
Burley T B—l c
Diffenderfer W I—f
Draper C C—f c
Farria J W—f c
Mayfield A O—f l c
Mayfield I W—f c
Vernon D O—f c

LEES SUMMIT

Bennett E S—f
Drenning M M—f c
George T M—f c
McDowell H H—f l c
Miller A C—f
Spencer George—f l c
White C J—f

LEXINGTON

Adams F N—l
Edmonds J A—f c
James A—f
Hicklin R A—l
Howe Frank—f
Ireland B R—f
Lesueur J O & Son—f
Nebb J H—l
Noel C—l
Norfolk R F—f
Price John M—f
Steir Geo—l
Taubman & Son—f
Wallace H C—f
White & Keraloeffs—f
Wilson Bros—f
Wilson Jos & Bro—f
Young Barnett—f

LIBERTY

Corbin B B—f
Emerson Theodore—f
Hodges Z T—f
Moore E D—f l c
Petty H—f
Ritchey Geo S—f

LOUISIANA

Armstrong H J—f c
Behringer A C—l
Campbell E E—f
Culver J F—f
Findly H J—f l
Fritz J W—f c
Goodman W B—f c
Griffith J E—f
Griffith W H—l
Haley W B—f

Haley & Pribe—f
Lynott G E & Co—f c
Lynott G E—l
Pollock J E—f l
Wiseman F J—f c

MACON

Acuff Otto—f
Brock Mrs Maude D—f l c
Cook Jno A—f l c
English Alonso—f l c
Hess Chas P—f
Hess, Brown & Co—f l
Hicks, Northcut & Co—f l
Hughes D R—f
Milam & Petty—f
Payson C H—f l c
Shoush E & Son—f
Walker W G—f
White & Lacy—f
Wisdom & Sandusky—f l

MALDEN

Davis & Morris—f l c
Edwards C M—f l
Peck Geo W—f
Rayburn M B—f l

MARCELINE

Bailey G W—c
Earl George—f
Early G W—f
Humes W C—f
Ludden T M—f c
Purcell H—f
Randolph E M—f
Smedley Ethna—f
Smedley H A—f
Woods O H—f
Wrenn J R—f l c

MARIONVILLE

Cannady & Broe—f c
Carney & Carney—f c
Raysdale A J—f c

MARSHALL

Allen & Smith—f
Barbee & Roberts—f c
Barnum E E—f l
Benedick L E—f
Bryant J W—f c
Campbell F W—f
Carpenter W W—f l
Downing & Fleming—f
Fisher, Gaunt & Co—f c
Harris & Elser—f l
Hoy & James—f
Knight C A—f
Laurie W B—f c
Lewis A C—f
Mahard W K—f
Mahard J L—l
Mitchell & Hilburn—f
Montague M L—f l
Morrow L M—f l
Newton & Leonard—f c
Phillips & Montgomery—f l c
Smith R E L—f l
Vandike & Co—f c

MARSHFIELD

Hamil Frank—f
Haymes J E—f
Long W L—f
McCormack Frank—f
Orton J J—f
Smith J P—f
Winslow Guy—f l c

MARYVILLE

Allen W H—f
Armstrong Frank—f
Baker G B—f
Curnutt & Matter—f
Deming M M—l

Gillam, Bellows & Pierce

—f
Halley B C—f c
Herdson O K—f
Holmes O L—f
Keef Geo—l
McDougal R L—f c
Nash A L—f
Rolofson J F—f c
Rowley S R—f c
Sheldon E B—l
Sisson N & Son—f
Smith & Grema—f c
Stilwell Chas—f c
Williams A—l
Wray T K—l

MEMPHIS

Dennison R E—f
Doran J M—f l c
Durnal J L—f c
Hines J E—c
Jones H H—f
Reddish F C—l
Sanders C F—f c
Shacklett G W—f
Scott W L—f
Thomson N A—f

MEXICO

Adams Geo W & Son—f l
Biggs C W—l
Cluser A B—f
Duncan & Meyers—f
Fowles W L & Son—f
Hanna L M—l
Hopkins & Edmonds—f c
Howell J W—f l c
Lakeman & Barnes—f
Lane J H—f
Locke E R & Co—f
Morris & Lyman—f
Ottus Joseph—f
Paul W L—l
Shannon E A—f c
Stallings Allen—f
Title Guaranty & Abs Co—f l c
Threlkeld & Wayne—f
Tucker H E C—f c
Turner & Miner—f
Weaver S A—f
Whitson A C—f
Williams Jos—f c
Williams J V—f l
Williams & Sharp—f
Witherspoon C A—f
Wooldridge J W—l

MILAN

Brown O P—l
Brown & Smith—f
Burnham & Cochran—f
Miller & Higgins—f l c
Reeves C W—f
Wattenbarger & Bingham—f
Watson & McCullough—f l c

MOBERLY

Dorser J W—f c
Fort Otto—l c
Greene G E—f
Hanshumaker E B—l
Hatfield H A—l c
Hogan Dennis—f c
Kelly Leon—l c
Little A B—f l c
Munson Eugene—f
Riegel & Riegel—f l c
Shirvell & Victor—f c
Sparks Geo W—f l c
Tedford May J—f
Tedford R—f c

MONETT

Radger L W—f
Buby W J—f
Johnston Robt—f

Louderdale C J-c
McQuarry Carleton-f
Marion W E & Co-f
Shaffer O P-f c
Solomon Sig-f l c
Ward T-l
Westbay H H-f
Wightman A W-c

MONROE CITY

Drescher Henry
Ely W L-f
Grady J H-f c
Green Node-f
Hume N L-f c
Longmire W W-f c
McClinton R C
Merriwether Robert-f
Sanders L C-l
Stevens D H-f

MONTGOMERY

Basket J O-f
Clark C L-f l c
Cook W B M-f
Fippe T F-f
Gentry E B-f
Hughes W C & Co-f
Johnson T T-f
Mahery J A-f l c
Nowlin S S-f

MOUND CITY

Crawford W R-l
Dearmont J B-f
Decker R E-f c
Martindale E-f
Watson B H-f
Thomas C E-f

MOUNTAINGROVE

Allen J W-f l c
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Hirons & Hendrickson—f 1 c
Hulett & Hendrickson
Moses W R—f
Spencer W V K—f

WEBSTER GROVES

Baker C A—f
Booth L F—f
Gloor Edwin—f
Howe Fred G—f
Miller F B—f
Moody S A—f
Smith A T—f
Twining Chas O—f
Wilson H L—f

WELLSTON

Methudy & Adams
Surkamp & Givans
Realty Co—f

WELLSVILLE

Baker J L—f c
Black H C—f 1
Cullom John F—f 1
Mabry W L—f 1
Menefee George W—f
Wilson J P—f c
Wise C P—f 1 c

WENTWORTH

Garretson J W—f 1
Heidlaye J B—f

MO.—Con.**WESTON**

Anderson J M—f
Dopper A P—f
Hardesty M S—f
Schneider A V—f l c
Sullivan P M—f l c
Sebus G H—f

Shenkner R O—f
Steele Geo C—f

WEST PLAINS

Bess, Whitton & Alsop
Cobb G H—f c
Harper C P & Co—f
Henry B T—f c

Kellett & Hayden—f c
VanWormer J L—f
Wayland O F—f l c

WILLOW SPRINGS

Dawes H P—f l c
Ferguson J A—f

Lovan Jas R—f

WINDSOR

Allen & Hart—f c
Cole A H—f l
Davis W G—f
Feaster R E—f
Wesner J A—f

MONTANA**ANACONDA**

James Jno W—f
Neal H S—f
Smith R deB—f l c
Sullivan P M—f l c
Wellcome & Peckover—f l c

BELT

Provin Chas H—f

BILLINGS

Billings Loan & Trust Co—f l c

Burton Chas F—f l c
Camp E B—f
Combs & Brayton—f
Foster Fred H—f
Hungerford E M—f
Mann F L—f
Matheson J D—f c
Matheson W P—f l
Montana Realty & Loan Co

North Austin—f
Patterson James—f
Schad & Holliday—f
Shepherd R E & Co—f
State Realty Co—f c
Vermilye R H—f
Yellowstone Inv Co—f c

BOULDER

Cowan Bros—f
Murphy J H—f
Tuttle S F—f

BOZEMAN

Booth G F—f
Culloden F—f l
Dawes & Sears—f
Dawes & Robert—f
Dodson Philip—f
Finlay R R—f
Fisher E H—f
Gallatin Land & Invest. Co—f
Gardner E M—f c
Haskins C W—f
Jones & Yergey—f l c
Lindley J M—f
Smith H B—f
Smith W V—f
Widener & Burkett—f l
Wylie Robt—l
Wyman C H—f

BUTTE

Etna Savings & Loan Co—f

Andrews & Wilson—f
Bocheler W C—f
Conroy M V—f
Curtis & Majors—f
Cutler C J—f
Farris J H & Co—f
Fenner W D—f
Godfrey W H—f
Hall Bros—f
Jeffries T J—f
McCarthy C B—f
Morgan A T—f c
Montana Ins & Realty Co—f l c
Morley & Thomas—f c
Norcross Inv Co—f
Passmore & Co—f l c

Rowlands Fred J & Co—f

Schott L S—f
Sexton P H
Sidley J T—f
Slemons & Booth—f
Smith C H—f
Smith C L—f
The Davenport Co—f
The Thompson Co—f
Western Ins. & Realty Co—f
Woodman E E—f
Wright W E—f

CHINOOK

Blackstone D L—f
Duff J C
O'Keefe R E
Sands W B—f
Sands & O'Keefe

DEER LODGE

Coleman Lew—f
Gullette F W—f
Hors F H—f
Meyers J H—f
Scharnikow Edward—c
Shaw J A—f
Wilson S P—f l

DILLON

Bernstein Wm—f
Best O M—f
Jacobs A R—f
Johnston A S—f l
Paul G T—f l c
Price L J—f
Stevenson B N—f l c
Stone A L—f
Tattersall R F—f
White B F—f
White E D—f

FORT BENTON

Flanagan T A—f

GLENDALE

Banker C A—f
Foster W B—f
Lentz Theo—f
Leiper F P—f
Leonard E C—f
Hill & Miller—f
Miskimen J H—f
Rivines James—f
Sample H A—f
Slattery J A—f
Watson Robt H—f l c

GREAT FALLS

Barnes E L—f
Bennett Richard—f
Burns R W & Co—f l c
Campbell & Hubbard—f l
Ervin & Co—f
Frary & Burlingame—f l c
Gaunt Jas & Co—f
Lescher Reckards—f
McDonnell L M—f
McNair B P—f l c
Malmberg H—f
Rogers A E—f c
Stackhouse-Speer Agency—f
Stanley H H—f
Wadsworth O F Jr—f c

HAMILTON

McCracken W W—f
Morris F J—f l c
O'Hara R A—f
Packer H C
Ravalli Abstract Co—f
Roberts W H—f
Wagner C S—f

HAVRE

Bramble J K—f
Carruth E C—f l c
Devlin L K—f
Gussenhoven Jos—f
Hammond R E—f
Ling C W—f
Melli H J—f c
Rose & Gentry—f
Sanderson G T—f c
Stringfellow H W—f

HELENA

Balensiefer Realty & Inv Co—f
Becker C—f l
Biggs Inv Co—f
Collins P M—f
Cotterell A S—f
Ellis C F & Co—f
Ferns & Fraser—f
Ferris W S—f
Freeman Co—f
Goza S D—f
Hall G S—f
Hawkins R M—f
Henry L C—f
Ives H B—f
Joyce G J—f
Laws J T—f
Lockey Inv. Co—f
Matheson, Brackett & Schroeder—f
Miller T B—f
McCarthy C B—f
Palmer H R & Co—f
Piatt & Heath Co—f
Pigott H H—f
Pozanski Sol—f l
Rickards & Ellis—f
Winburn Co—f

KALISPELL

Day E E—f
Duffy John F—f
Griffith C R—f
Griffin & Stannard—f l c
Howaley H H—f
Kalispell Land & Ins. Co—f c
Shoemaker & Roberts—f
Swaney & Wallace—f

LEWISTOWN

Cook G W—f l c
Fowler Donald—f l c
Hilger & Busenberg—f l c
Kelly C M—f
Martin & Martin—f l
Morton C W—f l
Wright Edmund—f l c

LIVINGSTON

Bender Frank
Dyer Harry W—f c

Everett John—c
Livingston Land & Abstract Co—f c
Swindlehurst T M—f c
Walsh J M—f

MILES CITY

Calvin Investment Co—f c
Collins J B—f
Custer Commission Co—f l
Decarle John E—f
Farnum J E—f l c
Gibb Jno—f l c
Swift T R & Co—f l
Security Land & Loan Co—f

MARYSVILLE

Conrad J D—f

MISSOULA

Beck D R—f
Beckwith C E—f
Brooks Geo—f l c
Byran & Fisher—f
Dickenson W H H—f
Dyson Wm—f l c
Kline & Keith—f
Orr O B S—f
Prescott & Ferguson—f
Rhoades & Reardon—f c
Smead W H—f
Smith Wallace—f
Stoddard & Price—f l c
Winstanley & Reeser—f l c

NEIHART

Condon D J

PHILIPSBURG

Brown F D—f
Fairbairn A A—f
Mette F J—f

RED LODGE

Alden F H—f l
Caswell L O—f c
Kivikaugus & Whitcher—f
Mushbach Geo E—f l c

VIRGINIA CITY

Bailey R S—f
Castle T E—f
Clark Wm A—f
Clem J Z—f
Knight J M—f
Powell Jas H—f
Steffens H E—f
Stewart S V—f
Wheat G G—f

WHITE SULPHUR SPRINGS

Grande A C—f
Sarter & Harden—f
Wallwork Geo—f
Wood James T—f

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Concordia, Commercial Union Assurance,
Royal Exchange, New Hampshire, Girard,
State of Liverpool, Employers' Liability,
Lloyd's Plate Glass

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Paine H O—f
Tolliver J C & Son—f

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Brady & McAleer—f
Currier E D—f
Mack F J—f c
McCord Billey—f
Needham Doten—f c
Parrott—f
Price J A—f
Scott P M—f
Thompson F S—f
Thompson F S—f c
Weigel W C—f l c
Weitzel F M—f l c
Weitzel Wm—f c
Williams Bros—f c

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Alliance Realty Co—f
Balbridge A F—f
Fletcher Nelson—f
Gray & Guthrie—f l c
Guthrie J W—f
Kelley M M—f
Reddhab F E—f

ALMA

Billings J R & Son—f l
Erwin Wm M—f
Everson John—f c
Harden D G—f l
Keester R L—f
Mahn Theo—f l
Moore Wm R—f c
Porter & Griffin—f c
Thomas G—f l
Ware Ed—f

ARAPAHOE

Banwell W H Jr—f
Dempey I H—f
Mooney J H—f l c
Patterson Sam'l—f l c
Renie S S

ASHLAND

Folsom Brothers—f
Fowler W A—f
Fuller C W Jr—f l c
Moon Jesse N—f l c
Shedd Realty Investment
Co—f
White F E—f
Wilson T B—f

ATKINSON

Brady John F—f
Campbell Moses—f
Chapman Wash—f
Hart A T—f
Searl Alex—f
Sturdevant B E—f
Swingley Fred H—f l

AUBURN

Daugherty Wm—f
Freeman W P—f
Gillan R M—f
Gillan T H—f
Gillan Jim—f
Horn T F—f l c
Snow C O—f
Eustice—f
Fablinger Geo—f
Rutledge W G—f
Dovel O P—f
Cotton Geo—f

AURORA

Burt F A—f l c
Edminson J H—f c
Farley W I—f l c
Grosvenor J H—f l c
Isaman Jas—f l c
Peterson A G—f c
Rogers A E—f c
Shenberger W W—f
Wentz W C—c

BEATRICE

Beaver Jesse—f c
Brinkworth James—f c
Butler E E—f
Dobbs Hugh J—f
Drake E G—f
Fletcher J C—f
Fulton & Powers—f c
Green A L—f
Harkrader D B—f l
Hill W D—f l c
Hinkle G W—f
Johnson G H & Co—f c
Jones J E—f c
La Sells H A—f
Macy J F—f l
Mayer A W—f
Mumford Eugene—f
Otis Charles S—f
Penner & Penner—f l c

BLAIR

Baker F S—f
Charlton F C—f
Carrigan E B
Eller I C—f c
Farr E J—f c
Haller B F—f c

Kemp S E—f
O'Hanlon C—f c
Platz James—f c
Riker G B—f c
Riber & Chambers—f c
Walton W C—f c
Williams L A—f

BLOOMINGTON

Cole Wm A—f
McGrew J B—f c
Montgomery I E—f c
Patterson Mary R—f c

BLUE HILL

Gund C F—f l c
Lapin Care—f c
Ranney A D—f c
Simpson R A—f l c
Walters A M—f
Wehnes F—f

BLUE SPRINGS

Burrington E H—f
Casebeer J H—f
Greene Tom—f
Poor E W—f
Otis C S—f
Taylor W M—f

BROKEN BOW

Eastham W B—f
Copsay A H
Holomb C H—f
House E C—f l c
McGraw J S—f l c
Moore Ross—f l
Morgan & Skillman—f
Pickett Ross—f
Taylor & Johnson—f l

CENTRAL CITY

Bocks George—f
Bowler A J—f
Clayton W L—f
Hill Earl—f
Holden J G—f l c
Kerr Investment Co—f
Lindley A J—f
Newmyer C F—f l c
Patterson John Jr—f
Ross E E—f
Starrett S B—f

CHADRON

Babcock Geo T H—f
Card Lee—f
DuBois A E—f l
Eckes G A—f
Houghton F J
Irwin Harry—c
O'Linn Fanny—f

PITMAN B F—f

Pitman E M—f
Reynolds W H—f
Scovel B L—f

COLUMBUS

Becher, Hockenberger &
Chambers—f l c
Elliott, Speice & Co—f l c
Freeman J S—f
Koon A L—f l c
Walker F T—f
Zinnecker Wm—f l c

CREIGHTON

Berryman J H—f
Bingenhermer T W Jr—f
Buckmaster T J—f
Cheney Harry A—f l c
Crew L B—f
Green Bros—f
Moore F—f
Peyton R M—f l
Rice O W—f
Steinhausen H J—f
Strain W A—f

CRETE

Andrews S L—f
Brown R D—f
Drake D T—f
Dredla Anton—f
Eckert E—f
Fay E D—f
Fleming M H—f
Hier Fred—f
Huscovsky Vencil—f
Ireland Rolland—f
Meissner Geo L—f
Miller T H—f
Patz Thos—f l c
Stephenson Billie—f
Thibodeau Fred—f
Weckbach C W—f

DAVID CITY

Doty & Smith—f l c
Doty Lewis E
Duncan J Ira—f
Evans Minor—f
Harris R—f
Holland Dan—f
Hughes A L—f
Kinison Wm—f l
McCaskay I T—f l
Thompson A F—f
Ross J G—f l c
Skiles & Harris
Thomas A V—f
Walling A M—f
Whipple Fred—c

NEB.—Con.**EXETER**

Baker Dr O P—f
Cox J N—f
Hildreth W J—f
McKeag & Wellbrandt—f
Packard W H—f
Starr A L—f
Waite W J—f
Wallace W H—f
Wallace W P—f

FAIRBURY

Axtell J A—f
Barnes W H—f c
Brown & Stark—f l
Davis J Monroe—f c
Garnsey O N—f c
Goodrich L W—f c
Holliday S T—f
Miller J Y—f c
Moss Jeff—f c
Stoddard F H—l
Wunder E A—f
Yontz E A—f

FAIRFIELD

Epperson C H—f c
Holdeman J H—f
Hyde H H—f c
Lewis C L—f c
McKeynolds W G—l c
Prickett C M—f c
Sanford J M—f l c
Shepard Walter—l
Thompson S C—f c
Yost George L—f

FAIRMONT

Bass Mayo
Chapin & Chapin
Dennis & Thompson
Jackson Joseph
Wright T M

FALLS CITY

Cameron Andrew J—f
Cleaver & Sebald—f c
Fallstead George—f l c
Gantt A E—f c
Lechty Samuel—f
Leyda J E—f c
Maddox W H—f c
Powell John W—f
Schmelzel George—l
Smith H C—f
Spragins J D—f
Wilhite J R—f
Whitaker Bros—f
Wiltzie John—f

FREMONT

Abbott C E—f c
Albers A J—l
Alderman H F—l
Arnold Wm—f
Bremers Henry—l
Christensen C H—f
Colson Paul f l c
Dame A K—f c
Dodge Chas F—f c
Freeman W DeL—f c
Laird F C—f
Looschen Geo—f
Miller John—f
Pettit H R—l
Plambeck A F—f
Plambeck Claus H—f
Pollard C C—f c
Reynolds Geo W D—f l c
Richards R P—f
Springer D J—f l c
Stiles S F—f
Townsend Realty Co—f
Truesdell Arthur—f

FRIEND

Addie J E—f
Ball John—f
Ball & Craig—f

Newby W L—f l c
Dewey J C—f
Haner G T—f
Newby W L—f

FULLERTON

Bake C F—f l c
Ballard & Winyard—f l
Bone James B—f
Davis W H—l
Kellogg H M—f l c
Kreidler W H—l
Odell N B S—f l c
Swanson C H—f
Prowett & Blofield—f l

GENEVA

Atherton & Evans—f l c
Curtis & Waring—f l c
Donisthorpe & Son—f
Sager J H—f c
Shickley V C—f
Stewart W H—f c
Wilson H P—f

GRAND ISLAND

Abbott O A Jr—f
Allen Henry—f
Allan John—f
Anstett & Meyer—f
Ashton & Mayer—f
Barnes Eli A—f
Brininger C W & Son—f l c
Byrne D—f
Cleary James—f
Cleary Leo—f
Clifford H E—f
Davis B F—l
Dill & Huston—f c
Dunkel James—f
Edwards H A—f
Harrison & Prince—f
Hayman W S
Hetzel G D—f l c
Justice E W—l
Kearney & Curtis
Kent S F—f
Rose Charles A—f
Roth Fred—f
Sampson Wm—f
Stearns H W—f
Thompson John R—f
Wamburg & Underwood—f

HARVARD

Barbour T A—f l
Bengtson E M—f
Boslough & Moore—l c
Eller J F—f c
Herzog G A—f l c
Kueneth Fred—f l
Parks D B—f
Phillips Geo W—f

HASTINGS

Cramer A H—f c
Crowley J F—f
Cornelius & Co—f
Crow F M—f c
Dailey J M—f
Higinbotham & Pickins—f c
Hughes Z H—l
Johnson W T—f
Kerr H C—f
Madgett Wm—f
Morledge R R—f c
Rohrer U S—f l c
Sheaff C P—f
Simmering & Reynolds—f c
Snider John—f c
Steele W E—f
Stichter S L—f
Tibbets L—f
Thompson Minnie—f
Wahlquist Cally H—f
Walters E P—l

Wilson Bros—f
Work Geo

HAVELOCK

Baker A J—f l c
Biddlecom J L—f l c
Hinkle Samuel—f
Kaar I J
McCoy Frank—c

HEBRON

Brinegar I J—f
Collins Corny—f l
Fitchpatrick J M—f l
Gallant Wm—f
Powell & Son—f
McCuiston J T—f l
Garmire J D—f
Skinner J B
Udall F B—f l
Weiss M H—f
Willmore Tilford—f
Wilson H G—f
Young B F—f

HOLDREGE

Bragg J M—f
Cone E W—f l c
Cowgill—f
Einsel—f
Hall W P—f
Harbaugh J M—f
Johnson G H—f
Larson A F—f
Lewis Mrs E P—f
Maxey E W—l
Moore B F—l
Rank W M—f l
Reed E W—f
Sewell H—f l c
Sprouse C E—f

HUMBOLDT

Anderson Roscoe—f l c
Ashford Edie—f c
Butterfield F—l c
Butterfield & Gergens—f
Harral Geo—f c
Smith I E—f c
Snethen Frank—f
Walsh J F—f
Wilson M R—f

KEARNEY

Bamey W W—f
Clapp W S & Co—f c
Claypool & Johnson—f
Eldred T W—f l
Everitt & Panek—f
Graham & Neal—f
Kearney Land Co—f
Kearney Publishing & Immigration Co—f
Keens F G—f c
Larimer J A—f
Lemmon & Herring—f
Platte Valley Land Co—f
Porterfield E N—f
Roberts L C—f
Smith Realty Co—f c
St John S—f
Swan C O—f
Varns F S—f c
Wallace J A—f l c
Whiteaker G W—f
Woolworth E J—f

LEXINGTON

Carr J P & Co—f l c
Darr G B—f
Grantham A E—f
Kassabaum H—f
Kreitz F P—f l c
McKibbin H C—f
Mitchell J L—f
Mullen S C—f
Powell B E—f
Schuman A—f l
Smith H O Abstract Co—f l c

Temple F L—f
Van Horn & Co—f l

LINCOLN

Austin E J—l
Baker P Wm—l
Bell Georgie B—l l
Borgelt A D—f
Brownlee T C—l
Buck James E—l
Burks, Spangler & Co—f
Bushman E C—l
Care A Albert—l
Columbia Fire Agency
Cline Jos—l
Crandall Leon—f
Dennis S J—f
Dinsmore I W
Dwiggin Frank P—l
Easterday Bros—f
Edmiston J M & Son—l
Elmen Geo P—f
England W H—f
Farmers & Merchants Agency—f c
Fiske Isaac L—l
Folsom Bros Co—f c
Funkhouser & Funkhouser—f c
Hill W J—l
Hinkley H John—l
Holm Paul H—f
Holmes & McDonald
Hovey E P & Co—f c
Hubbard A M—l
Ickes Adam—l
Kamp Kie H A—l
Kent T John—l
Lincoln Safe Deposit Co
Lincoln Safe Deposit & Trust Co—f c
Loughridge H H—l
McCreery Earl—f
McPherson Arthur—l
Marshall & Walsh—f c
Meyers P Charles—l
Miller A W Agency
Mockett J H & Sons—l
Moore T W—f
Noble H W—l

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Prichart H M—l
Reed Jno S—f c
Richards Walt & Co—f c
Strine-Schroder Co—f c
Swigart J N M—f
Webb J Frank—l
Whiting S S—f l c
Whiting T R—f l
Whitmore H J—f l
Williams Fred & Co—f l c
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 Spring Garden Insurance Company of Phila.
 State Insurance Co. of Nebraska
 Sun Insurance Office of London.
 National Fire Ins. Co. of Hartford.
 Shawnee Fire Ins. Co. of Topeka

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 Dawson I M—f
 Foster M B—c
 Fraser A R—f l c
 Fraser Chas E—l
 Fricke Ed—f
 Garratt M C—f l
 Nichols Jim—f
 O'Shea Ed—f
 O'Shea Thos—f
 Reed W E—f c
 Richardson George—f
 Smith C S—f l c
 Taylor W E—f
 Thatch A J—f
 Tulley John—f

McCOOK

Berry H H—f c
 Boyle & Eldred—f c
 Bump A G—f
 Cordeal S—f
 Ebert A C—f
 Hiller W M—f
 Kelly J E—f c
 Lehn C F—f
 Lindemann L H—f
 Pennell Fred—l
 Ryan C J—f c
 Stayner L W—f l c

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Adams R E—f
 Anderson Louis—f
 Chappell Chas A—f l c

Godfrey G L—f c
 Goodin S E—f l c
 Hague & Anderberg—f c
 King M D—f l c
 Kingale F R—f
 Newell L—f
 Paulson L C—f
 Robb J H—f
 Robson F—f l c
 Rogers N C—f l
 Slater G A—f
 Tidyale E C—f

NEBRASKA CITY

Collins M H—f
 Gant J Y—f
 Hail Mrs. Anna V—f c
 Harding, Hochstetler & Co—f l c
 Hawke Geo W & Co—f c
 Hellier Fred—f
 Leidigh Oliver
 Livingston John—f
 McCartney & Templin—f l c
 Miller R H & J S—f
 Moran James H—f
 Payne Robert—f c
 Roddy & Bischof—f
 Roos A O—f c
 Sloan W T—f
 Tompkin G W—f
 Wright Z T—f

NELIGH

Beckwith E E—f
 Campbell William—f
 Coleman J M—f l c
 Jackson N D—f
 Jenkins J C—f
 Kelsey Chas H—f
 Lytle S B—f
 McAllister John M—f c
 McGinitie H L—f

Payne R S—f
 Romig Walter—l
 Ryan B J—f
 Thornton S D—f
 Wattles C L—f
 Williams O A—f

NORFOLK

Barnhart H F—c
 Bruggeman H G—f
 Conley J H—f c
 Coryell F G—f
 Duffy D B—f
 Durland C B—f c
 Gaylord L M—f
 Gow W J & Bro—f
 Koenigstein Jack—f
 Lemont C W—f
 Lynde Mrs Jennie—f
 Mapes & Hazen—c
 Mathewson & Co—f c
 Odiorne T E—f
 Ransom & Anderson—f l c
 Rothe L A—f
 Williams R E—l

NORTH BEND

Kern E—f
 Norris A L—f
 Smith C W—f
 Stankey W F—f

NORTH PLATTE

Bratt & Goodman—f c
 Buchanan Butler—f c
 Elder O E—f c
 Grant John—f
 Hoagland & Hoagland—f
 Patterson T C—f c
 Temple Real Estate & Ins Agency
 Thoelecke O H—f
 Woodhurst W H C—f c

OAKLAND

Cull A L—f
 Gustafson A—f
 Holmquist A C—f
 Moyer R W—f l c
 Newman A L—f
 Van Cleave W H—f

OGALLALA

Hamilton Mrs W H
 Searle E M—f
 Snyder G W

OMAHA

Ady C E—l
 Baldwin B L & Co—f c
 Baldwin W A—f
 Barker J—f
 Bemis G P—f
 Benson & Meyers—f
 Benedict H O—f
 Brennan, Love & Co—f l c
 Brotherton L R—l
 Burchmore F B—l
 Charlton A G—f
 Coles Isaac A—f
 Creigh-Baldridge Co—f
 Creigh T A—l
 Dale J & Son—l c
 Dodge & Co N P—f
 Ellston S R—l
 Fell & Pinkerton Co—f c
 Fitchett G F—f
 Flack & Gilmore—f
 Fleming Bros—l
 Funkhouser & Funkhouser—f c
 Garvin Bros—f
 Gilmore & McMillan—f
 Gould C Z—l
 Gould R H—l
 Hansen M A—f
 Harris L—f

NEB.—Omaha, Con.

Harvey A R—f
Hastings & Heyden—f
Heron F W—f
Higby B—f
Homan Wm R & Son—f
Howell E E—f
Howell R B & Co—f c
Hutchinson, Bollard & Co—f
Indoe W H—f
Kaufman C—f
Kelly Thos S—c
Kempner E & Co—f l
Kennard M J & Co—f
Kennedy Alfred C—f
Lenderyon R H—c
Lansing A—f
Looney J D—f
Lund H J—f
McCall Ins Agency—f l
McGovern Son T—f
Martin D M Co—f c

Martin Bros. & Co.**BARKER BLOCK**

American Ins. Co., Newark
Milwaukee Mechanics Ins. Co.
National Fire, Hartford
North British & Mercantile, England
Norwich Union Assurance
Security Fire, Connecticut
Frankfort Accident & Liability Co., Germany
New Jersey Plate Glass Ins. Co.

Mahoney
Meikle W B—f c
Meyer D M—f
Meyer Julius—f
Miller C E—c
Moore J E—f
Morrison R A—f
Mullen C D—f
Nattinger & Olsen—f
Neely H D—f
Noble G W—f
Palmer H E Son & Co—f c
Payne C H—f
Payne, Boswick & Co—f
Peters R C & Co—f
Peters Trust Co—f l
Planck F—f
Potter Phillip—f
Rainey Chas W—f
Richards C M—f
Ringwalt Bros—f l c
Roark J E—f
Robbins John W—f
Rohrer M F—f
Russell W H & Co—f
Russell & McKittrick—f l
Sherwood J H—f
Selby W L—f
Sholes D V—f
Shriver W G—f
Shriver & Bernawa
Smith C L—f
Smith W A—f
Smith W Farnum & Co—f
Steele John—f
Stein P—f
Swobe E T—f
Talmage C O—f
Thomas Wm H—f
Turkington G E—f
Tym F C—f
Van Lady—f
Wead F D—f
Weatherley E S—c
Webster, Howard & Co—f c

Wheeler & Welpton Co—f
Woodman J A—f

O'NEILL

Campbell Frank—f
Downey C E—f c
Evans W T—f
Gallagher Ed F—f c
Gillespie L G—f
Golden J A—f l c
Hammond A J—f
Harnish J C—f
Mereditth J H—f
McNichols S—f
O'Donnell J F—f c
Skirving John—c
Sturdevant B E—c

ORD

Beran J W—f
Bright L R—f
Capron J H—f
Carson W H—f
Clements E P—f
Coe Clarence—f
Davis H M—f l c
Gudmundsen H—f
Honnold & Davis—f c
Kokes V—f
Olson H E—f
Staple R L—f
Williams E M—f
Zablonidil Frank—f

PAWNEE CITY

Anderson Mrs J L—f l
Anderson J N
Becker George E—f l c
Cornell W W—f
Doot J C—f c
Graham S J—f l
Hare Walter—f
Lore G S—f
Lowe J S—f
Sawyer J B—f l c
Shappell & Pierce—f l c
Smith B C—f l c
Smutz J C—f
Stewart & Fullerton—f c
Van Horn H C—f

PERU

David Jack—f
Good E E—f
Graves J D—f l
Mardis W W—f
Williams T F—f

PLATTSBROUGH

Archer M—f
Donley Jas—f
Douglass J E—f
Falter J P—f
Fricke C G—f
Fox W K—f
Holly Wm—f
Leyda J M—f
Pollock Thomas—f
Ransey William—f c
Rorabeck J E—f
Thrasher J H—f c
Tidd A L—f
Walling Thom—f
White A W—f
Windham R B—f

PONCA

Halstead E E—f l c
Hurley John M—f
Kingsbury C A—f
Kirk C F—f l c
McCarthy W D—f
Mattison Geo—f
Mellon M I—f
Pearson J V—f

RED CLOUD

Auld J W—f
Cather C F—f

Kaley D H—f c
Maurer Fred—f c
Overman E U—f
Sellers & Holmes—f l c
Sherwood W A—f
Smith E B—f
Spanogle D B—f c
Stanser I B—f
Teel O C—f c
Walker A T—f

RISING CITY

Bowman J L—f
Burges G W—f
Reynolds C E—f

RULO

Davis Clement—f c
Kirk H D—f
Le Blanc M J—f c

ST PAUL

Anderson & Ebbesen—f l c
Bell T T—f c
Crew F W—f l c
Crockett C A
Haggart A J—f
Johnson W A—c
Lean Geo E—f
Leroy Mary—f
Nunn Henry—f
Parker J T—f l c
Paul N J—f l
Taylor Frank—f c
Taylor C E—f l c
Templin John—f c
Welsh Geo A

SALUM

Huston R B—f c
Jones M C—f c
Ranger J G—f
Roberts C W—f

SCHUYLER

Arnold J E—f c
Bittner A J—f c
Bohman M T—f c
Ehrenberger J C—f
Farrell—f
Hoagland M
Johnson J S—f l
McKenzie James C—f
Payne Dion—f c
Rathsack W A—f
Shonks Frank W—f c
Simmons J M—f c
Sumner C B—c
Wells Geo H—f
Wertz Geo—f c
Zerzan Joseph—f c

SEWARD

Barkley C W—f
Coleman H N—f
Holland C E—f
Landis & Schick—f l c
McKillop L H—f c
Norval B F—f c
Tishue W C—f
Vanderhoof & Franklin—f l c

SHELTON

Allison W S—f
Grafus Thos—f
Graves F C—f
Graves P H—f
More F D—f
Neely David—f
Robinson C A—f c

SIDNEY

Barlow R A—f
Calahan Chas—f
Guernsey A J—f
Harper J W—f
Hudson J C—f l

James B A—f
McIntosh L
McIntosh J
Martin Leo
Miles W P—f

SO. OMAHA

Brown E B—f
Christie H M—f
Dee E J—f
Duff J L—f
Fitzgerald Jas—f
Frank John P—f
Gibson L C—f
Goodspeed Fra—f
Hedges Z P—f
Hector Thom—f
Howe & Bern—f
Kariquist Cam—f
Kopietz J E—f
Laur T G—f
McMillan J—f
Maly J J—f
Mann W D—f
Morphy Jas—f
O'Connor T—f
O'Neill T J—f
Pancoast A—f
Persons F—f
Persons C—f
Ryan J J—f
Wilcox B E—f

STANTON

Appleby R J—f
Baer E B—f c
Cowan W P—f c
Eberly G A—f
Ehrhardt J A—f
Hyland & Myer—f
Kearney A A—f
Kenney J E—f
Mackey J W—f
Peters James—f
Pugh Geo E—f l c
Vining I N—f l c
Young W W

STROMSBURG

Banta Ira—f
Makeever M A—f
Stanton E E—f
Tongue J—f
Wilson Nathan—f
Wilson V E—f c

SUPERIOR

Brown Geo—f
Buck W F—f c
Felt A C—f
Green W Wm—f c
Johnston C A—f
King Isaac—f
Phillips F M—f c
Pierce M L—f
Shambaugh T M—f
Simonton R N—f
Stubbs F H—f
Sweet F M—f

SUTTON

Bauer Alex—f
Burnet E P—f
Dinsmore J B & Co—f
Eichler E—f
Grosshans H—f
Hanson Hans—f
Leubben M L—f
Miller Theo—f
Nuss P F—f
Steinen L B—f

TECUMSEH

Buffum J W—f l c
Dafoe Al N—f
Dinsmore Frank—f
Douglas J B—f l c
Easton J H—f l c
Grist Ed H—f
Howorth Al—f c

A O-f l c
 C E-f c
 t Roy-f l
 rt S S-f
 n C M-l
 ley C-f c
TEKAMAH
 rson A M-f l c
 ling Chas W-f l
 J R-f
 leaf D W-f
 en R B-f
 well W M-f
 rew M S-f l c
 t E D-f
 haus J A-f
 or P E-f
 d Frank E-f
IVERSITY PLACE
 s G M & Son
 e W E-f l
 Cartney Robert-f l
 ers E-f
 ley R E-f
 th T W-f l

WAHOO
 Barry John-f
 Crawford & Webster-f
 Dean Franklin-f c
 Hawthorne V L-f c
 Hendricks B E-f
 Johnson J J-f
 Lyle & Collins-f
 Martin L W-f
 Perky Chas-f
 Sundeen J L-f c
 Worrell M O-f
WAYNE
 Alter I W-f c
 Berry F A-f
 Bressler A E-f c
 Davis A R-f
 Ferguson A J & Co-f c
 Jones H B-f
 Kohl Phil H-f
 Ley Rollie-f
 Lundburg E R-f c
 Main D C-f
 Matheny A N-f
 Mears G S-f l
 Willbur Geo R-f c

Lyman W H-f
 Reed H D-f l
 Teacjarden Isaac-f
 Taft C-f
 Teft Clarence-f
WEST POINT
 Ackerman C W-f
 Baumann J T-f c
 Hunker & Krake-f c
 Krause A L & Co-f l c
 Krause Amandus-f c
 McLaughlin M-c
 Neligh W T S-f l c
 Rupp C-f c
 Stuefer Wm-f c
WILBER
 Bartos F W-f
 Clements T A-f
 Grimm J H & Son-f
 Horzick Jos-f
 Kohout V B-f
 Magnusson H F-f
 Moore J I-f
 Safarik P S-f

WYMORE
 Archard L H-f c
 Crawford F E-f
 Jones J S-f
 Kauffman E N-f
 Stephenson G T-f
YORK
 Adamson V C-c
 Bell J M-f
 Brott H W-f
 Clithers & Wildman-f
 Coddling A B-f
 Daggy B E-f
 Davis W H-f
 Ferguson N M-f l
 Huffman & Son-f
 Jacobs J A-f c
 Myers S A & Son-f
 Niell, Prewitt & Dean-f
 Reed Geo R-f
 Tranger C J-f
 Sovereign M-f
 Thompson & Olmsted-f
 White W L-f l
 Wyckoff W W-f c

NEVADA

AUSTIN
 Her J A-f l
ATTLE MOUNTAIN
 maire A D-f
CARSON CITY
 oper T R-f l c
 ters C H-f l c
 aite Geo W-f c
ELKO
 First National Bank-f
 Henderson John-f l c
 leason A W-f
 Smith W T-f c

Taber A D
EUREKA
 Pardy J-f l c
 Whitmore I C C-f
GOLD HILL
 Blauvelt W H-f
LOVELOCKS
 Baker T E-f
 First National Bank of
 Lovelocks-f l
 Lovelocks Mercantile Co
 Hunter & Sommers-f
 f l
 McIntosh J A-f

Marker J T-f
 Reid J T-f l c
 Staatts & Ulmer-f l c
RENO
 Bank of Nevada Savings
 & Trust Co-f
 Benham Jos M-l
 Bonham Realty & Trust
 Co-f c
 Bray John Edwards-f l
 Davis & Fife-f c
 Nye & Ormsby County
 Bank-f
 Pearson & Cafferata-f
 Peck & Sample-f
 Scheeline Banking &
 Trust Co-f

Spencer A G-l
 Valley Realty Co-f
 Washoe County Bank
 f l c
 Whitney Mae-f
VIRGINIA CITY
 Leonard Jas M-f
 Matheson J-l c
WADSWORTH
 Griswold E
WINNEMUCCA
 Daehl C D Sr-f
 First National Bank-f l c
 Reinhart E & Co-f l

NEW HAMPSHIRE

ALSTED
 Gibney W E-l c
 Lovell H A-f
 Smith E M-f
ANTRIM
 Baker E W-f l c
 Gibney W E-l
 Hills C E & Son-f l c
 Paige Morton-l
 Swett Anson-f
ASHLAND
 Drew W Asa-f
 Hill & Hardy-f
 Hughes Francis M-f c
 Jackson John M-l
 Lyford Henry O-l
 Record Lewis S-f
 Wilson James L-f
BARRINGTON
 Bradford G F-l c
BELMONT
 Moore J A-f
 Sargent J M-f
BERLIN
 Burlingame Wm W-f
 l c
 Elev A H-l c

Noyes Elmer J-f l c
 Wheeler & Vaillancourt
 f l c
 Woodward & Gerrish-f
 l c
BRISTOL
 Ackerman Fred H-l
 Cutler Roswell-l c
 Dearborn & Chase-f c
 Fling Chas W-f c
CHESTER
 Jones E P-l
 Webster John M-f
 Widcomb A H-f l
CLAREMONT
 Barnes E S & Son-f
 Charron H-l
 Coburn P P-l
 Foster F H-c
 Gove W J C-l
 Haubrich F L-l
 Kelley Geo T-l
 Merrill Robert T-f l c
 Messer Ellery-l
 Prescott B O & M A-l
 Prescott Mary A-l
 Putnam H W P-f
 Richardson S-f l c
 Stockwell Geo T-f
 Tenney G A-l

COLEBROOK
 Carr J T-f c
 Drew W-f c
 Dudley J H-f
 Johnson T F-f
 Pease D S-l
CONCORD
 Baker & Keeler-f l c
 Chase & Martin-f l c
 Clark C S-c
 Crossett A W-f l c
 Drew Wm J-f
 Dudley F W-l
 Eastman & Merrill-f l c
 Frost N-l
 Jackman & Lang-f l c
 Little Thos B-l c
 Miller D E-f
 Moore Hugh-f l c
 Morrill & Danforth-f l c
 Owen E Scott-l c
 Parker Chas S-l c
 Roby & Knowles-f l c
 Stanicls C E-l c
CONWAY
 Davis P S-f l
 Dinamore F W-f
 Garland J H-f
 Hill W D H-f

Keniston A E-f l
 Mitchell Peter-l
 Thompson Wm F F-l c
 Wood J C L-f c
DEERFIELD
 Batchelder J H-f
 Chase A M-f
DERRY
 Bartlett & Shepard-f
 Hood G H-c
 Kingsbury W J-f l c
 Moody Everts A-f
 Russell & Hardy-f
 Shute A E-f l
 Young F N-f l
DOVER
 Barrett Geo D-f l c
 Foss C H-f c
 Crimes John H-f l
 Hardy W W-f l
 Henderson Harry P-f
 Jewell John S-l
 Meserve F E-f l
 Redfield H A-c
 Shepard Frank P-f l c
 Sherry Thomas-f l
 Stevens Geo-f l
 Tufts Arthur G-f c

NEB.—Omaha, Con.

Harvey A R-f
Hastings & Heyden-f
Heron F W-f
Higby B-f
Homan Wm R & Son-f
Howell E E-f
Howell R B & Co-f c
Hutchinson, Bolland &
Co-f
Indoe W H-f
Kaufman C-f
Kelly Thos S-c
Kempner E & Co-f f
Kennard M J & Co-f
Kennedy Alfred C-f
Landeryon R H-c
Lansing A-f
Looney J D-f
Lund H J-f
McCall Ins Agency-f 1
McGovern Son T-f
Martin D M Co-f c

Martin Bros. & Co.**BARKER BLOCK**

American Ins. Co., Newark
Milwaukee Mechanics Ins.
Co.
National Fire, Hartford
North British & Mercantile,
England
Norwich Union Assurance
Security Fire, Connecticut
Frankfort Accident &
Liability Co., Germany
New Jersey Plate Glass
Ins. Co.

Mahoney
Meikle W B-f c
Meyer D M-f
Meyer Julius-f
Miller C E-c
Moore J E-f
Morison R A-f
Mullen C D-f
Nattinger & Olsen-f
Neely H D-f
Noble G W-f
Palmer H E Son & Co-f
c
Payne C H-f
Payne, Boswick & Co-f
Peters R C & Co-f
Peters Trust Co-f f
Planck F-f
Potter Phillip-f
Rainey Chas W-f
Richards C M-f
Ringwalt Bros-f 1 c
Roark J E-f
Robbins John W-f
Rohrer M F-f
Russell W H & Co-f
Russell & McKittrick-f 1
Sherwood J H-f
Selby W L-f
Sholes D V-f
Shriver W G-f
Shriver & Bernawa
Smith C L-f
Smith W A-f
Smith W Farum & Co-f
Steele John-f
Stein P-f
Swobe E T-f
Talmage C O-f
Thomas Wm H-f
Turkington G E-f
Tym F C-f
Van Lady-f
Wead F D-f
Weatherley E S-c
Webster, Howard & Co-f
c

Wheeler & Welpton Co

Woodman J A-f

O'NEILL

Campbell Frank-f
Downey C E-f c
Evans W T-f
Gallagher Ed F-f c
Gillespie L G-f
Golden J A-f 1 c
Hammond A J-f
Harnish J C-f
Meredith J H-f
McNichols S-f
O'Donnell J F-f c
Skirving John-c
Sturdevant B E-c

ORD

Beran J W-f
Bright L R-f
Capron J H-f
Carson W H-f
Clements E P-f
Coe Clarence-f
Davis H M-f 1 c
Gudmundsen H-f
Hennold & Davis-f c
Kokes V-f
Oleson H E-f
Staple R L-f
Williams E M-f
Zablondil Frank-f

PAWNEE CITY

Anderson Mrs J L-f 1
Anderson J N
Becker George E-f 1 c
Cornell W W-f
Doot J C-f c
Graham S J-f 1
Hare Walter-f
Lore G S-f
Lowe J S-f
Sawyer J B-f 1 c
Shappell & Pierce-f 1 c
Smith B C-f 1 c
Smutz J C-f
Stewart & Fullerton-f c
Van Horn H C-f

PERU

David Jack-f
Good E E-f
Graves J D-f 1
Mardis W W-f
Williams T F-f

PLATTSMOUTH

Archer M-f
Donley Jas-f
Douglass J E-f
Falter J F-f
Fricke C G-f
Fox W K-f
Holly Wm-f
Leyda J M-f
Pollock Thomas-f
Ransey William-f c
Rorabeck J E-f
Thrasher J H-f c
Tidd A L-f
Walling Thom-f
White A W-f
Windham R B-f

PONCA

Halstead E E-f 1 c
Hurley John M-f
Kingsbury C A-f
Kirk C F-f 1 c
McCarthy W D-f
Mattison Geo-f
Mellon M I-f
Pearson J V-f

RED CLOUD

Auld J W-f
Cather C F-f

Kaley D H-f c
Maurer Fred-f c
Overman E U-f
Sellers & Holmes-f 1 c
Sherwood W A-f
Smith E B-f
Spanogle D B-f c
Stanier I B-f
Teel O C-f c
Walker A T-f

RISING CITY

Bowman J L-f
Burgess G W-f
Reynolds C E-f

RULO

Davis Clement-f c
Kirk H D-f
Le Blanc M J-f c

ST PAUL

Anderson & Ebbesen-f
f c
Bell T T-f c
Crew F W-f 1 c
Crockett C A
Haggart A J-f
Johnson W A-c
Johnson Geo E-f
Leroy Mary-f
Nunn Henry-f
Parker J T-f 1 c
Paul N J-f 1
Taylor Frank-f c
Taylor C E-f 1 c
Templin John-f c
Welsh Geo A

SALUM

Huston R B-f c
Jones M C-f c
Ranger J G-f
Roberts C W-f

SCHUYLER

Arnold J E-f c
Bittner A J-f c
Bohman M T-f c
Ehrenberger J C-f
Farrell-f
Hoagland M
Johnson J S-f 1
McKenzie James C-f
Payne Dion-f c
Rathsack W A-f
Shonka Frank W-f c
Simmons J M-f c
Sumner C B-c
Wells Geo H-f
Wertz Geo-f c
Zerzan Joseph-f c

SEWARD

Barkley C W-f
Coleman H N-f
Holland C E-f
Landis & Schick-f 1 c
McKillip L H-f c
Norval B F-f c
Tishue W C-f
Vanderhoof & Franklin-f
f 1 c

SHELTON

Allison W S-f
Grafus Thos-f
Graves F C-f
Graves P H-f
More F D-f
Neely David-f
Robinson C A-f c

SIDNEY

Barlów R A-f
Calahan Chas-f
Guernsey A J-f
Harper J W-f
Hudson J C-f 1

Jones B A-f
McIntosh J J-f
McIntosh J L-f 1 c
Martin Leroy-f
Miles W P-f

SO. OMAHA

Brown E B-f
Christie H M-f
Dee E J-f
Duff J L-f
Fitzgerald James-f
Frank John P-f
Gibson L C-f
Goodspeed Frank-f c
Hedges Z P-f
Hector Thomas-f
Howe & Burdick-f
Karlsquist Chas-f
Kopietz J H-f
Laur T G-f
McMillan J-f
Maly J J-f
Mann W D Son-f
Murphy Joseph F-f
O'Connor T T-f
O'Neill T J-f
Pancoast A C-f
Persons F J-f
Persons C J
Ryan J J-f
Wilcox B E-f

STANTON

Appleby R Y-f 1 c
Baer E B-f 1 c
Cowan W P-f c
Eberly G A-f c
Ehrhardt J A-f 1 c
Hyland & Myers-f 1 c
Kearney A A-f
Kenney E-f
Mackey J W-f
Peters James-f
Pugh Geo E-f 1 c
Vining I N-f 1 c
Young W W

STROMSBURG

Banta Ira-f
Makeever M A-f 1
Stanton E E-f
Tongue J-f
Wilson Nathan-f
Wilson V E-f c

SUPERIOR

Brown Geo-f
Buck W F-f c
Felt A C-f
Green W Wm-f c
Johnston C A-f
King Isaac-f
Phillips F M-f c
Pierce M L-f
Shambaugh T M-f
Simonton R N-f
Stubbs F H-f
Sweet F M-f

SUTTON

Bauer Alex-f
Burnet E P-f
Dinsmore J B & Co-f
Eichler B-f
Grosshans H-f
Hanson Hans-f
Leubben M L-f
Miller Theo-f
Nuss P F-f
Steinen L B-f

TECUMSEH

Buffum J W-f 1 c
Dafoe Al N-f
Dinsmore Frank-f
Douglas J B-f 1 c
Easton J H-f 1 c
Grist Ed H-f
Howorth Alf-f c

Miller Geo W—f c
Perkins E—f c
Place John—l c
Shaw A O—f l c
Smith C E—f c
Stewart Roy—f l
Stewart S S—f
Wilson C M—l
Woodley C—f c

TEKAMAH

Anderson A M—f l c
Conkling Chas W—f l
Force J R—f
Greenleaf D W—f
Hennen R B—f
Hopewell W M—f
McGrew M S—f l c
Pratt E D—f
Singhaus J A—f
Taylor F E—f
Ward Frank E—f

UNIVERSITY PLACE

Gates G M & Son
Hare W E—f l
McCartney Robert—f l
Sayers E—f
Shelley R E—f
Smith T W—f l

Westvall E V—f
Wimberly & Heilt—f l

WAHOO

Barry John—f
Crawford & Webster—f
Dean Franklin—f c
Hawthorne V L—f c
Hendricks B E—f
Johnson J J—f
Lyle & Collins—f
Martin L W—f
Perky Chas—f
Sundeen J L—f c
Worrell M O—f

WAYNE

Alter I W—f c
Berry F A—f
Bressler A E—f c
Davis A R—f
Ferguson A J & Co—f c
Jones H B—f
Kohl Phil H—f
Ley Rollie—f
Lundburg E R—f c
Main D C—f
Matheny A N—f
Mears G S—f l
Wilbur Geo R—f c

WEeping WATER

Barnes P S—f
Bish C W—f
Lyman W H—f
Reed H D—f l
Teesejarden Isaac—f
Taft C—f
Teft Clarence—f

WEST POINT

Ackerman C W—f
Baumann J T—f c
Hunker & Krake—f c
Krause A L & Co—f l c
Krause Amandus—f c
McLaughlin M—c
Neigh W T S—f l c
Rupp C—f c
Stuefer Wm—f c

WILBER

Bartos F W—f
Clements T A—f
Grimm J H & Son—f
Horzick Jos—f
Kohout V B—f
Magnusson H F—f
Moore J—f
Safarik P S—f

Slepicka A I—f
Spirk J F—f
Spirk V C—l

WYMORE

Archard L H—f c
Crawford F E—f
Jones J S—f
Kauffman E N—f
Stephenson G T—f

YORK

Adamson V C—c
Bell J M—f
Brott H W—f
Clithers & Wildman—f
Coddling A B—f
Daggy B F—f
Davis W H—l
Ferguson N M—f l
Huffman & Son—f
Jacobs J A—f c
Myers S A & Son—f
Niell, Prewitt & Dean—f
Reed Geo R—f
Tranger C J—f
Sovereign M—f
Thompson & Olmsted—f
White W L—f l
Wyckoff W W—f c

NEVADA**AUSTIN**

Miller J A—f l

BATTLE MOUNTAIN

Lemaire A D—f

CARSON CITY

Hoper T R—f l c
Peters C H—f l c
Waite Geo W—f c

ELKO

First National Bank—f
Henderson John—f l c
Henson A W—f
Smith W T—f c

Taber A D

EUREKA

Pardy J—f l c
Whitmore I C C—f

GOLD HILL

Blauvelt W H—f

LOVELOCKS

Baker T E—f
First National Bank of
Lovelocks—f l
Lovelocks Mercantile Co
Hunter & Sommers—f
—f l
McIntosh J A—f

Marker J T—f
Reid J T—f l c
Stautts & Ulmer—f l c

RENO

Bank of Nevada Savings
& Trust Co—f
Benham Jos M—l
Bonham Realty & Trust
Co—f c
Bray John Edwards—f l
Davis & Fifield—f c
Nye & Ormsby County
Bank—f
Pearson & Cafferata—f
Peck & Sample—f
Scheeline Banking &
Trust Co—f

Spencer A G—l
Valley Realty Co—f
Washoe County Bank
—f l c
Whitney Mae—f

VIRGINIA CITY

Leonard Jas M—f
Matheson J—l c

WADSWORTH

Griswold E

WINNEMUCCA

Daehl C D Sr—f
First National Bank—f l c
Reinhart E & Co—f l

NEW HAMPSHIRE**ALSTED**

Gibney W E—l c
Lovell H A—f
Smith E M—f

ANTRIM

Baker E W—f l c
Gibney W E—l
Hills C E & Son—f l c
Paige Morton—l
Swett Anson—f

ASHLAND

Drew W Asa—f
Hill & Hardy—f
Hughes Francis M—f c
Jackson John M—l
Lyford Henry O—l
Record Lewis S—f
Wilson James L—f

BARRINGTON

Bradford G F—l c

BELMONT

Moore J A—f
Sargent J M—f

BERLIN

Burlingame Wm W—f
l c
Eley A H—l c

Noyes Elmer J—f l c
Wheeler & Vaillancourt
—f l c
Woodward & Gerrish—f
l c

BRISTOL

Ackerman Fred H—l
Cutler Roswell—l c
Dearborn & Chase—f c
Fling Chas W—f c

CHESTER

Jones E P—l
Webster John M—f
Widcomb A H—f l

CLAREMONT

Barnes E S & Son—f
Charron H—l
Coburn P P—l
Foster F H—c
Gove W J C—l
Haubrich F L—l
Kelley Geo T—l
Merrill Robert T—f l c
Messer Ellery—l
Prescott B O & M A—l
Prescott Mary A—l
Putnam H W P—f
Richardson S—f l c
Stockwell Geo T—f
Tenney G A—l

COLEBROOK

Carr J T—f c
Drew W—f c
Dudley J H—f
Johnson T F—f
Pease D S—l

CONCORD

Baker & Keeler—f l c
Chase & Martin—f l c
Clark C S—c
Crossett A W—f l c
Drew Wm J—f
Dudley F W—l
Eastman & Merrill—f l c
Frost N—l
Jackman & Lang—f l c
Little Thos B—l c
Miller D E—f
Moore Hugh—f l c
Morrill & Danforth—f l c
Owen E Scott—l c
Parker Chas S—l c
Roby & Knowles—f l c
Stanleys C E—l c

CONWAY

Davis P S—f l
Dinamore F W—f
Garland J H—f
Hill W D H—f

Keniston A E—f l
Mitchell Peter—l
Thompson Wm F F—l c
Wood J C L—f c

DEERFIELD

Batchelder J H—f
Chase A M—f

DERRY

Bartlett & Shepard—f
Hood G H—c
Kingsbury W J—f l c
Moody Everts A—f
Russell & Hardy—f
Shute A E—f l
Young F N—f l

DOVER

Barrett Geo D—f l c
Ross C H—f c
Crimes John H—f l
Hardy W W—f l
Henderson Harry P—f
Jewell John S—f
Meserve F E—f l
Redfield H A—c
Shepard Frank P—f l c
Sherry Thomas—f l
Stevens Geo—f l
Tufts Arthur G—f c

N. H.—Con.**ENFIELD**

Bryant A M (Grange)—f
 Currier F T—f
 Currier L W—f
 Dorothy W F—1 c
 Hall Jennie—1
 Huse E B—f c
 McElwain H A—1
 Morse E G—1
 Nooman J H—1

EPPING

Brown A D—f
 Gilmore Geo A—f
 Ross J O—f 1 c
 Tilton J J—f c

EXETER

Baker Dana W—f 1 c
 Brown John A—f 1 c
 Cilley Frank M—f 1 c
 Elkins John H—1 c
 Getchell Clarence—f
 Greene A F—1
 Hobbs L F—f
 Kimball John—1
 Sargent Charles H—f
 Sawyer J T—c

FARMINGTON

Fall C T—1
 Pitman C H—f 1 c
 Waldron J—f 1 c

FRANKLIN

Bean & Brown—f c
 Bucklin C C
 Chadwick S B—f
 Chase G W—1 c
 Clifford C F—f
 Currier H A—f 1 c
 Daniell F H—c
 Glines Wm
 La Pointe T N—f
 Leach E G—f 1 c
 Marvin Sumner—f
 Rousseau Bros—1
 Roy L C—1
 Woodward M D

FRANKLIN FALLS

Bean R E—f 1 c
 Chadwick S B—f
 Chase G W—1
 Clifford T F—f
 Currier H A—1
 Daniell F H—1 c
 Leach E G—f c
 Marvin S—f
 Rousseau Medso—1
 Roy L—1

GOFFSTOWN

Blaisdell E A—f
 Colby G W—f
 Stinson W H—f

GORHAM

Andley P J—c
 Bickford B B—1 c
 Eby A H—1 c
 Evans A R—f
 Noyes H G—1 c

HAMPTON

Hobbs L F—f
 Norris A—f
 Shaw S A—f

HANOVER

Frost N A—f 1 c
 Storris E P—f

HAVERHILL
 Westgate Tyler—f

HILLSBORO

Holman S W—f
 Lincoln G W—f
 Mansfield A L—f 1 c
 Roach I C—1

HINSDALE

Colton Fred W—f 1 c
 Fay W E—f
 Poirier Arthur—1
 Temple E J—f
 Watson J H—c

KEENE

Aldrich G H & Sons—f 1 c
 Atherton Robt A—1 c
 Ball Geo F—f c
 Fay H E—f
 Madden C A & Co—f c
 Mason Ins Agency—f 1 c
 Perry C B & Sons—c
 Peters A B—1 c
 Perry C B & Son Ins. Agcy—f
 Ruland Geo W—1 c
 Trask Geo F T—1
 York Perley A—f 1 c
 Wilber C W & Son—f
 Wright J H—1 c

LACONIA

Caldon J B—1
 Lovejoy Ezra—f
 Melcher & Prescott Agency—f 1 c
 Moore J B—1
 Prescott W L—f 1 c
 Young Fred A—f 1 c

LAKEPORT

Lovejoy & Prescott—f
 Melcher & Prescott Agency—f 1 c
 Prescott W L—f
 Young Fred A—f

LANCASTER

Kent Geo N—f 1 c
 Nourse F H—1 c
 Stevens G M & Son Co—f c

LEBANON

Beaulieu G—f c
 Burton Anna M—f
 Cheney & Hatton—c
 Dewey, Peck & Co—f 1 c
 French Ernest E—f c
 Hinkston Emily—1
 Knapp H F—f 1
 Pike John B—f 1 c
 Sinclair T S—f

LISBON

Brigham S H—f 1 c
 Hoskins E B—1
 Hunt G L—c
 Whitcher C C—f 1 c
 Woolson & Clough—f 1 c

LITTLETON

Barrett A J—f 1 c
 Buswell C—c
 Corning B H—f c
 Farr C A—f 1 c
 Frye Solon A—1 c
 Gray Chester S—f 1 c
 Kelley Fred—1
 Richardson H W—1
 Tillotson & Farr—f 1 c
 Trombley—c

MANCHESTER

Avery F W—f 1
 Berry William G—f 1 c
 Blanchet Geo—f 1 c
 Boivin J A—f

Burgess Wm A—f

Campbell Frank—1
 Chase Robert—f c
 Cheney & Cheney—1
 Clough & Parker—f c
 Conner S H—f c
 De Courcey & Holland—f 1
 Dowst John—f
 Edgerly Clarence M—f
 Everett & Bunton—f 1 c
 Hayes Chas C—f c
 Hayes R J—f 1
 Lane A J Co—f 1 c
 Lane John G—f 1
 Littlefield C B—f
 Magoon C S—f
 Messier Ulric—f 1
 O'Connor L A—f c
 Paris T D—f 1 c
 Platt F—c
 Putnam & Taylor—f 1 c
 Putnam G A—f 1 c
 Rodelsperger H—f
 Sheehan D P—1
 Sheehan J A—f 1 c
 Stark Fred—f 1
 Vermille G A—f 1 c
 Way B F—1
 Wellman J A—1

MEREDITH

Blaisdell B—f
 Ellsworth P A—f
 Sanborn Geo F—f

MILFORD

Keyes Arthur L—f c
 Kuttredge E L—f c
 Worcester Geo A—f

NASHUA

Andrews, Son & Co—f 1 c
 Boutelle George A—1
 Burgess J L—1
 Buxton & Crowley—f 1 c
 Cheever W H—1
 Cherrier A—1
 Clough Joseph L—f
 Cooke E V—1
 Cross Ira—f 1 c
 Danforth Geo E—1
 Day Chas M—1
 Dearborn J E—f
 Farley Wm A—f 1 c
 Haggerty John—1
 Ladieu Emmett R—1 c
 Meloon J L—1 c
 Petit Charles H—f 1 c
 Sailer Sherman T—1
 Shattuck Arthur G—1
 Taylor M A—f 1 c
 Towne Fred D—1 c
 Tuck A J—1
 Whitney James F—1
 Wilson H E—1
 York Walter H—1

NEW BOSTON

Foxe E P—f
 Marden C F—f

NEW MARKET

George Henry C
 Griffin John H—f
 Kingham Bela—f 1 c
 Pinkham E P—f

NEWPORT

McCrillis John—f 1 c
 Pollard Fred T—f 1 c

NORTHWOOD

Cotton A E—f
 Durgin W M—f

PENACOOK

Buxton & Sherburne—f 1 c
 McNeil John—1

PETERBORO

Bennett D E—1
 Hatch R B—f 1 c
 Jellison C W—1
 Jones E W—f c
 Knight C H—1
 White D M—f

PITTSFIELD

Berry & Winslow—f c
 Fisher Herbert L—f 1
 Lane E A—f 1

PLYMOUTH

Ayer Chas J—f 1 c
 Burleigh Alvin—f
 Calley F C—f 1 c
 Ferrin M A—f
 Hucksins J P—f

PORTSMOUTH

Butler & Marshall—f
 Conlon W L & Co
 Conner & Co—f 1
 Dodge Samuel—f
 Doolittle A M—1
 Haywood W I—1
 Hazlet C A—f
 Hilton Lamont—f 1
 Howard A F—f
 Oldfield Fred—f
 Oxford C R—f
 Paul Henry S—f
 Pender John—f 1 c
 Prime E B—f
 Sise John & Co—f 1 c
 Stoddard E I
 Tibbetts C H—1
 Trafton C E—f 1
 Tucker Harry M—f

RAYMOND

Bartlett Jno T—f 1 c
 Blake Joe A—f 1 c
 Dudley Walter J—f 1
 Gilmore E H—f
 Ladd J E—1 c

ROCHESTER

Anderson R E—1 c
 Baril T A—f 1 c
 Colman C D—f 1 c
 Kendall Frank L—f 1 c
 Parahley Agency The A S—f 1 c
 Small F E—f 1 c
 Wentworth & Vanly—f 1 c

SALEM DEPOT

Gordon Geo C & Sons—f 1

SALMON FALLS

Harry M B—f 1 c
 Stevens C E—f
 Townsend E W—f 1 c
 Wentworth R S—f 1 c

SANDWICH

Heard E M—f

SOMERSWORTH

Andrews Elisha C—f 1
 Crawford, Tolles & Co—f 1 c
 Gagnon F J—f
 Joyce J H—f

WALPOLE

Hurd H B
 O'Neil C J—f 1
 Weber J A—f

WARNER
Davis A P—f
Hook A J—f c

WEARE
Eaton Frank—f
Herbert W S B—f
Johnson A B—f

Simons Frank N—f
Weare E—f

WILMOT
Goodhue F E—f
Langley W F

WILTON
Bales Geo E—f

WINCHESTER
Bridgham H W—f
Salem Levi—f l

WOLFBOROUGH
Abbott & Avery—f
Brachman J H—f c
Britton Wm J—f

Edwards L M—f c
Parker C F—f c
Piper C D—f l c

WOODSVILLE
Bartlett R F—f l c
Dearth E P—f l c
Whitcher N F—f

NEW JERSEY

ASBURY PARK
Appleby Frank T—f c
Asbury Park Realty Co—f l c
Burroughs W C—f l c
Covert D C—f
Ferguson & Son—f c
Hetrick & Son—f c
Hickman J P—f c
Pawley F A—f
Pawley & Co—f l c
Pittenger Geo W—f l c
Robbins Albert—f l c
Ross Milan—f l c
Wyckoff Edward C—f

ATLANTIC CITY
Adams C J Co—f c
Adams Chas R & Co—f c
Atlantic Realty Co—f
Baake Chas A—f
Bacharach Real Estate Co—f c
Bartlett J H—f
Bruckman V C—f l
Cavileer W K—f
Cook E H—f
Cramer J P & Co—f
Devine M A—f
Hammer J G—f
Mason J H—f
Pryor & Cloud—f l c
Riley & Co—f
Ryon & Collins—f
Schimpf Theo W—f c
Springer James B—f
Stephany & Co—f l
Sternberger Bros—f
The A H Phillips Co—f c
Tobin Thomas—f
Townsend Walter & Co—f
Wilson Senseman—f
Wylde F W—f

BAYONNE
Annett Chas E—f
Boyle James J—f
Colville C M—f
Craft & Co—f l c
Gould G H—f
Hall, Tiltensberg & Co
Johnson J M & Co—f c
Roberson Horace—f
Salter W D—f
Ten Broeck Morse & Co—f

BELLEVILLE
Fairchild O A—f
Osborne A H—f
Osborne James H—f

BELVIDERE
Carter J V—f
Hixson S J—f
Morrow Wm H—f l c
Morrow & Hilton—f l c
O'Neil Wm—f l c
Searles A B—f

BEVERLY
Adams Dr E S—f l
Hamer J W—f l
Morrell J T—f
Stokes Chas—f

BLAIRSTOWN
Craig A B & Co—f l c
Lauke, L A—f
Lauterman E L & U S G—f l

BLOOMFIELD
Albinson James—f
Ashley H T—f
Bassinger E B—f
Baxter Thomas B—f
Benjamin H M—f l
Carey J J—f
Carrahar Edw—f
Connolly H S & Co—f
Dodd Henry P—f
Dodd O C—f
Edgerly & Gilson—f
Green Jesse C—f
Haskell L C—f
Herbert M—f
Marr E Gertrude—f
Moffat Fred N—f
Quinn P J—f
Muller & Raafaub—f
Newman E E—f
Reigraf, Fred—f
Russell Nathan—f c
Schuyler Richards K—f c
Stone Frank B—f
Sutton L E—f
Stevenson William H—f c
Wickham Ross M—f

BLOOMINGDALE
Ball Edw E—f l
Donald S R—f

BOONTON
Backer E A—f c
Barrett John—f
Brown J L—f l
Cahill S J—f l
Hopkins C F—f c
Kerr Wm E—f
Mitchell S H—f c
Todd G W
Van Durne N S—f l

BORDENTOWN
Aaronson R H—f l c
Burns Wm—f
Burr Samuel E & Son—f
Malone J A—f
Pierson E—f
Tantun Jas—f
Wiess F G—f

BOUND BROOK
Brampton R T—f l c
Du Four Louis—f
Dutcher Simeon—f
Oakley P H—f c
Suydam H C—f
Van Syckel T D—f l c

BRIDGETON
Betchner Geo W—f
Burt J Ogden—f
Deal Joseph H—f
Hampton & Pithian—f
Hand Ellsworth—f
Laning Ed R—f l
Lewis Panoast—f c

Loder Leroy—f
McAllister Albert—f
Meyers Louis—f c
Mitchell John G—f
Nitshe Geo A—f
Powell Jos H—f
Reeves Hugh L—f l c
Sharp Barton F—f l c
Ware Jas S—f l
Watkins Daniel J—f c
Ward Roscoe C—f

BURLINGTON
Armstrong J A—f l
Branch Reginald—f c
Doolin E C—f
Dresser A W—f l c
Taylor Joshua & Son—f l c

BUTLER
Brinster Frank—f
Currie Gus—f c
Gormley Edward D—f
Hiller Walter—f
Noon Frank—f
Reardon Thomas J—f
Rome Wm—f
Stiff Wm—f
Trewelke R F—f
Ward Jesse—f

CALIFON
Appar C W—f
Dufford P S—f l
Trimner J S—f c

CAMDEN
Ackley C S—f
Baker James F—f
Burr Frank J—f
Campbell John—f
Cheney John W & Co—f l c
Couder D Harry—f l c
Davis William H—f
Felton Chas H & Co—f
Fitzgerald Thomas B—f l c
Henderson D A & Co—f l c
Humphreys Louis B—f
Isard Samuel—f
Jessup Geo W & Son—f
Lippincott F C—f l c
May E—f
Miller Crawford—f
Miller Mayhew & Thompson Co—f l c
Schmidt Wm—f
Truscott & Sharp—f
Wealey E W Co—f l c
Williams George P—f

CAPE MAY
Campbell Charles—f
Craig John D—f
Cumberland Mutual
Edmunds & Stites—f
Hand & Eldredge—f c
Hughes Gilbert—f
Hughes I Harry—f
Needles Sol—f
Richardson F C—f l
Taylor James E—f

CARLSTADT
Foth H—f l c
Ullman & Hoffman—f c
Zimmermann George—f

CLINTON
Baker W H—f
Baker & Smith—f
Kline & Shive—f
Wright W. D.—f

CRANFORD
Ferguson & Van Name—f l c
Seward Clarence—f l c
Wood Bros & Gay—f l c

DOVER
Cooper Peter E—f
Hummer D R—f l c
King H H—f
King W J—f
McGrath John M—f
Martin—f
Matthews Edwin—f
Moller John—f
Roderer C. F—f l c
Schwarz Harry L—f c
Smith Sydney T—f l c
Tippett F H—f l c

EAST NEWARK
Canfield G D & Son—f c
Halpin Thomas F
Harrison Wm J
McKeon Ed F
Reid B G
Riordan Jos A—f c
Van Deren Clarence—f c

EAST ORANGE
Kelly E A—f
Montgomery Lindsay—f

ELIZABETH
Bishop S C—f
Bourdon W A—f l c
Boyle M W—f
Burnett A D & Son—f
Chambers H R—f
Collins & Tenney—f
Crane J W—f
Denman A S—f
Fueslein H—f
Gabriel F—f l
Gordon L—f
Jennings F S—f
Liddy M—f
Marsh E N—f
Marz C—f
Meeker S M—f l c
Meeker W H—f l c
Miller Bertram B—f l c
Morrison N F—f
Mulford A D—f
Ogden B M & S R—f l
O'Donnell L—f l c
Patterson R L—f
Poppenga A S—f
Phares E W—f l c
Ryan P J & W H—f
Schuman Emil—f
Whittemore C McK—f
Woodward & Williamson—f

N. J.—Con.**ELMER**

Cochran Abraham—f
Edmunds John C—f
Hitchner R M—f
Memkirk, Ed.—f l

ENGLEWOOD

Birtwhistle & Stainton Co
—f c

Coe Arthur E—f
Conklin William—f
Du Bois F—f
Gorham Edson B—f c
Gorham R A—f c
Homans Shepard—l
McKinney J H—l
Miller L A—l
Mowry L D—f l
Parsons S P—f
Prosser E S—l
Reinmund B F—l
Valentine Est C W—f
Weatherby H—f c
Weatherby O—f

FLEMINGTON

Alvater & Landis—f c
Berkaw B H—f
DeMott John H—l
Dilts Augustus—f
Large George H—f c
Robbins Adam O—f

FREEHOLD

Barkalon C B—f
Crawford Wesley—l
Combs Wm—l
De Roche J A—c
De Roche J F—l
Donahay Jos L—f c
DuBois Chas V—f c
Hankinson Wm A Jr—f
Hart Joseph D—l
Lockwood Samuel A—f l c
Mount H J—f l c
Naylor Garret—l
Rosell John T—f l c
Van Derveer Edgar I—l

FRENCHTOWN

Able H J—f l c
Hagaman L D—f c
Hough J C—c
Rittenhouse Jacob H—l
Slack John L—f
Williams A P—f

GARFIELD

Bertha Michael—l
Boehmer Chas—f
Brown Lawrence E—f
Gerritson Wm—f
Henslip Jos—f
Messeneo Frank—f
Van der Plaet J Jr—f
Whitehead Miles C—f
Wright Charles—f

GERMAN VALLEY

Wiley F J—l

GLASSBORO

Imhoff Jacob F—f l c
Pierce John E—f
Shute H C—f
Sturgess Edward L—f l c

GLEN RIDGE

King R C—f l c
Langstroth T W—f
Pierson A R—f
Russell Nathan—f c
Ryan Vincent A—f

GLOUCESTER CITY

Black Henry—f
Casey Geo A—f

Fuller Frank A—c
Hoffner Richard J Jr—f
McElhone Chas A—f
Manion John—f
Manning Jos—l
Moas Thomas—l
Mullin D H—f c

GUTTENBERG

Bischoff Charles
Eypper W J & C A—f c
Knoebel P R—f c
Mager W J & Bro—f l
Rose W F—f c
Wiencke R G Jr—f c

HACKENSACK

Barkman B B—f l c
Bergen Realty Co
Bratt James—f l c
Cumming Thos H—f
Haring J Elliott—f l c
Newman Bros—f l c
Phillips & Co E T—f c l
Provost Mrs J W—f
Romeyn & Demarest
Ross F B—f
Taylor F M & Co—c f
Van Gieson J B—

HACKETTSTOWN

Fisher James—f l
Neighbour Morris—f
Price R S—f l
Tamblyn James L—f
Trimmer A W—f l c

HADDONFIELD

Abel Geo—f
Bacon Samuel A—l
Braddock Howard—f
Clement A W—f
Dunbar Samuel—f
Fredricks Geo E—f
McGill Edward—f
McNeill Arthur—f c
Willetts S A—f
Bernshouse W H—f
Monfort H L—f
Patten J P—f
Phillips H M—l
Roadfuss John—l
Tilton W R—f

HAMMONTON

Bernshouse W H—f
McLaughlin John—l
Monfort H L—f
Patten J P—f
Phillips H M—l
Tilton W R—f

HARRISON

Canfield Geo D Son—f c
Riordan Joseph A—f c
Van Deren Clarence T—f c

HAWTHORNE

Armstrong Wm H—l f
Keefe Ed—l
Oothout Geo—f
Story C J—f
Young Marcus—f

HIGH BRIDGE

Aggar John R—f
Bailey I P—l
Beavers A L—l

HIGHTSTOWN

Allen & Stults—f l c
Norton W I—f

HOBOKEN

Bender F W—f
Benson's Jas Sons—f
Budenbender W—f
Burthorn C A—f l
Faist Wm—f

Fall Charles—f
Grassman A—c
Kessler P H—l
Kingland C A—f
Mayer Leo
Magee Eugene V—f c
Martin Edward W—f c
Schiller Albert S—f c
Schmidt Fred F—f
Stack Edward—f
Stein & Weidner—f l c
Steljes & Steljes—f l
Tissott C A—f
White Wm H—f

IRVINGTON

Jones T H—f
Woolley Geo H—f

JAMESBURG

Brooks Wm H—f l c
Courter Wm H Agency
The—f
Davison B D—f

JERSEY CITY

Bietz & Wallace—f
Byrne Co Jos M—f
Devitt H W—l
Fengado W S—f
Gopsill James—f
Hudson Real Estate Co
—f
Kaiser G E—f
Laudrine Realty Co—f
Lewis Frank H—l
Love & Wanser—f
McLaughlin James—f
Matthews F J—f
Mendles Theodore—f
Meyer & Klein—f
Michel & Eigenrauch—f
Muller John E & Son—f c
Muller Adam—f
Muller John E & Son—f c
Mullins & Cronan—f
Nelson & Ward—f c
Patterson & Rowland—f
Rippe Arnold—f
Schan Henry G—f
Schumann's Sons—f

Van Houten & Sherwood Co.

Representing

Firemens Fund, Phoenix,
Eng., Equitable, R. I.
Pelican, N. Y., Milwaukee
Mechanics, Globe and
Rutgers, Prov. Wash., R. I.
Fidelity, N. Y., Common-
wealth, N. Y., Phil. Casual-
ty, U. S. Fidelity and Guar-
anty, Md.

Also

Write Automobile Ins.

Woodward & Williamson**Authorized Agents for**

late of Liverpool; Continental of
New York; Law Union and Crown
England; Liverpool and London and
Globe; N. Y. Underwriters Agency;
Union of London; Commercial Union,
England; Frankfurt Marine, Aus-
dant & Plate Glass Ins. Co. of Ger-
many; New York Plate Glass Ins.
Co.; Hartford S. B. Ins. Co., Gen'l
Acq. of Perth, Columbia (Auto-
mobile) N. J.

Branch Office, Elizabeth, N. J.

Slater C H—f c

Smith Co C P—f
Smith Thos M—l
Stevens Frank—f c
Tenbroeck Morse & Co—f
Wells Maxon & Co—f

KEARNEY

Chapman & Chapman—f
l c
Dorland Irving V—f l c
Eilshumius H G—f
Lindblom L W—f
Purdin & Amman—f
Strong E A—f

KEYPORT

Ackerson H E Jr—f
DuBois E D—f
Taylor Marcus B—f
Walling R O—f

LAKEWOOD

Bradshaw Co A M—f
Le Compte E E—f
Lynch Jasper—f
Tickner Ed A—f c

LAMBERTVILLE

Dilts Robert H—f
Hayhurst W F—f
Holcombe Edward H—f
l c
Lyman W—f
Sergeant L H—f

LITTLE FALLS.

Briggs B S—f
Daniels C C—f
McChesney W G—f
Madden J—l c
Matches C W—f c

LONG BRANCH

Blair Alfred G
Emanuel & Co—f l c
Green Harry W & Bro—
f l c
Van Huel & Holstein
Wooley M & Son—f l c

MADISON

Benjamin Bros—f
Brown Chester C—f
Cook E L—f c
Eagles Alex—f
Nelli Geo W—f l c

MANASQUAN

Allen John M—f
Bush Ralph—f
Conover Wm T—l
Goddard E F—l
Longstreet John A—f l
Pullen E M—l
Sprague F T—l
Townsend George—l
Woodfield John—l
Zimmerman H S—l

MATAWAN

Bedle W G—l f
Brow E I—f l
Fountain Wm A—f l c
Heuser Geo E—l
Shock M—f
Wardell C H—f

MERCHANTVILLE

Beatty C H—l
Craig Arthur—f
Downs F A—f
Gaskill Theodore L—f
Griffith Joshua—f
Hollingshead Chas—f c
Hollingshead G I—f
Holman W A—f l c
Knight R B—f l

Lewis W H-1
Longstreth Wm-f
Morton J Edgar-f
Pierce C F-1
Ruth Frank H-f
Walton Coats-f

METUCHEN

Ayers Henry E-f
Campbell Chas C-f 1 c
Pierson Truman T

MILLBURN

Kessler Geo C-1
Schmidt J H Jr-f
Summers Wm E-f 1 c

MILLVILLE

Broadwater D B-1
Burt H O-f
Dalton John-1
Davis Geo-1
Erickson L-1
Ghagan Wm-1
Goodwin E-f
Headley James R-f
Heaton Wm-1
Langley E L & Co-f
Newcomb H O-f
Oliver Roy-f
Rockhill Carl B-1
Sampson P S-1
Simmons & Goodwin-f
Smith Jos F-f
Weatherby Henry-f
Whitaker Thos-f 1 c

MONTCLAIR

Anderson C W-1
Crawley Francis M & Bros-f
Draper R B-f 1 c
Harris R B-f
Hening R M-f
Hinck Ernest-f
Howe Andrus B-f
Jacobus S Frank-f 1
Jensen Peder-f 1
Stuart Silas-1
Taylor Wm M-f
Watkins Jas-f
West Henry L-f

MOORESTOWN

Atken G-f
Allen William C-1
Burr A E-f 1 c
Culver Chas-f
Evans George-f 1
Evans J T-f
Gillespie Geo-f
Gennard W-1
Hettit A S-f 1 c
Hokes N Newlin Jr-f
Hullivan J T-f
Vells Wm-f

MORRISTOWN

Ayers John B-f 1 c
Aldwin Frank D
Ecker W E-1
Fane B J-f
Fay S S-1
Ferguson Harvey J-f 1 c
Griffith-f 1 c
Hippman F L-f
Jerrell F W-1
Koss Geo H & Co-f 1 c
Kearney J Walter-f 1 c
Kean Dyke & Wise-f

MT. HOLLY

Owens John R-f 1 c
Pulme J S-f
Relsey & Bowker-f
Rising Chas A-f
Ratman Johnson-1
Sundell Wm S-f 1 c
Tean Chas M-f 1 c

NEWARK

Beardale & Stiles
Beatty W I-f
Berry J A-f
Berry J J-f
Blasberg & Zeigler-f
Bond E F & Co-f
Bray A W-1
Brown Chas R-f
Byrne J M Co-f 1
Chapman A S-f
Chapman & Tompkins-f
Clark H M & Co-f
Conlon R P-f
Day S S-1
Day & Cornish-1
Dewey C H-c
Dodd Chas S-f
Dorman E F-c
Doughty & Gould-f
Eagles Eugene-f
Eichelles G L-f
Feick Chas A-f
Feist & Feist-f
Flindell & Co-f
Fisher John-1
Garabaut James E-f
Gerndt A E-f
Gerndt C E-f
Gless Jos H-f
Gooding O L-1
Griffith T W Co-f
Groel John C-f
Guerin, Steadman & Wil-

lams-f
Hallow Herbert-f
Harris W T-f
Hidelerger & Price-f
Honness J T-f
Hunt J-1
Isenburg M L-f
Keepers H L-1
Linderman H-1
Lum Edw H-f
Lushear W H-1
Lyon Ernest A-f
McCorrd C F-1
McDonnell J D-1
Mayer J E-f
Myer P J-f
Myers & King-f
O'Gorman Robt-f
Osborne R A-f
Osborne John M-f
Peckham & Co-f 1
Pell D C-f
Plume A G-f
Plume Geo C-f
Quinn P T-1
Raymond G B-1
Reinmund B F-1
Richards G A-f
Roche M P-f
Rommel Harry C-f
Rorick H C-1
Rosenstrauch W S-f
Ryerson & Hall-f
Scheuer S-f
Schlesinger L-f
Seely Lockwood M-f
Selvage Chas-f
Simonds G H-1
Smith H P-f
Smyth J W-f
States A J-1
Stiles & Shafer-c
Teller A D & Co-f
Totton & Lurich-f
Topam H F Co-f
Trusdell W N-1
Van Sant H M-f
Van Vallen M B-f
Wickham Ross M & Co-f

Wood D Smith-f
Wright Samuel-1

NEW BRUNSWICK

Fisher Chas-f
Harkins & Victory-f 1 c
Kirkpatrick J Bayard-f

Lyons Bros-f 1 c
O'Connor Michael-f
Parker Neilson T-f
Parker & Watson
Polhemus P G-f
Stevenson B-f
Towle Geo C-f
Wright J B-1

NEWTON

Dalrymple Louis A-1
Dutton Thomas-1 c
Hendershott J B-f
Howell Smith & Co-f c
Losey John C-f
Shafer Nathan H-f
Tuttle Rutherford-f
Van Blarcom A J-1
Woodward Henry J-f 1
Woodward Wm W-f

NORTH PATERSON

Armstrong W H-f 1
Meyer Irving-f
Stacey C S-f

OCEAN GROVE.

Covert D C-f c
Otis F Lee-f
Woolston Ernst N-f 1 c

ORANGE

Ayers Thomas O & Son-f 1 c
Birkholz Edw D-f 1 c
Clark J A-f 1 c
Hanners A R-f
Holmes Jas S-f
Kelly J P-1
Lamoureux G W-f
Scott Graham-f
Smith S T & C J Co-f 1 c
Smith W H-1
Smith W P-1
Snyder E H-f
Thompson O S-f
Young Albert C-1

OXFORD

Fowler Fred-f
Hoagland L B-f
Schaner Geo T-1
Tunison Mrs W A-f

PALMYRA

Blackburn F-f
Hires Wm-f
Jackson G A-f
Wimer G N-1 c

PASSAIC

Lee Geo-1

PATERSON

Allen F R-1
Babcock Ephraim-f
Borden R W-f 1 c
Brown Robert W-f
Buckley R D-f
Butterworth Jas-1
Carlock A M-f
Cocker James H-f
Conklin John L-1
Day Paul H-1
De Lazier Jacob-f
Eskings R M & Co-f 1 c
Farrar Sidney-f
Furrey F W-f
Garrison Ramsay & Co-f c

Haldane A P-f
Hennessy D-1
Holland John F-f
Hurley John R-f c
Kirsinger Louis-f
Koopman C-f
Lambert E H-f c
Lee John F-f

Leggett Robert-f
McCann John D
McDermott W F-f 1
Mortlock S-f
Morrissee James A-f c
Oatman J M-f
Olden E H-f c
Pollitt Geo W-1
Pulver G B & Co-f
Reynolds Charles-f
Reynolds F R-f 1 c
Schwab Julius-f
Shaw & Post-f
Sherwood & Lockwood-f
Smith & Mathies-f
Vermeulen A-f
Worden G H-f

PAULSBORO

Adamson W J-f 1 c
Cawgill W G-f
Miller E G-f

PENN GROVE

Crompton Harry E-f
Day Herman-1
Smith Harry J-f
Smith Joseph-1
Trumbull J W-f 1 c
Turner Asa G-f
Willis R F-f

PERTH AMBOY

Boynton Bros-f 1 c
Brown Everett L-f
Burke & Bolger-f c
Chapman Jos E-f
Comegry & Nail-f
Conklin F R-1
Cross Rubene-1
Fox Frederick F-f
Fraser Bros-f c
Nielsen Bros-f c
Nielsen Adolph-f
Pierce & Watson-f 1 c
Pratt-Brown-f
Shirley D A-f

PHILLIPSBURG

Bowers J S-f
Deichman & McConnel-f 1
Dull C J-f
Hay Russel-f
Judge Mary I-f
Piatt Edward-1
Randell John-1
Reiley J I Blair-f c
Shinner J M R-f
Smith Edward L
Smith Jas E-f
Vanbillaard Oliver & Son-f
Young Jos L-f 1 c

PLAINFIELD

Abbott Wm H-f
Adams H G-1 c
Brown Geo F-f c
Buxton Herbert-f
Doane J W-f
Doane T Jr-f
Dorman E F-f 1 c
Dunning F O-1
Emmons J P-f
French Elston M & Co-f c
Hall J R H-f
Hand J E-c
Henry J E-c
Liefke & Laing-f
Macdonald J F-f
Manning C D-f
Manning J H-1
Mulford E C-f
Mundy W V-f 1 c
Murray R F-f
Osmun R A-f c
Perrin S T-f
Pope J C & Co-f

N. J.—Plainfield, Con.

Robeson S J—l
 Rogers O S—l
 Spencer & Son—f
 Tapscott H B & Bro—f c
 Thirkstun W D—f
 Vail J T—f
 Van Boskirk D—c
 Wilber S P T—l c
 White Geo F—f
 Whitton John M—f
 Woodruff W A—f c

PLEASANTVILLE

Allen J R—c
 Andrews Isaac—f
 Campbell C A—f
 Helfrich H W—f

PRINCETON

Conover Thornton—f l c
 Dennis F A—f
 Howe W B & E L—f l c
 Hubbard O H—f l c
 Lavake T W—f l
 Murray George R—f l
 Rowland Richard—f
 Rule Geo A—f l
 Van Marter E J—f l

RAHWAY

Bunn H B—f l c
 Freeman Uel—f c
 Gibbons Wm R—c
 Mead Joseph T & Son—f c
 Philipp Wm P—f
 Van Campen Savillion—f l c
 White W T—f

RARITAN

Amerman Alva—l
 Creedon Cornelius—l
 Dalley Wm V—f
 Green W F—f
 Haly Daniel—l
 Hope Geo—l
 Vanatta Joseph—l

RED BANK

Allaire & Son Edw S—f l c
 Cooper A D—f l c
 Duncan W H—f
 Goff Geo M S—l
 Hopping W A—f
 Houston Wm H—l
 Ivins Albert L—f
 Kell Copeland—l
 Quigley James J—l
 Sullivan Con D—f c
 Warner C D Ins Agcy (Herschel Birdsell)
 White Francis—f l
 White & Hawkins—f
 Willguss D W—f c

RIDGEWOOD

Barnard A W—f
 Cruse J F—f
 Gordon C—f
 Hopper J B—f c
 Keeley James—f
 Kaiser G J B & Co—f
 Kaiser I B—f l c
 Maltbie Wm E—f
 Smith F C—f
 Terhune R W—f
 Wortendyke R H—f
 Zabbriske W C—f

ROCKAWAY

Crayon J P—f
 Gustin Frank—f
 Matthews Edwin—f
 McGrath John—f

ROSELLE

Bishop S C
 Bonnell Wm P—f
 Jones Joseph & Son—f l c
 Keddle William E—f

RUTHERFORD

Brown Duval B—f c
 Dannheim Carl—f l c
 Van Winkle A W & Co—f c
 Watson A L & Co—f c

SALEM

Acton I O—f l c
 Githens Geo A—f
 Keasbey H B—f c
 Kelly Benj R—l
 Perry Wm—l
 Smith D Harris—f l

SOMERVILLE

Bartine J D—f
 Codington L M—f c
 Enk John—f l c
 Green William—f l
 Haley Daniel—l
 Harris Wm—l
 Hope George—l
 Navatto Joseph—l
 Nolan & Swinton—f l c
 Reger John—f
 Schenck Wm—l
 Scully M W—f
 Smalley W A—l
 Sutphen A P & Son—f c
 Van Cleef Chas—l
 Voseller & Beckman—f

SOUTH AMBOY

Birmingham Wm—f l c
 DeGraw—f
 Grace Alonzo L—f l c
 Parker J M—f

SOUTH ORANGE

Dodd Wm H C—f l c
 O'Brien Charles J—f
 Picot L M—f
 Schenck J V—l c
 Shepardon Joseph M—l
 Taylor Lewis P—f

SOUTH RIVER

Farr George P—f l
 Edgar J A—l
 Serviss D—f

STANHOPE

Knight T J—f l c

SUCCASUNNA

Fancher J W—f
 Shepard H—l

SUMMIT

Hicks Bros—f l c
 Holmes E C—f
 Pierson E C—f l c

SWEDESBORO

Ashton & Headley—f l c
 Lippincott C D—l
 Stratton I S—f
 Zane E M—f

TAURUS

Darling John—f
 Woodcock R—l

TENAFLY

Demarest E—f l c
 Paul Daniel—f
 Roberts Alexander—f c
 Westervelt Jas—f l c

TOMS RIVER

Bailey S C Jr—f l c
 Fisher Wm H—f
 Havens B C A—f l

TRENTON

Baily S L—f
 Barden L—f
 Biles Chas W—f
 Biles F B—f
 Billingham R—f
 Box John G—f
 Brearley Geo—f
 Brooks & LaBanc—f
 Brown James T—f
 Camp Chas—f
 Case L C Jr—f
 Case & Cain—f
 Clinton J E—f
 Connolly E J—f
 Dickinson W M—f
 Encke J R—f l c
 Fell & Moon—f c
 Foster S W—f
 Harter N C—f
 Hill E C & Co—f
 Hoff J D—l
 Howell Israel—f
 Howell W G & Son—f
 Hutchinson R M—f
 Kelly Samuel J—f
 Kents J J—f
 Krumholz John—f
 Lawrence & Rogers—f
 McMasters Wm & Co—f
 Martin Jos—f
 Murphy C G—f
 Murphy C V C—f
 Parkinson E S—f
 Patterson Chas L—f
 Peak Jas T—f l
 Phillips B M & Co—f l
 Rue Mrs. A A—f
 Saunderson John H—f l
 Schoonover John—l
 Smith Walter F—f
 Solan M J—f
 Stokes B L—f
 Throp Samuel W—l
 Updike A & Son—f
 Warner Philip G—l
 Watson J L—f
 Watson & Wright—f
 West F D—l
 White Edmund—f
 Whittlesey Mills—l
 Worthington's Sons A L—f
 Wright Joseph H
 Wright & Co—f
 Yard Alexander C—f
 Yard Geo B—f

TUCKERTON

Austin F R—l
 Crosby B H—c
 Mathis Geo W & Son—f
 Mathis J Frank—f
 Price John C—f
 Sawyer Jos S—f
 Steelman Wm S—f

UNION

Bloom I—l
 Hanenstein L C—f
 Hansen & Ross—f
 Morgan & Wetterer—f
 Renner S F—f
 Ruh C F—f
 Shumeriger Chas P—f
 Sonnekab G—l
 Stuke F—l
 Van Glahn H H—f
 Venino & Kothe—f l c
 Wallace & Limonze—f
 Young E B—f

VINELAND

Bray McGeorge—f l
 Hurd S F—f
 Landis Charles K Jr—f
 Mason Joseph—f l
 Pierce Ernest A—l
 Sharp Ira P—f
 Taylor Alex M—f l c
 Taylor Henry—f
 White C T—l

WASHINGTON

Burd W—f
 Christine H—f
 Creveling W G—c
 Johnston Henry—l
 Uehlein John E—f
 Wyckoff D V—f l c

WEST NEW YORK

Auf der Heide—l c
 Darling John S
 McNeill Joseph

WESTFIELD

Abrams Herbert L—f
 Burhans Samuel—f
 Central Real Estate Agcy—f
 Coger—f
 Decker F C—f
 Dohrman J A—f
 Dutcher M B—f
 Everett Nelson—l
 Hart L E—f
 Hamilton Henry—f
 Homes Henry—f
 Keeler W L—f
 Marsh J M C—f
 Reeve W Edgar—l
 Randolph & Thompson—f
 Scudder M M—f
 Seward Wm—l
 Smith C E—f
 Welch Wm S & Son—f
 Whitaker L M—f
 Williams G N—l

WILLIAMSTOWN

Wood J T—f
 Zimmerman J B—f c

WOODBIDGE

Boynton Bros—f
 Brown Chas R—f
 Christensen E—l
 Conklin F R—l
 Flanagan E J—f
 Morris & Brown—f

WOODBURY

Carter W M—f
 Clymer Robert S—f
 Conover J B—l
 Davis F B—f
 Ford Elmer—l
 Gardiner E A—l
 King W J—l
 McLain H A—l
 Park Charles—f c
 Prentiss John—l
 Redfield Ernest—f l c
 Simpkins Benj—l
 Wilkins F L—f l c

WOOD RIDGE

Kohbertz & Gramlich—f c

WOODSTOWN

Andrews Geo M—l
 Flitcraft Franklin—f l c
 Flitcraft S S—l
 Fogg E S—f
 Grer G B—l
 Hillman U Grant—f
 Richman C H—f

NEW MEXICO

ALAMOGORDO
Clements J D—f c
Hawkins J M—f
Stalcup W K—f l

ALBUQUERQUE
Bacon W W—l
Brewer Geo E—f
Brown G A—l
Dieckmann Otto—f
Fleischer A—f
Galles L W—l
Gatewood L L—l
Kent F H & Co—f l c
McCanna P F—f
McDonald W W—l
Metcalf & Strauss—f
Moore Realty Co J M—f
O'Reilly Jos J—l
Rankin & Co—f
Schwentker J B—l
Seward T—l

Sleyster B A—f
Walker A E—f

EAST LAS VEGAS
Clark John S—f l c
Higgins & Son A D—f c
Koogler W G—f c
Mills Byron T
Schoonmaker R B—f
Whitmore A H—f c

GALLUP
Hart Edw—f l

LINCOLN
Joffa J J—f l c

LOS CRUCES
Bowman H D—f

MORA
Romero E—l

RATON
Carter & Phelps—f l
Chapman Wm A—f c
Crampton E C—c
Jelfs A—f

ROSWELL
Ford Willis—l c
Kellahin & Calfer—f l c
McGaffey L K—f c
Page A E & Co—f
Paylor W T—f c
Turner & Malone—f l c
Williamson J J—f l

SANTA FE
Bergers Insurance Agcy
Co—f l c

Bishop Carl A & Co—f l c
Harvey Mrs L A—f l
Hughes & Delgado—f l
Mayer J W Co—f l c
Watson O C & Co—f l c

SILVER CITY
Crowell D C—f
Warren Mrs O S—f l c
Whitehill C C—f l c

SOCORRO
Chase J P—f c
Smith J E—f l c

TAOS
Frayne Wm M—f
Miller Geo P—f

WHITE OAKS
Sager F J—f

NEW YORK

ADAMS
Brown C H—f l
Hannahs G W—f c
Waite H H—f l c
Webster & Davis—f

ADDISON
Bartlett W A—f l c
Clark W B—f l c
Coon J E—l
Wade Eugene—f l c

AKRON
Stage F M—f l c

ALBANY
Austin & Co—f c
Barcus Jas O—l
Barradale D S—l
Bates A J—l
Brown W Howard—l c
Bull Horace S—l
Bull M V B—l
Burnham W F—c
Casey D & Son—f
Chadwick P R & Son—f
Charles Thomas—c
Cantine E B—l
Commerford & Dolan—f
Connors M F—f
Cook Jas A—l
Cook A J—l
Dayton A A—l
De Ronville Chas C—l
Devine J F—l
Digmun Edward J—f
Enos Henry D—l
Foll J M—l f
Ford Hadley—l
Foster H S—f
Foster S L—f
Frank Moses I—l
Gebhard Frederick W—l
Geller C C—f
Goode J C—l
Gove Chas L—f c
Griffith W H—f
Guffin J C—l
Harter E M—l c
Hatt Geo J—c
Hendrick Jas—f c
Herschberger H I—f l
Hill W L—f
Jenison & Co—f c
Knowles C R—f
Lansing C E—f
Lasch & Dorewald—f
Leonard J H—f
Lewis T Howard—l
Marsters Emery L—l

McCauley Robt J—f
McElroy & Hahn—f c
McHarg J V—l c
McHarg J W—f
McNamee F A—l
Morgan James P—f
Mullenneaux M H—l
Nichols H C—c
O'Leary & Nolan—f
Palmen E Del—f
Porter C H—l
Porth C A—f
Post E L—l
Pruyn F T—f
Roberts W S & Co—l
Robson P R—l
Rose & Kiernan—f
Russell G H—f
Safford E Sons—f
Secor G H—l
Stockweil U G—l
Tagg S D—l
Ten Eyck & Lansing—f c
Van Allen & Hamilton—f c
Wallace M J—f
Walsh M F—l
Walsh De Witt R V—f
Weaver Wm J—f l
Weyrich J—f
Winship W F—l
Wolf Chas E—f

ALBION
Babcock & Humphrey—f l c
Church Geo B—f l c
Eddy O D—f l c
Marvin I H—l
Richmond A W—f l c
Ross Chas D—f l c
Taylor Wm G—f

ALDEN N Y
Alger T A—f
Bentley Geo T—f

AMITYVILLE
Beebe F G—f l c
Ireland & Ketcham Un—
derwriting Agency
King Myron H—f
Morgan C O—f c

AMSTERDAM
Barkhuys A J—l
Bell W H—l
Bennett L & H K—f
Cleveland F H—l
Davis John T—l

Fitzjames Ambrose P—f
Groat Eugene W—f c
Hays & Wormouth—f c
Huxley F T—l
McCaffrey Bros—f l c
Monaghan Thomas—f l c
Palmatier Lillie—f
Reed H L—f c
Smealie Jas A—f l c
Van Heusen A T & Son—f c
Welch W D—f

ANGELICA
Brockett R J—f
Burdick & Weaver—f l
Rutherford J H—f
Weaver E I—l

ANGOLA
Beckwith S L—l
Lemmler E A—l
Wood & Schwert—f l c

ANTWERP
Conkling L F—f
Howard H N—l
Marsh & Rogers—f l c

ARCADE
Barnes G A—f c
Remington Fred J—f l c

ATHENS
Flint J Orin—f l c
Gifford A Edward

ATTICA
Brown W S—l
Brigden A E—l
Cogswell Geo D—l
Dorrance J G—f c
Heidenreich L—f l c
Reding Nicholas—f l c
Simons F A—f l
Wallis E B—f

AUBURN
Adams C G—c
Bailey W C—f
Brooks H—f
Byrnes Jas L—f
Colwell & Congdon—f l c
Cross R R—f l c
Fiero & Son Josiah—f
Fitch Mrs M M—f
French D E—f c
Garrett & Simpson—f l c

Hermans C C—l
Hoyt H L—f l c
Keil & Downer—f
Lawton A W—l
Long W J—l
Lyon L E—f l c
Lyon W S—l
McFarlans Geo W—l
Mosher & Hoskins—f l c
Ogden T J—f
O'Neill Thos H—f c
People's Agency—f c
Rogers F L—l c
Rhodes & Son Emmett—f l c
Starnes J N—l
Tuller D L—l
White John J—l
Wickes E G—l c
Wills S S—f c

AVON
Gleason P C—f
Hogmire F A—f
Hogmire W W Jr—f l c

BABYLON
Davis & Abbott—f l
Oakley Henry—f
Robbins Jeremiah—f l c
Snedecor & Norton—f c
Suydam W H—f f

BALDWINVILLE
Lewis W W—l
Morris & Lewis—f
Ward J A—f l c

BALSTON SPA
Beach Geo R & Son—f l c
McCreedy & Co—f l c

BARKERS
Eaton B—l
Featherstone—f
Malley J O—f l c

BATAVIA
Buxton Louise—f l c
Chaddock W H—l
Coupland J W—l
Cox E—f
Day & Day—f
Ellinwood & Hamilton—f l c
Fisher H B—f
Haitz Frank—l

N. Y.—Batavia, Con.

Hartley C W—f c
 Hawks N L—f c
 Hiller Andrew—f c
 Holden Louise—f c
 Holmes John C—f c
 Hook W H—f
 Levenworth E E—f
 Loomis Chas R—f c
 Masse Albert S—f
 Miner Mrs Emily—f
 Morgan S W—f
 Moulthrop E N—f
 Moynihan F T—f c
 Norris & Bierce—f c
 O'Connor D—f
 Pollard W G & Co—f c
 Read C E—f c
 Ruprecht C H—f c
 Sherwin S A—f c
 Thayer L C—f
 Townsend & Rider—f c
 Trick T H—f c
 Tumlalty J B—f c
 Walbridge F E—f c
 Walker R M—f

BATH

Clark George—f
 Curtis Edwin R—f
 Daynes Henry R—f
 Parker E F—f c

BAY SHORE

Corneille & Co—f
 Hulise W W—f
 Robbins & Clock—f
 Schwab W A—f

BELMONT

Curtis & Sartore—f c
 Reynolds & Ackerman—f

BINGHAMTON

Adams B—f
 Atkins F J—f
 Bristol W H & Co—f
 Brown L L—f
 Canon W H—f
 Chapman John—f
 Daly Jas—f
 DeWitt M A—f
 Fancher J A & Co—f
 Ferris G W—f
 Gaylord H J & Co—f
 Hecox W H—f c
 Hermans H C—f
 Hildreth E—f
 Holcomb R H—f
 Horner Bros—f
 Hotchkiss W S & Son—f
 Hustis Chas—f
 McLaughlin—f
 McNamara Catherine—f
 Mercereau Lee—f
 Mitchell S N & F W—f
 f c Boiler & Liability
 Morse & Davis—f
 Mosher Wm H—f
 Nash & Lawrence f c
 Nelson B H & Son—f c
 Nelson Jones & Co—f c
 Pelton C A—f
 Ralph W E—f
 Shad J V—f
 Smith Chas H—f
 Stewart C R—f
 Stillson & Van Atta—f
 Thompson A D—f
 Tracey A—f
 Whipple C P—f

BOONVILLE

Hayes Geo C—f
 Hough W D—f
 Lockwood Wm—f
 Root George—f
 Sippell W D—f c
 Tubbs H R—f c

BROCKPORT

Caswell F M—f c
 Harmon Geo B Jr—f c
 Quackenbush W G—f c

BROOKLYN

Alexander W A—f c
 Alkins J

J. F. & Wm. P. Atkinson

GENERAL AGENTS
 Northwestern Mutual Life
 Insurance Co.

Banks D R—f
 Barker C S—f
 Bates Benj F—f
 Benedict & Benedict—f c

Betta O A—f
 Berstein A N—f
 Bernstein Moses—f
 Biele Emil—f
 Birnstiel L A—f
 Bolwell Chas—f
 Bradley H D—f
 Brady J E—f
 Brady & Oliver—f
 Brennan J N—f
 Bridgeman M—f
 Brown D J—f
 Brown Geo W—f
 Burling E A Jr—f
 Burrill Bros—f
 Burtis J H—f
 Chellborg C F—f
 Cornell Thomas D—f
 Cora A J—f
 Daniel W T—f
 Davies A E—f
 De Groot & Son J A—f
 De Mott John & Co—f
 Denning C W—f
 Delederniers & Jones—f
 Diefendorf R L—f
 Diefendorf W T—f
 Duryea W H—f
 Dyer J F—f
 Dykeman C V—f
 Eastman F M—f
 Edwards C J—f
 Edwards E J—f
 Eldridge R D—f
 Ensley C B—f
 Esselstyn Sherman—f
 Fash F W—f
 Filsinger C—f
 Filsinger C F—f
 Fletcher W H—f
 Fonda N C—f
 Foxhall H E—f
 Garbee Wm P—c
 Gantz B—f
 Goldthorpe A—f
 Grace T P—f
 Green W H—f
 Guttman I—f
 Hassell G L—f
 Hatton & Doyle—f
 Hedden—f c
 Heyman M—f
 Higgins M P—f
 Hodges A—f
 Huelsenbeck J—f
 Irvin Chas—f
 Janson L—f
 Joachim B—f
 Joachim C J—f
 Johnson Jos W—f
 Jonas Nathan S—f
 Jouvenat J W—f
 Kelsey, Suydam & Mol-
 lenhauer—f
 Lake B F—f
 Lamoreux A W—f
 Lehnkrauss J & Son—f
 Levi A M—f
 Lewis & Frear—f
 Lloyd W M—f
 Lynch T R—f
 Malby & Vanderveer—f c

Manufacturers' Under-

writers Agency—f
 Marsh J C—f
 Mason G—f
 McFarland A H—f
 McMahon Clarence E—f
 Michel Adam—f
 Miller H B—f
 Moody Leonard Real
 Estate Co—f
 Murphy Edw C—f
 Murry J—f
 Newcomb A B—f
 Nicolay Wm A—f
 Oliver John S—f
 Osgood D E—f
 O'Sullivan T J—f
 Peaslee W D—f
 Pendleton & Pendleton—f

Porter A W—f
 Powell C W—f
 Pratt C F—f
 Quinn H F—f c
 Reilly F B—f
 Renshaw & Liell—f
 Riker W H—f
 Ryan W H—f
 Sadtler F R—f
 Sexton W H—f
 Smith G A—f
 Smith G W—f
 Smith Hay—f
 Staniland F C—f
 Stark J P—f
 Stokes & Knowles—f
 Story W C—f c
 Stussy Bros—f c
 Talman J Frank—f
 Thorn B C—f
 Treadwell A—f
 Trith A H—f
 Trousdale R B—f
 Tuck A H—c
 Tucker A F—c
 Van Voorhis Wm H—f
 Von Meshow A—f
 Von Rossem A C—f
 Voshell S S—f
 Voshell J K—f
 Wallace John—f
 Warburton W A—f
 Wells H S—f
 White Jos—f
 Whiting H C—f
 Wolff R R—f
 Woods P M—f
 Young W H—c
 Zimmer C—f

BUFFALO**C. LEE ABELL
INSURANCE
BUFFALO, N. Y.**

Adams H W—f
 Aird A F—f
 Allen Isaac W—f
 Andrews D H—f
 Armstrong & Husted—f c

**ARMSTRONG-ROTH-
CADDY CO.**

Composed of
 Armstrong & Husted, Edward
 C. Roth & Co., Caddy & Perkins
**FIRE, MARINE and
 CASUALTY INSURANCE**
 21-25 W. Seneca Street
 Chamber of Commerce

Arndt A F—f
 Arndt A R—f
 Baer C L—f
 Bartlett G Hunter—f
 Bender-Neupert Co—f
 Bennett L W—f

Bettinger A A—f
 Bewley F D—f
 Bewley W I—f
 Biasing F J—f
 Bloeser J—f
 Bloomer F T—f
 Bodle A W—f
 Bolender J—f
 Booth A B—f
 Bowen J C—f
 Brandel Geo W—f
 Brauenlich R E—f
 Bredel P M—f
 Bright T F W—f
 Brodhead J R—f
 Buffalo Fire Office—f
 Burke J F—f
 Burman F J—f
 Cady O—f
 Cady & Perkins—f c
 Callahan Michael J—f
 Camp W D—f
 Campbell Jas A—f c
 Carpenter F M—f
 Cherrier D W—f
 Cohen F L—f
 Cooper D B—f
 Cray M B—f
 Crouch H E—f

**CHARLES M. CLARKE
& CO.****General
Insurance**

16 WEST SENECA ST.

Crown A H—f
 Dacre Robt F—f
 Danforth F W & F L—f c
 Dayton B C—f
 Desbecker D H—f
 Deutscher M—f
 Devereux Walter—f c
 Dimick F C—f
 Dimick B U—f
 Dimick W B—f
 Donaldson John A—f
 Dorasewicz B—f
 Downer G O—f
 Dow, Behm & Co—f
 Drescher Edw V—f
 Eggert E B—f
 Elliott C S—f
 Ernest H J—f
 Fish G F—f
 Fitzgerald & Morgan C—f

Fitzgerald Edmund—f
 Frye W W—f
 Funnell C H & Co—f
 Gallagher C H—f
 Gavin Jos E—f
 Garnett Edw—f
 Germain Geo A—f
 Goetzman Ph—f
 Goodyear J A—f
 Gordon A G—f
 Gorton H W—f
 Graham Geo B—f
 Gray F J—f
 Greene S P—f
 Gridley Chas A—f
 Gurney & Overturn—f
 Hadley & Johnson—f
 Harp J T & Son—f
 Hassamer N A—f
 Henafelt Jos C & Co—f
 Hilton F A—f
 Hund & Erb—f
 Hurley Daniel—f
 Jerge L J—f
 Johnson F J—f
 Johnson Jacob—f
 Joyce W H—f
 Justice W G—f
 Kellner John S—f
 Kertz Mary—f
 Kingsley S S—f

Kinkel G A—1
Knoll & Turgeon—1 c
Kohn J L—1
Lamy G H—1
Lewis John—c
Ludaescher & Reinecke—f

Lyman M V—1
Madden & Henry—1
Mahoney T J—f
Martin Alex—f
Marvin C E—c
McCalmont J D—1
McCreary Chas—1
McPherson H H—1
McPherson-Carter Co—f c

McRobert I T—1
Meldrum Robt O—1
Merrill F A G—1
Mioducki W S—f
Montillon Geo F—f

Mooney & Co—f
Moore & Muir Co—f
Moore Robt F—1

Moore W B—1
Munsell Lucien E—1

Munsell W H—c
Munson H S—1

Murphy John A—f
Nieman Wm J—f

Northrup L G—f
Nowicki S S—f

O'Brien T J—1
O'Brien & Co—f

Oxley A M—1
Owen & Cary—1

Parker W H—1
Peacock J L—1

Ramsdell W—1
Robertson J H—1

Robins F B—f
Roehrer & Co—f

Rohr M—1
Ross A J—f

Roth Edw C & Co—f
Ryan Jas Sons Co—f

Schaff & Adolf—f
Scherff & Stephan—f

Schofield C E—1
Shepherd David—f

Smith, Davis & Co.

198-200 Main St.

Fire, Marine and Casualty Insurance

Smith G N—1
Smith H E—1
Snyder W H—1
Spaeth Chas—1
Spence H W—1
Spencer F A—1
Spofford W A—1
Staniland W G—1
Steege Theo—f
Stein John A—f
Stephenson J M—1
Stewart S—1
Stettenbens E F—f
Strout C B—1
Sweet D B & D C—f
Tiernon Daun & Co—f c

Walsh Edw F—f c
Warner A L—f c
Warren J H—1
Webb Richard W—1
Weber Chas N—1
Weller Chas B—1
Wertimer H—1
Wilhelm E M—f

Winship Howard—f
Woodcock Geo M—f

Wood, Hall & Co.

FIRE INSURANCE

72 Pearl Street

Woodworth-Hawley Co—f c

WORTHINGTON & SILL

15-17 Chamber of Commerce

Represent the following:

Atlas, Hartford, Conn.; Detroit F. and M., Detroit; Fire Association, Phila.; Northern Eng.; St. Paul F. and M., St. Paul; Union Assurance, Eng.; Law Union & Crown, London, San Franklin Ins. Co. of State of Ill; MARINE COS. (General Managers)

St. Paul F. & M., St. Paul, Minn. Detroit F. & M. (Local), Detroit, Mich. Atlas, Hartford; Providence-Washington, Rhode Island.

Employers' Liability, Steam Boiler, Plate Glass, Health and Personal Accident and Bonds.

Atlas Accident Ins. Co., Hartford, Conn.; The Gen'l Acct. Assur. Co., Perth, Scotland; Atlas Indemnity Co., Hartford, Conn.

TORNADO INSURANCE
Atlas Ins. Co., Hartford, Conn.; St. Paul F. & M. Ins. Co. St. Paul, Minn.

Zink Henry—f

CAMBRIDGE

Carpenter C H—f
Hitchcock W L—f 1
Pratt Mrs Edith Gay—f & 1

Qua Henry A—f

CAMDEN

Fish E W—1 c
Moras G F—f 1 c
Skinner Geo J—f
Stevens W T—f 1
Trafford Geo L—f 1 c
Ward C F—1 c

CANAJOHARIE

Bellinger William—f 1 c
Ehle Alonzo W—1
Moschell Ellsworth J—f
Reed Geo H—f 1
Sloan Peter—f
Stafford Harvey R—f 1 c
Wessels Menzo H—1
Wheeler Chas W—f 1
Wheeler John C—f 1 c

CANANDAIGUA

Britton Thos L—1
Burge E W—f
Case H L—f
Church E C—f 1 c
Church E R—f 1 c
Coe C A—1 f
Coe W W—f
Dwyer J J—f
Ferguson H B—f
Henry C D—f 1 c
Howe F E—f 1
Mitchell L A—f
Page E R—1
Raines John—f 1 c
Raines John Jr—f 1 c

CANASTOTA

Babcock C E—1 c
Childs E Gates—1
Collis R C—f c
Jaquay Herbert G—1
Perry Mason G—f 1 c
Rose Emory H—f 1 c
Travis Henry O—f c

CANISTEO

Almy Jas A—f
Carter Jas D—f 1
Comfort D N—f 1
Davison M W—f
Hall L E—1
Northrop E—f
Robertson E E—c
Vickers Jacob—f 1 c

CANTON

Barber H M—f c
Cleveland R E—1 c
Crary Leon G—f
Donihue James—f
Fullington C Y—f c
Kimball W H & S D—f
Roulston R H—f
Sevens E E—f
Townshly H M—1
Wheeler F J—f

CARTHAGE

Earl Geo A—1

CASTILE

Percival Frank C—f
Smith A B & Son—f
Windsor Edmund B—f c

CATSKILL

Bagley C—c
Beach Theo B—f
Coffin C G—f
Decker Percy—f
Foote J A—f
Harding G S—f
Heath O T—f
Hunter W C—f c
Nichols Chas E—f
Person R A
Van Gordon F E—f 1
Van Orden P V—f f
Wilbur A D—f c

CAZENOVIA

Clements & Carpenter—f 1 c
Doremus Wm L—1
Eigabroadt E T—1
Payne Chas—1
Rouse H J—1
Salisbury Geo W—f 1 c
Stanley C M—f c
Williams George E—1

CENTRAL SQUARE

Gridley J H—f
Traub L H—f
Wood E L—f

CHAMPLAIN

Clark J W—f 1
Deal Elmer H—f 1 c

CHAPPAQUA

Darrow Harry—f
Hunt Geo—f

CHATHAM

Boice John—1
Darrow W Porter—1
Flanagan Francis J—f
Ghent
Jones Mrs J Wesley—f c
Park F I & H N—f c
Saunders James—f

CHESTER

Ball G W—f 1 c

CHITTENANGO

Baker J J—f 1
Costello J R—f
McHenry L—f 1 c

CLINTON

Martin M—f 1
Stebbins E J—f
Turner Mrs W A—c
Williams Mrs Rachael W—f

CLYDE

Baker Geo O—f
Hinman J W—f 1 c
Kellogg John T—f 1 c
Odell Chas—f
Stow D L—f 1 c

COBLESKILL

Burnet B—f
Coleclough W D—f
Eckerson E J—f c
Mann F P—f 1 c
Van Ness S H—f 1 c
Young G—f
Young Newton—f 1

COEYMANS

Briggs I N—f
Gould J E—f
Long Ed N—f c

COHOCTON

Edmunds W—f 1
Waugh J Leonard—f c

COHOES

Chadwick Robt R—f
Cohoes Insurance Agcy—f 1 c
Dodge W T—f
Donlon Richard J—f
Ford & Granger—f 1 c
Gilchrist J D—f
Kahn Herman—1 c
Laughlin John & Son—f c
Manning J—1
Michel W K—f c
Sidebotham Geo—f
Smalling L K—f
Smith P P—f 1 c
Soden J H—f 1 c

COLD SPRING

Greene Joseph A—1
Lentz Jacob—1
Naylor Arthur—f
Southard Jacob G—f 1 c
Southard J Bennett—1 c
Wood Wm—f

COLLEGE POINT

Delamain Henry W—f c
Heinze Wm—f 1
Hunold Frank—f 1
Muller Herman—1
Smyth Mary I—f 1
Waltrop Henry—f 1
Weiss Oscar—1

COOPERSTOWN

Arnold & Cooke—f
Brockham Edward—f
Carley George—1
Eckler De Witt—f 1 c
Phinney & Leonard—f
Reynold Jesse—f
Shipman A C—f c
Sylvester I E—f

CORINTH

Dayton J Judd—f 1 c
Rice John T—f

N. Y. —Con.**CORNING**

Arland & Park—f
Bantley F J—l
Cary O A—f
Cash C F—l
Christian Henry—f
Freeman C H—l c
Gardner Almon H—l
Haradon & Pease—f
Ingersoll & McCarty—
f l c
Kingsbury F D & Co—f l
c
Sill C S—l
Stansbury R T—l
Tuthill H G & Son—l
Williams F C—f
Wolcott O E—f

CORNWALL

Chadeayne H W—f
Jackson J C—l
Sharp Walter—l
Trow John F—f
Young S B & Co—f

CORTLAND

Bates Eugene W—f
Davis, Jenkins & Hakes
f l c
Kingsbury Fred—f c
Kennedy Wm—f l
Loope L M—f
Maycumber G J—f c
Nixon James A & Co—
f l c
Sprague A A—l
Stevenson Theo—f l c
Stockwell W A & Co
Thompson C E—f l c
Wood J A—l

COXSACKIE

Townsend W B—f l c

CUBA

Kirby James—f
Leggett J C—f c
Ormiston & Keller—f l c
Quinn T A—l c

DANSVILLE

Baker J H—f l c
Krein Geo L—f l c
McNeal & Criddle—f l c
Oberdorf & Readshaw—f
l c

DELHI

Bill W R—f l c
Munn W C—l
Nichols O S—f
Nicoll A—l
Pitcher H A—f l c

DEPEW

Rawley E B—f l c

DEPOSIT

Flower & Curtis—f l c
Lewis Wm B & Co—f l c
Underdonk C—f l c

DOBBS FERRY

Taylor J L—f l c
Storms C G—f

DUNKIRK

Droege H P—f
Gidley H J—l
Holstein J A—f c
Johnson C W—f c
Kaiser & Starr—f l c
Patterson J K—f l c
Sampson B F—l
Stephens F A—f l c
Sullivan Daniel—l
Till Brothers—f l c

EAST AURORA

Germain Geo A—f
Gray A E—f
Jones W D—f
Marshall Fred—l
Parker & Pierce—f l
Spooner F N—f

EAST SYRACUSE

Evans O K—f
Lansing & Son—f l c
Meade A C—f

ELLENVILLE

Low S B—f l c
Terwilliger U E & E N
—f l c
Watson & Hornbeck—
f l c

ELMIRA

Ayers S & Son—f
Beardsley M C—l
Beers J—f c
Bullard & Co—f l c
Campbell & Son A E—
f l c
Compton Hurlbut &
Babcock—f

Coykendall J B—f l c
Dann P M—f
Drew Wm S—l
Gilmore Joseph—f c
Gladke Morris—f
Hart C E—l c
Herrick F D—f c
Keeton Carroll C—f c
Lacy S E—l
Mason Walter C—l
Myer Thomas E—l
Newland F D—l c
Perry G W & Co—f c
Putney W W—f l c
Quick Horace G—l
Spring Geo H—l
Sturdivant L J—f c
Swan C C—f
Swan & Sons—f c
Weaver F B—f l
Young P E—l c

FAIRPORT

Dixon John—f
Doherty P F—f
Harris Jas D—f
Palmer A W—f c
Pickett R W—f
Slocum Geo A—f l c

FAR ROCKAWAY

Davenport H C—f l c

FAYETTEVILLE

Armstrong A T—f l c
Austin Wm—f
Hale F H—l
Wilkin A D—f

**FISHKILL-ON-HUD-
SON**

Cammack I B—l c
De Garmo J M—l c
Doughty Robt W—f l c
Hoyt F A—l
Jones W A & Son—f c
Pralatowski W J—f c
Webb E J—f l c

FLUSHING

Burnett T J—f l c
Harris E F—f
Hillier Jas E—f
Master D & Co—f
Quinlan J H—f c
White & Son—f

FORT EDWARD

Barber Cicero & Sons—
f l c
Bascom R O—f

Ketchum Chas L—f l c
Robinson Willard—f
Williams V—f l c

FORT PLAIN

Bowmaker Fred—f c
Casler W P—f l c
De Wandelaar E P—l
Edwards C C—f l
Eldredge H M—l
Freebold A C—l
Kelsey Chas H—f
Miller B Frank—f l c
Shultz D C—f
Smith Fred—f l c
Zielly Chas G—l

FRANKFORT

Goodier J G—l
Ingham H H—f
Loftus T J—f

FRANKLINVILLE

Ames Guy C—f l c
Dingly J T & Co—f l c
Wade M H—l c
Woodmansee John—l
Woodworth H L—f l c

FREDONIA

Bailey A J—l
Barber L S—l
Black Charles S—l
Corey M S—l
Cowden A J—f
Drake H C—l c
Morse F E—l
Palmer Joseph—f l c
Sackett D G & Co—f
Tremaine G M & Son—f

FREEPORT

Davis Roswell—f
Edwards Bros Inc—f
Foreman C M—f
Hall Wm S—l
Johnson Realty Co—f
Libby H P—f c
Miller Raymond J—f
Moore C C—f
Powell Ida B—f
Smith Fannie B—f
Walters V G—f

FRIENDSHIP

Cross Theron—f
Estelle C M—f
Scott W H—f c
Stevens Wm A—l
Wait L M—f l c
Wells Harris F—f c
Willis W C—f

FULTON

Burns W C—l
Coe W W—l
David C H—f
Donovan J F—l
Fanning H J—f
Hobby C—l
Hornbrook W H—l
Newkirk Frank—c
Pruyn W E—c
Schenck G F—f l c
Spencer F G—f c
Streeter & Platt—f l c
True G E—l
Whitaker & Lovejoy—f l
c

FULTONVILLE

Cross Wellington—f l
Furbeck W W—f l

GENESEO

Bacon Elisha—l
Burns Thos E—f c
Curtis H B—f l c
Milliman W H—l
Olmsted & Doty—f

Stevens Wm A—f l c
Swan Albert—l

GENEVA

Allen A A—f l
Burrall E J & Son—f c
Clark John B—f c
Coddington C S—f l c
Dempsey D E—f
Dewey Chas A—f c
Ditmars G E—f
Fink W M—f
Farwell J G—f
Frisbie A G—f l
Henderson Wm—l
Lawrence & James—f l c
Nash P R—l
Reynolds Wm—l
Seymour J O—f
Smith W A—l
Southworth Saml—f c
Stevens M F—l
Sweeney T H—f
Truesdale T E—f
Udpike Edson—f
Wiswell W P—l
Wyckoff A R—f

GLEN COVE

Baldwin Chas J—f
Cocks Geo W—f
Dunn John—l
Gunn D N—f
Harold W Irving—f
Hawkins George E—f
Pearall H B—l
Raynor C—l
Roberts H K—f
Robinson Wm B—f
Townsend James W—f
Wheeler Corbin—l

GLENS FALLS

Adamson & Bayle—f l c
Austin J C—l c
Barber Bros—f l
Barber Clayton J—l
Bartlett G W—l
Bernsath W H—l
Breen M A—f
Burns Michael—l
Carson Chas H—f l c
Collins M J—f
Cool C W—f l c
Hitchcock Chas H—l
Little & Loomis—f l c
McCarthy C—l
McFarland Stewart—f l c
McOmber N S—l
Montee Edward—l
O'Leary Daniel Jr—f l
Peck H M—f l
Sellingham A G—l c
Stuppelbeen C A—l
Williams Paul—f

GLOVERSVILLE

Baird Robert—l
Burton S E—f l c
Carmichael P I—f l c
Clow M G—l
Dorn Chas R—l
Foster S T—f l c
Getman & Wright—f l c
Haberbush Geo—l
Lake Denton—l
Lefferts W P—l
Lewis R G—l
Muddle & Muddle—f l c
Owen Miner J—f
Thorne H C—l
Truax W C—c
Van Ness R J—f l c
Welch W D—f l c
Wilkins Percy—l
Wood J E & Co—f l c

GOSHEN

Durland D C—f
Gregory J S—f l
Nease A—f l c

Smith H H—f
Wallace A V D—f c
Wood Geo—l

GOUVERNEUR

Baker J V—f l c
Brown B F—f l c
Burdick L W—l
Drake H L—f
Earle C P—f
Leggett D A—f l c
Parker Geo W—f

GOWANDA

Foster D H—f l
McDonald Hugh—l
Place Fred E—f l c
Swift Geo H—l

GRANVILLE

Atwood C W—l
Blakely M J—f l c
Hicks M W—f l c
Hughes R J—l
Mason Jno L—f l c
Whittemore E C—f c
Williams E L—f c

GREENPORT

Corwin Geo H Jr—f l c
Lyon C R—f
Reeve & Bartlett—f c
Tasker & Co—f l c
Wells J M & Son—f

HANCOCK

Aplanap E E—l
Connolly T J—l
Gould Wesley—f
Nichols Julia C B—f l c
Read C L—l
Whitaker S J—c

HAVERSTRAW

Bedford Geo O—f l c
Bedford Joseph H—f c
Caval Wm—l
Coomba A—l
Gillies Jno W—f l c
Taylor Chas—l

HEMPSTEAD

Ackley Wm H—f
Biggam James—l
Briefly Arthur W—f l
Clark F P J—l
Cloves B Valentine—f
Day Alfred M
Dejeuring Gustave—l
Dunry Frederick—l
Geer J Eugene—f
Leiser Wm—l
Lowe Wm G—l
Nichols John S Jr—l
O'Malley Michael—l
Palmer James—f
Pettit Ed—f l c
Pettit Glenn—l
Reisch John—l
Seabury Charles H—f l c
Seabury Saml S—f
Smith Wm H S—f
Stoffel Wm—f l
Van DeWater Lott, Jr—f

Webb John—l
Whitehouse C C—l
Wood Martin V—f

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Dunlea J J—c
Earl Robert—f
Henderson & DuBois—f c
Mitchell E B—f l c
Morris C B—l
Frowse W H—f
Root C B—f
Smith A T—f c

Stoddard C A—c
Thomas Chas D—f
Zintsmaster Joseph—f

HIGHLAND

Darcy Henry—f
Nelson Moses F—f

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Collins W C—f l c
Foster W H—f l c
Norton L P—f

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Brown A P—f l c
Collins James—l
Dowling John S—l
Easton, Rising & Wor-
den—f l
Estabrook E R—f l c
Joslin H D G—f
McKearin P & Co—f l c
Tracy Patrick J—f l c

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Cameron Joseph—f c
Connor W F—l
Coye W G—f c
Crandall W H—l c
Dunning M E—f l c
Jones Frank A—l
Leake M R—f
Lutz John P—l
Lyons C P—f
Murray & Jones—f l c
Pettibone H—l
Rodman Grant W—l

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Benedict C S—f
Bostwick C W—f l c
Jones & Race
Macy Chas W—f
Macy & Whitteck—f
Merrell W A—f l c
Phillip J Jr—f
Smith Eugene—f c
Snyder Wm M—f
Snyder Willis A
Terry Chas C—f

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Conklin Douglass—l
Crowe Fred—l
Funnell H T—l
Gerard D M
Irwin Joseph—f
Lowndes Allison E—f
Pearsall A W—f l
Pearsall Philip—f
Sammis B G—l
Sammis O S—f c
Shakeshaft Richard
Sweet Samuel—f
Townsend G DeKay—f l
Ward & Ward—f
White Charles N—l
Young Thos—f

ILION

Hoefer F S—f
King R E—l
McGowan & Richardson—f l c
Moyer Frank—l
Murphy M E—l
Penny S A—l
Rasbach Geo O—l
Schmidt Bros—f l c

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Davenport H C—f l c
Messerole F—l

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Crisfield T W—f

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George & Southworth—f
Ives C A—f
Johnson H P—f
Kerr W O—f l c
Lynch J—f l
McAllister Peter F—f
Marsh D E—f c
Merrill J P—f
Mone E J—f
Morse V D—f l c
Patterson L E—f l c
Phillips F W—f c
Smith Fred H—f l c
St John H A—f
Stevens I R—l
Van Rensselaer L D—f c
Wood A B—f
Wood P W—f l c
Woodford Mrs Mary A—f l c

JAMAICA

Bergen E E—f
Brinckerhoff Starr—f
Damon Geo C—f l c
Watts J F & Geo T—f l c

JAMESTOWN

Abrams & Wiltie—f
Bradshaw & Mericle—f l c
Breed & Armstrong—f l c
Bright Geo S—l c
Butterfield & Sessions—f c
Eddy Elton E & Co—f c
Gardiner S—l
Gustafson G O—f c
Hazzard Robert—f
Hitchcock Horace—l
Horton Bros—f c
Johnson Bros & Prather—f c
Jones Chas W—f l
Jones John F—l c
Melhuish & Co C D—f c
Osborn & Burnham—f
Powers L D—l
Stevens Wilson—f
Tweeddale John—l
Sturton Arthur—l
White A P—l
Wiley E C—l

JOHNSTOWN

Case Addie—l
Chamberlain W W—f l c
Davin Michael—l
Dorn E J—f l c
Getman Nellie—f l c
Hanson & Connelly—f l c
Livingston B F—l
Monahan E—f l c
Moore Eugene—f l c
Ostler W G—l
Sparks Fred—l
Underhill C E—l
Wells & Potter—f l c
Wilson William T—l

KATONAH

Miller Lewis—f l c
Wright Thomas—l

KEESEVILLE

Marvin John A—f
McGowan S E—f
Mould H M—f
Nicoles & Fox—f l
Palmer W C—f l c
Walcott & Modera—l
Walcott Oliver E—l

KINDERHOOK

Bray Chas M—f
Reynolds James A—f c

KINGSTON

De Witt Wm C—f l c
Decker C V A—l
Dubois Lambert J—f
Ellis Wesley—l
Faureau J—l
Fredenburgh W S—f c
Gaul John A—l
Hughes S A—l
Johnston & Elmendorf—f l c
McCausland John—l
McCausland A & I—f l c
McEntee Girard L—f l c
Mauterstock A—f
Metsger E—l
Murray Chris A—f l
Pardee A R—f l c
Rieser Anthony—f c
Schoonmaker C L—l
Schulz & Bogart—f l c
Tremper J H Jr—f
Van Keuren J G—f

LANCASTER

Cushing L S—f l c
Funke Adolf—f
Thatcher A E—f

LANSINGBURG

Bulkley Bertha—f
Comeskey Stephen—f
Miter H Frank—f
Shumway M D—l c
Wager F
Walsh Theo B—f c

LE ROY

Donnan Wm C—f l c
Harmon E M—l c
Kellogg C F—f
McPherson N A—f
Townsend E—f l c

LESTERSHIRE

Anderson H J & Son—f c

LEWISTON

Armstrong W J
Hall H H—f
Moss Wm H—l

LITTLE FALLS

Becker & Co—f c
Davis R I—f l c
Donovan Jas B—l
Lally Edward—l
Lewis R F—f
Norris & Co—f c
O'Leary Jerry—l
Petree Chas L—f l
Stinson J & Co—f
Van Alstine Wm N—f c
Warren H W—f c

LOCKPORT

Anderson R—l
Atwater Irving J—f l c
Batlin Geo W—f l
Bennett W H—l
Beason M C—l
Boyd Chas—l
Bredell Ellis
Brumbley Henry
Chuse T E—l c
Craine C A—l
Dickinson W A—f c
Federspiel M A—f
Finch M M—l
James J S—l
Kayner C Adel—f l
McNeil H D—l c
McParlin Peter H—f c
Moody Grace C—f
Norman Thos
Ringenberg E—l
Shapleigh Wm C Co—f
Tenney H T—l

N. Y.—Lockport, Con.

Thayer J E—f
 Travis F L—f
 Upson H J—f
 Van Deusen F L—f
 Wennerwax C—f
 Williams E J—f
 Wright Ben D—f
 Young C A—f c

LONG ISLAND CITY

Alsop H H—f
 Baynon E F—f
 Bleckwenn F W & Son
 f
 Clay Geo E—f c
 Dorsey C J—f c
 Horak Rudolph—f
 Krahe Wm—f
 Ohnemus John—f
 Paynter G H—f
 Payne Geo E—f
 Ryan Geo J—f
 Smith Roe H & Co—f c
 Thompson John R—f c
 Trowbridge F C—f
 White E F—f

LOWVILLE

Copley A A—f l c
 Jackson J H—f
 Moore & Lewis—f
 Moore & Son J D—f l c
 Sliter Le Roy—f
 Weber H F—f l
 Wood Julius H—f

LYONS

Blaine C G—f
 Calkins A P—f
 Ennis & Co—f
 Hoag J W—c
 Knapp Clyde W—c
 Lake Luther S—f l c
 Lake S S & Co—f l c
 Lasher Lincoln—f
 Mann D H—f
 Mapes Wm H—f
 Milem G H—f
 Scott W S—c
 Sisson W G—c
 Sloan Chas—f
 Wolvin E E—f

MALONE

Cady C W—f c
 Channell F C—f c
 Cooney J E—f
 Donovan W B—f c
 Dules J H—f
 Estes F B—f c
 Hadley A C—f
 Hitchcock A L—f
 Kelly W P—f
 McGarrahan J P—f
 McGuire M G—f
 Mears & Edwards—f l c
 Merritt A H—f l c
 O'Neil & Hale—f c
 Skinner S B—f l c

MAMARONECK

Burger N S—f
 Carroll John—f
 Gedney E H—f l
 Palmer T C—f
 Palmer W D—f c
 Wilson Fred

MARCELLUS

Knapp F W—f l

MARLBOROUGH

Rusk John—f
 Tuthill H S—f

MASSENA

Andrews C J—f
 Britton Geo E—f

Clark J H—f
 Hoogh F A—f
 Russell A E—f
 Webb W James—f

MATTEAWAN

Donnelly J J—f
 Phillips Sherwood—f
 Rikert F G—f
 Webb E J—f l c

MECHANICSVILLE

Howland C A—f l c
 Kelso N W—f l c
 Tompkins R V—f l c

MEDINA

Crowley & Neno
 Cooper & Hood—f c
 Downs Frank R—f c
 Nichol R W & G A—f c
 O'Reilly B—f l
 Shapleigh & Wright—f l c
 Starring C—f c
 Zimmerman L F—f l c

MEXICO

Collins W J—f
 Graves Milo A—f c
 Johnson J A—f
 Miller C I—f
 Sampson W A—f
 Stone G W—f

MIDDLEPORT

Benson John—f
 Freeman L S & Co—f
 Hoyt W D & Son—f
 Seaman E J—f l
 Tuttle E J—f

MIDDLETOWN

Boyd & Deming—f
 Case I L—f
 Case & Taylor—f l c
 Conkling E E—f l c
 Dayton T B—f
 Ferguson John—f l
 Fiero Wm M—f l
 Gardner & McWilliams—f l c
 Horton H Clark—f l
 Keeler David H—f c
 Sharp A A—f
 Tice Willis G—f l c
 Whitaker E G—f

MOHAWK

Bellinger H M—f l c
 Brown L D—f
 Coe S E & Son—f l c
 Rafters J E—f

MONTGOMERY

Eager William—f
 Smith Harvey N—f
 Wilkin J M—f l c

MORAVIA

Fitts Wm & Co—f
 Fulmer J A—f
 Kilborn W E—f l
 Walker J F—f

MORRIS

Miller E
 Weeden H W

MOUNT KISCO

Brown John W—f l c
 Carpenter & Pelton—f l c

MT. MORRIS

Bingham Bros—f
 Braman Chas—f
 Conklin E M—f
 Creveling E R—c
 Creveling H B—f

Dickey William—f
 Seymour E C—f
 Shull Geo M—f c
 Wakeman Frank E—f
 Winters J C Jr—f
 Wisner Bertha—f

MT VERNON

Adeleson Sons Wm—f
 Bard Charles H—f
 Bard Wm H—f c
 Brinckerhoff Wm—f l
 Colvin A M—f
 Cooley Walter K—f c
 Cordes J H—f
 Crawford J E—f c
 Dedell J C—f c
 Dixon Walter B—f l c
 Gescheidt A F—f l c
 Hathaway W H—f
 Houser Mrs C P—f l c
 Hubbard O—f
 Hurd J M—f
 Lucas Edwin J—f
 McClellan C S—f
 Murphy John H—f l c
 Ostrander J P—f l
 Price S D—f
 Winfield R M—f l

NAPLES

Coleman Frank—c
 Dutcher E M—f
 Graham H E—f
 Huntington J H—f l c
 Tobey George—f

NEWARK

Brown & Fisk—f f
 Egan J H—f
 Garlock & Ridley—f c
 Muth G W—f l
 Pierson & Pierson—f
 Prescott & Burleigh—f
 Williams Rose—f l

NEW BRIGHTON

Kolff C C—f
 Van Vechten H G—f

NEWBURGH

Balfe Thos F—f
 Balfe Fred C—f
 Bennett C W—f
 Dales John & Co—f l c
 Dunphy & Kerwick—f
 Gerow D S—f c
 Goodrich Charles T—f c
 Kennedy Wm J—f
 McKay W. Johnston—f c
 Miller A Lincoln J—f l c
 Minty Wm N—f
 Mulleneaux Wm—f
 Pellett Le Grand—f
 Quinlan John H—f
 Sadlier C P—f
 Shipp & Osborn—f l c
 Ward Joseph E—f
 Whelan Robt N—f

NEW ROCHELLE

Bavter Wm N—f
 Cashin John F—f
 Cole C A—f c
 Colerson A H—f
 Colwell Harry E—f c
 Davenport L M—f c
 Dillon M J—f
 Downey H B—f c
 Fitzpatrick Jas F—f c
 Harmer J H—f
 Ketchum L C—f
 Lambden Jos & Son—f c
 Lykke C
 Mellor Mark—f
 Peiring E A—f
 Price J Howell—f
 Roth & Co—f c
 Seacord W H—f
 Sheldon Eli—c
 Tierney D W & Co—f
 Van Zelm H J—f
 Ward L S—f

NEWTOWN

Brasche Rudolph—f
 Burr G & Son—f
 Campbell E A—f l c
 Eichler John H—f
 Hamilton Wm J—f
 Hirsch Peter—f
 Jones George—f
 Jervis Geo S—f
 Kupillas Hugo—f
 Munson Wm—f
 Nuhn John H—f
 Sanders Selby—f
 Schneller Chas J
 Simonson F De Ham—f
 Smalley William—f
 Turner John A—f
 Van Wickel Chas A—f
 Weber Edw H—f

NEW YORK CITY

Alden P S—f
 Anchell B—f
 Anderson C W & Son—f
 Anderson J S—f
 Anderson R C—f
 Angus Wm—f
 Arthur Archibald—f
 Atkinson J S—f
 Atkinson W F—f
 Auld J R—f
 Babcock T H—c
 Baldwin L E—f
 Baldwin H W—f
 Barlow H A—f
 Bawden G—f
 Beal B A—f
 Beals H W—f
 Bean I M—f
 Beardslee & Southwest—c
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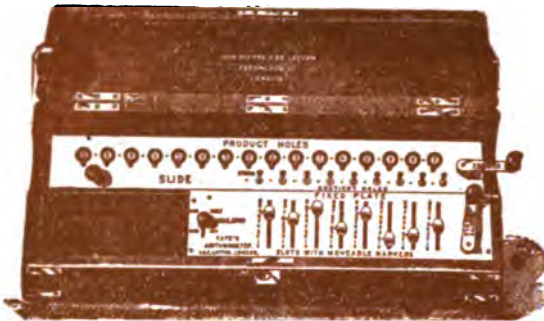
Life insurance is a necessity. It furnishes, to professional and business men with income but without capital, the only means of adequately providing for those dependent on them.

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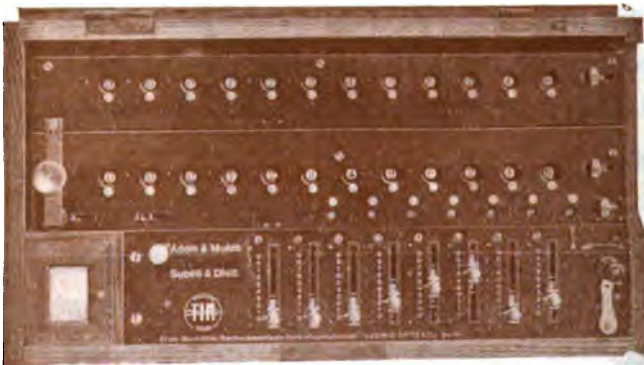


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Wayland C C-f
Webster F-1
Webster H A-c
Weed N H-1
Weed & Kennedy-f
Weigel G A-1
Weisse F S-1
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Whiteman R-1
Whiton J B-1
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Wilkinson W E-1
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Wilson J-1
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Kelly M D-f
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Guise S W-1
Harris D H-1
Keenan M G-f c
Lennon L B-1 c
McGuinness John-1
Multer M O-f 1 c
O'Brien T J-1
Shelland & Nearing-
f 1 c
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White L C Ins Agcy-
f 1 c

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Crombie M S-1
Dewine Thos-1
Doyle Jas P-f 1 c
Frost E E-f 1
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Howry H B-1
Karpenski H J-f 1
Kenific E P-1
Matteson Geo P-1 c
Mollison & Dowdle-f c
Parker F W-f 1 c
Phelps & Spencer-f c
Porter B P-1
Riley Fred M-f
Thrall & Son W G-f c
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Hoskins W L-f 1 c
Lainhart A-f
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Knott L A-f
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Philly J C-1

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Jackson A F-f 1 c
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Lyon I-1
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Loose Jos T-f
Potter John A-f
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Price Jno M-f
Roe John J-f
Swezey J B-f
Wiggins M G-f

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Frohner & Co-1
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Joseph Geo B-1 c
Knapp S R-1
Moses Martin-f 1
Riley Frank-1
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PENN YAN

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Dailey N S-f 1 c
Goodspeed & Miller-f 1 c
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Mallory B T-f 1 c
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Page G K-c
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 Hutchinson E N—f
 Nash Fred—f
 Oldham Jesse M—f l
 Ross Baxter—f
 Southern R E, L & T
 Co—f
 Southern States Trust
 Co—f l c
 Wilkinson W C & Co—
 f l c

CLINTON

Bethune & Stuart—f c
 Culbreth D A—f l c
 Hines H J—l
 Hubbard R H Sr—f c
 McKinnon Howard—l
 Peterson W F—f

CONCORD

Barrow H M—f
 Miller John—f
 Patterson J K—f l c
 Southern Loan & Trust
 Co—f l c

DURHAM

Anderson T J—l
 Cole L G
 Durham Loan & Trust
 Co—f l c
 Johnson Alf—f
 Lindsay W C—f l
 McCabe W H—l
 Ramsey Jno A—l
 Southgate J & Son—f c
 Sparger S W—l
 The Griswold Ins. &
 Real Estate Co—f l c

EDENTON

Berryman & Cofield—f
 Bond F M—f l c
 Privott H C & Bro—f
 Rea J K—l
 Tuttle R F—f
 White A L—l
 Wood & Rea—f

ELIZABETH CITY

Culpepper, Griffin, Old
 & Grace Co—f l c
 Fearing B H & Co—f c
 Fox W R—l
 Jones N A Realty Co—f
 Little & Sawyer—f l c
 Sanderlin M L—l
 Scott G M—f
 Wallace M F—l
 Wilcox J—l
 Wilson T B—f

ENFIELD

Britt & Wilkinson—f
 Robertson J J—f
 Watson I—f

FAYETTEVILLE

Cooper C J—l
 Crews Fred—l
 Holland J A—l
 Holland W C—f l c
 Huske B R—f
 McDuffie, John J—l
 McFadyen H O—l
 McRae S H & Co—f
 Malloy W B—l
 Morgan W M Co—f
 Ray D H—f
 Robinson J H—f
 Rose F R—f c
 Smith N H—l
 Southern Real Estate Co
 —f

Underwood John—l c
 Williams J D—l

FRANKLINTON

Barkley D E—f l c
 Joyner & Cooke—f
 Mitchell J L—l
 Spruill W D—f
 White R B—f

GASTONIA

Crutchfield J E—l
 Fayssoux, T M—l
 Gastonia Ins & Realty Co
 —f l c
 Gaston Loan & Trust Co
 —f l c
 Love Jno F—f l c
 Parker & Pegram—f
 Talley E G—l
 Ware J White—f

GOLDSBORO

Bain Edgar J E—f l c
 Bradford N E—f l
 Dewey Geo & Bro—f l c
 Edmundson E L—f l
 Goldsboro Ins & Realty
 Co—f l c
 Hill J H—f l
 Humphrey H M—l
 McGee Thos—l
 Morgan A R—l
 Parker H B Jr—f l

GREENSBORO

Bray C A—f
 Block M E—l
 Carolina Real Estate &
 Investment Co—f c
 Carr O W & Co Inc—f
 l c
 Clary W S—f l c
 Cochran D W—l
 Cowper B T—l
 Cunningham & Osborne
 —f
 Forbis J W—l
 Greensboro Loan &
 Trust Co—f l c
 Groome J A—l
 Groome Thomas S—l
 Merrimon W B & Co—f
 l c
 Moore C E—l
 Murray R W—f c
 Nash M W—f
 Rankin G A—l
 Southern Greensboro R
 E & Tr Co—f l
 Southern Real Estate Co
 —f l
 Thompson A—f l
 Walsh J H—f
 Wiles E A—l
 Wood & Schenck—f l c
 Worth W H & Co—f

GREENVILLE

Brown W L—f l c
 Moseley Brothers—f l c
 White H A—f l c

HAMILTON

Gladstone W E—f c
 Grimes W T—l

HENDERSON

Citizens' Bank, Insurance
 Department—f l
 Finch E G—l
 Henderson Loan & Rea
 Estate Co—f l
 Perry Henry—f l c

HENDERSONVILLE

Eubank & Eubank—f l
 McDuffey Ray—f c
 Station, Cunningham.
 Rector Co—f c
 Waldrop J M & Son
 —f l c
 Wauteska Loan & Trust
 Co—f l c
 Williams J—f

HERTFORD

Cannon W H—l
 Ins. Realty & Trust Co
 f l c
 Johnson Chas—f

HICKORY

Clinard F A—l
 Clinard & Lyerty—f l
 Haithcock Geo E—l
 Haithcock John E—f
 Hickory Insurance &
 Realty Co—f l c

HIGH POINT

Armfield & Armfield Inc
 —f l c
 Guilford Realty & Insur
 ance Co—f c
 High Point Real Estate
 & Trust Co—f
 High Point Savings &
 Trust Co—f c
 Wachovia Loan & Trust
 Co—f l c

HILLSBORO

Collins P C—f l c
 Hamilton D H—f l

JONESBORO

Bryan R—f l c
 Buchanan S H—f
 Partridge & Clark—f

M. W. NASH,

General Agent North and South Carolina

WALLA WALLA FIRE INSURANCE COMPANY of Walla Walla, Wash.

OHIO GERMAN FIRE INSURANCE COMPANY of Toledo, Ohio.

SOUTHERN FIRE INSURANCE COMPANY of New Orleans, La.

GUARDIAN FIRE INSURANCE COMPANY of Pittsburg, Pa.

GREENSBORO, N. C.

KING'S MOUNTAIN
Campbell E L—f
McGinnis & Manning—f

KINGSTON
Dixon J W—f
Haskins Art—f
Kinston Ins & Realty Co—f
McCullen L & Co—f
Moore James—f
Rasberry J C—f
Rogers J J—f
Rountree & LaRoque—f
Sugg & Crawford—f

LA GRANGE
Kinsey Joseph—f
Walters J D—f

LENOIR
Hall J C—f
Lenoir Realty & Ins Co—f
Newland T M—f
Todd A N & Son—f

LEXINGTON
Davidson Ins & T. Co—f
Mendenhall W H—f
Montcastle G W—f
Radcliff H S—f

LILLINGTON
Marsh Wm—f
Shaw B F—f

LINCOLNTON
Costner R E—f
Fair W A—f
The Lincolnton Ins & Realty Co—f

LITTLETON
Alston T C—f
Harrison T N—f
Sprull W E—f

LOUISBURG
Allen R G—f
Bailey Wm—f
Baker G S—f
Bickett T W—f
Clifton M S—f
Ruffin W H—f
Taylor R P—f
Turner J A—f
Watson T W—f
Wilder Thos B—f

LUMBERTON
Barker A J—f
Caldwell A P—f
Hamilton H S—f
McAllister & McAllister—f
McLean Hector—f
Norment Dr T A—f
Page E E—f
Skipper B C—f
Williams Q T—f
White A E—f

MACON
Egerton Wm G—f

MONROE
Gordon W M—f
Monroe Ins & Investment Co—f
Savings Loan & Trust Co—f
Wolfe Mrs Minnie—f

MORGANTON
Avery A C Jr—f
Avery & Ervin—f
Harbison W A—f
Hilderbrand M P—f
Pearson John H—f

MOUNT AIRY
Hines J F—f
Sparger Geo W & Co—f
Sydner Wm G—f

NEW BERN
Barrington W D—f
Bishop & Claypool—f
Blades & Pratt—f
Bryan W P M—f
Dill Lou—f
Henderson George—f
Ives J F—f
Lumsden & Stith Ins Agency—f
Martan C C—f
Nicoll Geo—f
Oliver Wm—f
Kiggs E N—f
Smallwood S W—f
Street Miss N P—f
Taylor G D—f
Timberlake J W—f

OXFORD
Buchanan L T—f
Hunt J G—f
Lyon W T—f
Roller J R & Son—f
Wood J K—f

PITTSBORO
Bynum A H—f
Coble H L—f
London A H—f
London H A—f
London H M—f

PLYMOUTH
Ausbon W F—f
Latham Clarence—f

RALEIGH
Boushall J D—f
Broughton J M & Co—f
Carolina Trust Co—f
Cowper B G—f
Crow E B & Co—f
Drewry John C—f
Duncan J A—f
Durfey C K—f
Durham Walter—f
Fort & Hightower—f
Grimes & Vase—f
Guthrie Rev J O—f
Hay Oscar—f
Hay T T & Bro—f
Hunter Cary J—f
Hunter & Drawry Co—f
Johnson Chas E Jr—f
Mackey J J—f
Parker V O—f
Prince R E—f
Raleigh Ins & Realty Co—f
Raney R B—f
Sheets & Lindsay—f
Smith W W—f
Webb & Skinner—f

RANDLEMAN
Candle J E—f
Cole H J—f
Pickard W H—f

REIDSVILLE
Huffines John D—f
Reidsville Realty & Ins Co—f
Womack Francis—f

ROCKINGHAM
Armstead John L—f
Everett & Ledbetter—f
Guthrie H L—f
McRae Thos—f
Scaler W L—f

ROCKY MOUNT
Battle Jacob Jr—f
Brown G R—f
Horne J L Jr—f
Huffines & Davis—f

Jones Peter—f
Wilkinson, Bulluck & Co—f

ROXBORO
Carver F O & Co—f
Satterfield S P Son
Wilson C T Co—f

RUTHERFORDTON
Carpenter H L—f
Edwards & Elliott—f
Erwin O C—f
Galler & Carson—f
Grayson A L—f
Morrow D F—f
Tanner C P—f

SALEM
Limeback J A—f
Sprinkle T S—f

SALISBURY
Bailey H B—f
Brown J Allen—f
Busby J H & Co—f
Crawford R L—f
Loud & Hobson—f
Marsh T B—f
Maupin Bros Co—f
McCubbins & Harreson—f
Poindexter George—f
Stiff T H—f
Wachovia Loan & Trust Co—f
Wiley & McCorkle—f

SCOTLAND NECK
Alexander J H—f
Allbrook & Boyette—f
Hill A B—f
Hilliard E E—f
Joney Will H—f
Shields J E—f

SHELBY
Bowman & Washburn—f
Gardner J T—f
Green S J—f
McBrayder Lander—f
Miller A C—f
Wilson H D—f
Woodson C J—f

SMITHFIELD
Kirkman J H—f
Sanders M M—f

SOUTHPORT
Pyke W H—f
Stevens E B—f

N, C.—Con. SPENCER Armstrong Lee—f l c Dorsett J K—f Lampkin F M—l Pethel W D—c	Weddell Jno A Wilkinson G A—f l c WADESBORO Anton Real Estate & Insurance—f l c Marshall & Little—f l c McGregor D A—f l Steel W Leak—f l	WELDON Stainback A L—l Stainback D E—f c Stainback P N—f WILLIAMSTON Crawford K B—f l c Newell Atwood S—f l Pope J E—f l	Farmer M B—f Fulghum T A—l Parker S B—l Raines John R—f l Whitehead J S—f c Wilson Ins & Realty Co—f l c
STATESVILLE Carlton P C—f Gaither E G—f l c Guy J W—f l c Sloan W E—f l Statesville Loan & Trust Co—f Tharpe R V—l The Statesville Realty & Investment Co—f l c	WAKE FOREST Holding T E—f Holding W N—f Reid Miss L Ruby—f	WILMINGTON Boatwright J H & Son—f l c Dickinson & Davis—f l c Giles, Clayton & Son—f l c Metts J Van B—f l c Reilly J O—f Smith & Lord—f l Waylor, Walker—f Wildner H F—f	WINDSOR Ashew E S—l Jacocks Chas W—f l c
TARBORO Cotten J W—f l Dancy F L—l Forbes J W—l Gaskill J R—f Kimbrell J C—l Knight Joseph—l Orren Williams, Weddell & Co—f l c Pender F H—l Pennington Geo—f l c	WARRENTOWN Macon Hal T—f l c Watson N T—f l White J Willie—f	WILSON Banks W L—l Barnes E T & Co—f c Clark & Darden—f c Correll John—l Crawford R E—l Deans Ernest—f l c	WINSTON-SALEM Bessent J C—f l c Crawford R R—l Daingerfield A B Dunn J S—l Ebert E A—l Follin-Hodgins Co—f l c Foltz H W—l c Galloway & Jenkins—f l c Gray Eugene E—f l c Home Real Estate, Loan & Investment Co—f l c Lineback J A—f Sprinkle T S—l Tudor Geo C—l Winston Ins Agency Young John G—f l
	WASHINGTON Bragaw Wm & Co—f l c Bridgeman H P—f l c Grimes W D—f Mayo A—l Parker C D—f l c Phillips Geo A—f c Studdert G J—l Williams S H & Son—f l c		

NORTH DAKOTA

ABERCROMBIE Hagen H J—f Korsnik G H Tareto H K—f	Routier F H—f Thompson J M—f Traynor F J—f	GRAFTON Casey T D—f c Fleming R J—f Fraire J H—f c	Freegood A L—f Frich & Kelley—f Kellogg Geo A—f McMaster J M C—l c Maddera, Merritt & Hagler—f c Root F P—f Sandlie P E—l Sheets A E—f c Wehe A C—f c
BATHGATE Bathgate State Bank—f Burke W J—f Foster I J—f Parsons J B—f	DICKINSON Auld G—f Ayers M L—f Berry H C—f Campbell J G—f Dickinson Abstract & Real Estate—f Everett Real Estate & Loan Co—f Heffrons Current—f Johnson & Co R H—f	Hall & Tharalson—f c Ildstad John—f l O'Brien & Verreault—f Ouverson Ole—f Risvold J C—l Sinkler E R—f c Stair & McConville—f c	LANGDON Allert H D—f Burke T E—l Farrell & Burke—f Laidlaw W A—f McLeod D—l Milne J D—f Sheehan John—f Thompson O E—f Winter W F—f
BISMARCK Beall H F—f l c Bull E K—f c Byrne P E—f l c Conklin Bros—f l Edick & Boucher—f l c Harris Frank—f Harris Mrs Harvey—f Hughes T D—l Jackson J P—f Pye S M & Co—f l c Remington P C—f	ELLENDALE Geer De E—f Peek H C—f Sefton Thos—f l c Webb Geo T—f	GRAND FORKS Fritz Eugene Jr—l	LISBON Adams & Korilo—f Curtis B L—f Curtis A T—f Ego Chas S—f l c Heckle C O—f Jones A E—f Lucas E C—f Rourke Frank M—f Rourke P H—f Thomas F S—f Williamson W L—f
CARRINGTON Buchanan Thos—f Davidson C H Jr—f Galehouse J E Jr—f l c Landeon N E—f Moore & Pryor—f Reimers C H—f Winterer H S—f	EMARADO Hemstead John—f c Marven B F—l	HAMILTON Bank of Hamilton—f Kellar H E Johnson O H	MANDAN Bitzing E K—f c Cary L N & Co—f l c Connolly Louis—f l Ellis C F—f l c Hess Joseph P—l Mandan Loan & Investment Co—f Royer L S—l Wilder Frank—f
CASSELTON Baldwin & Churchill—f Crawford A M—f l Fitch N B—l Smith D S—f l c	FARGO Amerland H—f l Anheir & Rupert—f Baker Thos Jr & Co—f l c Blakemore R B—l Door James—l c Foster Geo I—f Hatcher Bros—f c Hathaway A N—l Lough H P—l Miller C B—l Pearson F W—l Potter C J—l Rouse B P—l Schuyler C C—f l Treat J F—l Walker A B—f c Wheelock & Wheelock—f Wilson R J—l	HILLSBORO Carley J R—f c Carmody John—f c Goodman Fred L—f l c Kaldor Theo—f Lasham John E—f Norman M H—f Saries E Y—f l c	MAYVILLE Ames F W—f c Fosse I O—l Grandin & Edwards—f c Groth B S—f c Groth K S—f c Mautz W F—l Reyerson J—l Stommer Geo O—f c
COOPERSTOWN Berg John H—f Lunde R S—f Nelson C F—f Patterson N A—f Tallmadge Carl E—f	FARMAN Bishop J E—f c Himebaugh P—f McKenzie J D—f Sweetman S A—f	JAMESTOWN Beusch John—f c Clemens R A—f Murphy A J—f Murphy Michael—f Seiler Oscar J—f l c Seiler Ed—l Steel Alfred—f l c	LA KOTA Baird T J—f c Burlingame J G—l
DEVILS LAKE Burke & Baughman—l Dodge C A—f Fisher C M—f l c Hale Henry—f Moore G W—f Powell A M—f l c			

MILNOR Eastman A W—f Lewis E C—f l Sem O S—f Thompson Henry—f Vail F W—f c MINTO Coffey Martin—l Connors F J—f McGlurch John—f l Phelps J D—f c Titus M S—f PARK RIVER Bank of Park River—f c Bidlake John—l c First National Bank—f c	Lord F C—l MacKay D G—f Myers Joel—f Smith-Petersen E—f Whitefield H D—l Young Geo W—f ROLLA Bateson Wm—f Chard F M—f Harris F E—f Howson, Guelfus & Gra—ham—f Steele W N—f ST THOMAS James E N—f O'Connor A M—f Strong H—f	TOWNER Bagley H—f l c Christianson M A—f Christianson J Co—f Holmes H A—f l c McHenry W Abstract Co—f Kuhl N J—f l Reed & Walker—f Title & Trust Co—f VALLEY CITY Clark D W—f Grady James—f Lund Chas G—f Myhre E K—f O'Mally Darby—f Peake A P—f c	Secor J S—f l c Secor W C—f l c Secor & Secor—f l c Simons John—f Smith W W—f Stull E & Co—c Stull James—l Warner & Pierce—d White Frank—f Winterer H—f c WAHPETON Albrecht Theo—f l c Bade Chas G—f c Barber Robert T—f l c Carter W L—f Farnsworth W A—l Reeder J P—f l Schuler Bros—f
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OHIO

G. W. POHLMAN

GENERAL AGENT

First National Bank Building, Cincinnati, O.

General Agent for Hamilton County, O.

Spring Garden Ins. Co., Philadelphia, Pa.

Globe & Rutgers Fire Ins. Co., New York, N. Y.

General Agent State of Ohio

Insurance Underwriters of the
Spring Garden Ins. Co., Philadelphia, Pa.
National Lumber Insurance Co., of N. Y.
for Southern Ohio

Stuyvesant Ins. Co., New York, N. Y.

Sprinkled Risks and Surplus Lines

President National Insurance Co. of Cincinnati, O.

ADA Carey E J—l Hazlett S D—f l c McCoppin E E—f l c Tobias N W—l AKRON Amer Louis—f Bachtel J L—f Bloomfield J C—f l c Bock P P & Co—f c Boron F A—c Brouse & Hollinger—f c Bruner & Goodhue-Cooke—Co—f l c Carr G L—l Chamberlain C F—l Collins D M—l Crawford H K—f Feederle H O—l Feederle & Patton—f l c Fitch W W—l Gall G L H—l Gibbons I C—f Goulding A L—l Cope A A—l Denning W E—l Doyle D A—c Dunn F W—l Eselburn Chas—f l Evans W H—f Graham W C—f c Gridley G W—f Guth A J—f l c Hale J Perley—l Hale & Coates—f l c Hall & Harter—f l c Hart & Cook—f Hastings M B—f Herberich & Co—f l c Hoff Miles—l Hoyt O A—f	ndoe Wm H—l Jones & Jones—f c Kelly T J—l Kendig D W—l Krofke Julius—f l Lackey G O—l La Croix T J—l Longenbaugh A S—l Mell J R—f l c Memmer & Son—f Miller-Baum Co Mills E F—l Motz & Meyers—f l c Newberry Miss Josephine—l c Newcomb F O—c Paige D K—f l c Peck M B—l Place F A—c Rice & Coolidge—f c Sawyer W T—f Slusser L D—l Sorrick O A—l c Thompson T E—l c Wagner Edwin—f c Walker A M—f Wettach F J—f Wightman C A—l Zehring Fred A—l ALLIANCE Armstrong Bros—f l c Cole A M & Bundy—f l c Fording G W—l c Galbreath & Hancock—f McConnell J L—f l c Medford H P—l c Myers O P—f l c Spidel E P—f l c The Consolidated Realty Co—f c	Wanamaker Lulu Miss—f c Webb W W—l ASHLAND Arnold S L & Son—f c Beer A G—f c Deshong M B—f l c Dressler N B—f Fritzing A W—f l c Holben P E—f l c Mason C D—f l c Miller U M—l Sloan J Carney—f Urie E W—l c ASHTABULA Bailey H J—f Brainard H—f Castle R H—f Cleveland O R—f Cole E V—l c Henry Albert—f c Jacques C W—f c Johnson Barney—l Leuty C—l Massingham S J—l Reed James—f c Savage C W—l Scoville W E—l c Seymour John—f c Watrous J W—f c Williams F A—f c ATHENS Cameron Bros—f l c Haning H H—f l c Lawrence & Bean—f l c Murphy O B & Son—f l c	ATTICA Hearson R T—f Kaufman S F—f Miller W F—l Sutton L L—f l BARBERTON Artley & Auck—f c Hollinger The Co—f l c Hunsberger E S—f l c Johnston W A—f l c Lynn J A—l McNamara John & Son—f Mitchell W S—f Moore A A—f Morton W A—f c St John G W—f l c Stahldreher A F—f l c BARNESVILLE Chappell & Co—f l c Deweese Elwood—f l c Emerson W E—f Foreman S S—f l c Hunt Fred—f l Laughlin A W—f Piper S B—f c Richmond W—f l c BELLAIRE Bickerton B—f Cooper D W—c Corbett James—f l c Cowen & Co—f l c Deegan James—f Elikan Lee—l Gaw John R—f c Herman H W—f l c Kern George—f Linard Jas L—f c Steger John & Son—f l c Wise E P—f c
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O.—Con.**BELLEFONTAINE**

Aikin John P—f 1 c
Allen Geo H—l
Arnold Fred W—f 1 c
Baldwin J F—l
Batch Paul O—f 1 c
Bort Lee W—f
Campbell E R—f
Cheever Mary A—f
Cole P F—l
Foster & Sullivan—f
Fowler Orrie—l
Hadley & Houser—f
Hamilton E M—f
Hayes H C—l c
Inakeep John D—f
Jordan W S—l c
Lane Co The C L—f 1 c
McLaughlin J D—c
Morse W L—l
Mowry C A—f c
Newell H H—f
Southard S J—c
Thomas Hector N—f c
Tremain R F—f

BELLEVUE

Cook C C—f c
Lieber Geo—f 1 c
Lee W S—f 1 c
Merry L E—f c
Wright Bros—f 1 c

BEREA

Fracker W K—f c
Simpson J S—f
Stone O R—f
Witherup Andrew—f 1 c

BOWLING GREEN

Barton-Loomis Agency—f
Bues E E—l
Callin G W—f
Eberly C B—f
Nearing & Reid—f 1 c
Wilson J B & Son—f c
Wood County Insurance Agency—f 1 c
Yonker C D—l
Yonker Earl—l

BRIDGEPORT

Barrett R R—f
Bowie & Co—c
Bronum H G—f
Cayland R H—f
Henderson F W—l
Holmes C A—f 1
Howell R T—f 1 c
Mitchell R B—f
Robinson F C—f
Rogers J V L—f
Scott U W—l

BRILLIANT

Waddle C L—f 1

BRYAN

Albright B F—l c
Ellis H W—f 1 c
Gillis Simeon—f c
Horn J S & Co—f 1 c
Kelley Bros—f 1 c
King H D—l c
Knight Ed L—f 1 c
Miller J A—f 1 c
Paine Clinton & Son—f c
Starn J D—f c

BUCYRUS

Auck S A—f
Reale E G—f
Carson Robert K—f 1 c
Donnenwirth F E—f
Donnenwirth F P—l
Gormly G C—f 1 c

Knazleiter Mrs E E—f 1 c

Leonard J B—f 1 c
Miller H F—f c
Miller J N—f c
Plummer E E—f
Richards A J—f c
Smith Addison G—f
Stoltz Albert—f
Young D W—l c

CADIZ

Brown Chas O F—f 1 c
Fribley M W—f
Perry C W—f
Osborn C M—f 1 c

CAMBRIDGE

Carver J C—f
Craft G D—l
Green E L—f 1 c
Green W B—f 1 c
Heade S R—f c
Jones Thos—c
Lindsay R W—f 1 c
Madison Co—f 1 c
McFarland W S—l
Moore R B—f c
Padgett W F—f c
Robinson T B—l
Shiveley E D—f
Smallwood J W—f
Squibb Bros—f
Whitcraft W A—l
Jed William—f

CANAL DOVER

Baker C F—f c
Kooa C N—l
Runderknecht C—l c
Vinton P—f c
Wentz Vick—f

CANTON

Abt O M—c
Adams F N—f c
Alexander Agency Co
The—f 1 c
Allen John F—f 1 c
Ball P—l
Bartine J A—l
Bergerts J C—f
Bidwell T J—l c
Blake J M—l
Bourdner A W—f c
Briggie H V—c
Burns C D—l
Cock C S—f 1 c
Cock H R—f
Cole Frank L—f
Cook W F—f
Daily H E—f 1 c
Davidson C F—c
Dever E H—f 1
Dillon T T—f 1 c
Dougherty C A & Co—l c
Erdman H L—l c
Feller Wm—f 1 c
Fife Harry E—c
Fife J M—f 1 c
Flory A B—f
Francis A—l
Gresser J P—f
Harmony John C—l
Hartzell A A—l
Haynes S L—l
Herbat Albert—f c
Jacobs John—f
Jacob Wm—l
Kasserman Wm M—l
Lamiel Ino E—l
Lehman J H—l c
Leonard G A—f c
Lytle W A—f 1
McCarty A D—c
Mobarry G W—l
Myer C F—f
Myers R E—f
Piero J H—f
Pollock R A—c

Pontius H C—c
Rebillot J F—l c
Reuch F T—l
Richardson Cavi—f 1 c
Robb R H—l c
Roth E G—f 1 c
Rubright Aaron—l
Rowlen Charles—f 1
Rudd C R—l
Schmucker Wm M—l
Schweitzer F—l
Shaffer W H—l
Slintz W E—l
St. John T H—l
Smith W H—c
Standke H—f 1 c
Staudt J W A—l
Strang J A—l
Strayer W A—l c
Trump H A—f
Unkafer H F—c
Wirtz H W—f

CARDINGTON

Curtis & Conaway—f 1 c

CAREY

Chambers H G—f
Gibbs J A—f
Hall Wm E—l
Smith J A—f 1 c
Smith M B—f

CARROLLTON

Butler Wm F—f
France J A—l
Getzman A P—l
Morrow S Q—f 1
Stockton V—c
Westfall J M—f

CARTHAGE

Ansted C H—f

CELINA

Dugan P F—f c
Hamburger J E—f
Phipps L & Wm J—f 1
Raudabaugh & Vining—f c
Touville Louisa B—f

CHARDON

Canfield I W—f
Canfield & Smith—f c
Cloes C N—l
Douglass Ray—f
Howard Wm—f
Parsons L E—f
McGugan H—l
Smith C L—f
Smith J E—f
Turner J D—l
Wilnot C A—f 1

CHICAGO

Burwell W G—f
Gatton Maud—f
Ingler H M—f
Parker N B—f 1 c
Severance W & E W—f
Sutton E A—l
Vail I B—f
Williams E L—f
Zuelch J H—c

CHILLICOTHE

Anderson J C—l c
Clark W Scott—f c
Cutright Elijah Jr—c
DuBois Henry J—l c
Epstine Samuel—l
Evans J F—f 1 c
Evans Wm E—f c
Fullerton A L—f 1 c
Greisheimer Henry—f 1 c
Herrnstein Jacob—f
Hoffman George—f c

Hosford Edward A—l
Howard H G—c
Hughes J—c
Kirsch M G—f c
Lightle C N—c
Mick John E—l c
Miller Wm—f 1 c
Mills Wm B—l
Minshall A P—c
Nippen John A—l
Ohio Loan & Investment Co—c
Purdum Estelle J—l
Purdum Nelson—l c
Rais F P—l
Reid LeRoy—f c
Robinson & Creamer—l c
Robins H T—c
Schilder W H—l c
Smart David—f
Swartzbaugh W V—l
Tomlinson C J—f 1 c
Welsh Anna—l c
Yaple Wallace D—c

CINCINNATI

Abraham V M—f c
Adams B A—f
Alexander M L & Co—f
Allison Geo D—c
Anderson J Scott—l
Babbitt & Brown—c
Bailey Hezekiah B—l
Bair O W—l
Bellows J W—c
Benndorf K F & Co—f
Blain F J & Co—f c
Bloch Sol—l
Bloom Isaac—l c
Bohm Mark—f c
Boswell Wm & Co—l
Brandbury S M—l
Braunstein & Co—f
Britton J W—c
Brown Geo H—l
Bruehl W A R & Son—l
Camp Dr H A—l
Carey & Zimmerman—f
Christy E W—l
Clemons B F—f
Cloud & Cox—f c
Danner C J & Son—f
Davis Mark—l
DeCamp H A—l
De Camp J M—f
Dierkes J H—l
Dierkes L B—l
Dieterly G C—l
Diggins H M—c
Dillhoff & Schweer—f
Dolph John—l
Drewry L D & Co—l
Drexel, Browne & Co
Drexelius X B & Co—f
Edwards N J—c
Feinknopf F—l
Ferris S M—l c
Finke H F—f
Fitch E O—f
Ford Colin & Son—l
Gansel C O & Co—f c
Gleason Jas M—c
Gleason W E—c
Grafe F A—l
Gray, Dolle & Latta—f c
Graves F H—l
Gunther, Plummer, West & Co—f
Guntrum L E—f c
Hammill A J—f
Harding Ed C—f
Harkness A S—f c
Harper John W & Co—f
Heckle John Sons—f 1 c
Heckle W S & Co—f
Heyroth Otto H—l
Humphreys R W—c
Huntington F G—f c
Hutchins Harry W—l
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 CONCORDIA FIRE, Milwaukee, Wis.
 BUFFALO COMMERCIAL, Buffalo, N. Y.
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COLUMBIA INS. CO., Dayton, O.
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J. H. LEIDING, Secretary

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 Meyer D B—f l c
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 Runk John—f c
 Runk Chas F Co—f c
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 Sehn C H—l
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 Simrall L B—l
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 Wahle & Dominick—f
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 Wirth L—l
 Witham A R—f
 Witherspoon T G—l
 Wright J Gano & Co—f c
 Yerger & Ellis—l

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 Brown T P—f l c
 Groom Harley—l
 Hays J G—l
 Hummel & Plum—f l c
 Leist C A—c
 Lindsay G W—c
 Morris Milt—c
 Peters F M—l
 Radcliffe M B—f
 Schleyer G A—l
 Smith C A—l
 Terwilliger Meeker—f c
 Veith Wm—f c
 Ward & Boyle—f l c
 Walters Barton—c
 Weldon Chris A—c
 Wentworth W H—f l c

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 Adams & Roach—f
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 Barch W H—f
 Barkwill & Kingman—f
 Barnett John—l
 Barry D J Co—f
 Beattie R J—l
 Beers L B—f
 Rehan P H—l
 Bender D—l
 Berkey C E—f

Bingham & Douglass Co—f l c
 Blakelee F R & Co—f
 Blood Jno H—f
 Boest C F—f c
 Brooks H M & Co—f
 Buchanan Mrs M Co—f
 Buchmann Parsons & Co—f
 Burwell & Briggs—c
 Burrows R M—f
 Butts W M—f
 Carr F B—l
 Carpenter O W—l
 Christy E W—l
 Clark R H—f
 Cordes Arnold—f
 Crable & Eisel—f
 Creech, Oswald & Co—f
 Dauenhauser P H—f
 Davis A R & Co—f
 Davis W A—l
 Davis, King & Co—f
 Dewey J T—l
 Dickson C F Co—f
 Ditto P W—l c
 Dolan P J—l
 Doyle R J—l
 Drewry L D—l
 Dunbar W R & Co—f
 Earl J H—l
 Elsom C H—l
 Evans Edward—f
 Everts, Tremaine The Co—f
 Farley & Co—f
 Farley & Phypers—c
 Faulhaber F V—f
 Fitch E E—l
 Fox George M—l
 France E M—l
 Gallup N R—f
 Garson Jos—c
 Geer Thos H & Co—f l
 Gleason & Small—f
 Goldsmith O H & Co—f
 Gooch & Wagar—f
 Grigor A P—f
 Griffin L A—l
 Haller Jacob—f
 Hanna & Co—c
 Hartz L—f
 Hawley & Reed—f
 Herbert M J—f
 Herman J J—f
 Herman W H—f
 Holly W V—l
 Holmes Daniel—f
 Holnden T J—f
 Hopkinson, Parsons & Co—f c
 Hoskins F S & Co—f
 Houseon E B & Co—f
 Howells & Gill—f
 Howgood & Canfield—c
 Huggins T F—f
 Hummel John L—f
 James & Parsons—f

Jankau D & Co—f
 Johns H S—f
 Jones Paul D—f
 Kees W H & Co—f
 Kendall F A & Son—l
 Kirke W H—c
 Kirkwood J T—f
 Klein David—l
 Koch I M—l
 Koppel H—f
 Kroeckel A—f
 Lahrheim H & Co—f l
 Latimer D E—f
 Laundon E T—f
 Laundon G H Co—f
 La Vayea & Burridge—f
 Lee J W & Co—f l
 Lewis Henry—f
 Loesche J A—f
 McAninch J T—l c
 McAninch-Parsons Co—f
 McNutt Harry F—l
 Manning W A—f
 Marks M A—l
 Mathias J A—l
 Matz & Ford—f
 Maxson & Purdum—f
 Melcher J A—f
 Merrell C B—l
 Morgan Chas H—f
 Mueller C A—f
 Muernan C A—f
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 Neeson Miss E F—f
 Neitzel F C—f
 Nelson & Seywert—f
 Olmsted Bros—f
 Olmsted G H & Co—f l c
 Palmer D T Co—f
 Palmer C F—c
 Parker L C—c
 Parks Leonard & Co—f
 Parsons & Becker—f
 Pate Bros—f
 Pegler Chas E—f
 Perczel Louis & Co—f
 Perrin W N—f
 Peters Lewis & Co—f
 Phare Wm G & Co—f
 Phypers Bros & Co—f
 Picard J W Jr—l
 Pond Bros & Co—f
 Post W D—f
 Powers H W—l c
 Preble C E—f
 Prentiss S C—l
 Pumphrey H B—f
 Quayle James—f
 Quigley Henry C—l
 Ransom C O—f
 Reese E Schriver—c
 Rice J L & Co—f
 Ringle O C—f
 Robinson F O—f
 Russell Thos D & Co—f
 Saffold S S—l
 Scherer & Seidman—f

O—Cleveland, Con.

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Schulte H—f
Seagrave & French—f
Seaton J A—f
Seymour Belden—f
Shanklin C C The Co—f
Sherwin N B—f
Shotter Faerber & Co—f
Simpson Geo C & Co—f
Smith E A—f
Sneyd Z T & Co—f
Stafford E F—f
Stafford & Goss Co, The
O M—f
Storer H W P—f
Stowe H M—f
Stow O F—f
Sudborough Geo L—f
Swift C J & Co—f
Taylor & Co—f
Thomas Fred. P & Co—f
Thomas R S—f
Thurber F L—f
Timendorfer J—f
Trask J C—f
Tremaine W—f
Trumper & Davis—f
Ulmer S—f
Van De Boe, Hager &
Co—f
Voth C W—f
Wadsworth Chas—f
Wain & Co L H—f
Walker & Co—f
Walz C S Co—f
Wanzer G L—f
Ward & Frey—f
Webb L H Co—f
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Wetzel Rudolph—f
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Fuller & Heffner—f
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Lama Margaret J—f
Pearce W D—f
Stark E E—f
Tiffany & Clapp—f

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King D R—f
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Mapes G C—f
Wing Hattie E—f

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Bancroft C H—f
Bedwell C E—f
Behrens G H—f
Bradshaw J W—f
Bright J L & F A—f
Brown L H—f
Bryson, Brubacher &
Co—f
Bugh B E & M E—f
Burkley Fred W—f
Campbell J C—f
Carpenter C H—f
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Copeand M V—f
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—f
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Day J B—f
Dooney Wm—f
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Fassig E F—f
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Gardner E—f
Gardner R H—f

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Greene F F—f
Hanley M J—f
Hilla B D—f
Hoover Seth L—f
Howard J W—f
Huff J E—f
Jeanes Arthur—f
Kemmler C—f
Kopp F G—f
Lauterbach & Eilber—f
Lewis C E—f
Lock G A—f
Macklin F J & Co—f
Magly & Son—f
Martin R H—f
Marvin S H—f
McCalmont—f
McElroy F C—f
Morse L J—f
O'Kane H—f
Overturf J W—f
Paine E C—f
Price W T—f
Priests & Feaster—f
Redman E E—f
Roberts H J—f
Roe J H—f
Ronderson A D—f
Seeley D S & Son—f
Shedd & Pembroke—f
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The Julian-Sargent Co—f
Wikoff Bros—f
Wyeth Burt R—f

CONNEAUT

Crittendon A B—f
Dorman & Pitcher—f
Goddard Mrs S B—f
Hayward D W—f
Kellogg T W—f
Pitcher A B—f
Putney H D—f
Thompson Fred A—f
Traver G W—f
Willoughby Chas B—f
Whitmore F L—f

CORLETT

Howles & Gill—f
Wightman F A—f

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Boyd Glenn O—f
Burton G F—f
Lamberson & Herbig—f
Loos Charley—f
McConnell & Karr—f
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Norris Bros—f
Peck Alfred—f
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Shannon T J—f
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CRESTLINE

Anderson F M—f
Barney J G—f
Crowell F J—f
Glosser R P—f
Gosser F J—f
Hayes F P—f
Lashells L R—f
McMahon Thos—f
Stine Chas E—f
Tolbott Chas F—f
Zink J E—f

CUMMINSVILLE

Bates E H—f
Dirr G—f
Hollender Geo—f
McGary W M—f
Rothler C C—f
Tozzer Chas—f
Williamson A—f

CUYAHOGA FALLS

Allen A H—f
Fox Frank E—f
Heath F T—f
McCuskey F—f
McLane M M—f
Prior E A—f
Tift G C—f

DAYTON

Bell & Hoskin—f
Boalt J R—f
Brien Milner—f
Brower D C—f
Brown J M—f
Bussard W B—f
Butler Jas J—f
Cammann O—f
Coe E H—f
Coleman B C—f
Cord C H—f
Davidson Eb R—f
Davis B L—f
Davis Jas A—f
Decker G E—f
Donson W E—f
Eckley Sidney—f
Friend T D—f
Gaylor O N—f
Gillespie & McGee—f
Gummere & Brown—f
Gusler John—f
Harris H C—f
Heller & Bunderthal—f
Herrmann Ed—f
Hooven M F & Son—f
Houck O D—f
Keefer H D—f
Kennett J L—f
Kerr Hamilton—f
Kidd C D—f
Kite W I—f
Kimmel E P—f
Kramer J M—f
Lewis G B—f
Lynch Jeremiah—f
McCabe O P & Shep—f
herd

McCoy Milton—f
McHenry G A—f
Martin D M—f
Meuche & Hickman—f
Meyer & O'Brien—f
Miller Manley R—f
Nuttall Wm T—f
Pierce Scott—f
Reynolds W L—f
Schaeffer Val & Son—f
Schieble Bros—f
Shaw A J—f
Smith A V—f
Steward T L—f
Stout Harry A—f
Sullivan Wm R—f
Thomas F M—f
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DEFIANCE

Ayers Dey—f
Costello M A—f
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Doush C J—f
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Gleason R H—f
Kuhn C C—f
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Wahn George—f
Watkins G W & G M—f
Wohn George P—f
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Bale—f
Buck—f
Borghild C A—f
Byers T M—f
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Curran J F—f
Davis—f
English E Smith—f
Frantz Aaron—f
Gesner W T—f
Hiss Herman—f
Jaynes E L—f
Kruck Ed—f
Leonard R N—f
McLain & McRoberts—f
Main W B—f
Nye—f
Plotner R L—f
Pollock W S—f
Ropp J M—f
Sycks J M—f
Tynhurst J A—f

DELPHOS

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Leasure Geo N—f
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Stallkamp Frank X—f
Weger Frank A—f

DENNISON

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Loller T H—f
Mahon D C—f
Pittenger F G—f
Wright Thos—f

DESHLER

Gribbell F—f
Michael Ida C—f
Michael P T—f
Thompson—f

DOYLESTOWN

Cleckner H—f
Huffman D V—f
Jackson George—f
Pursell W A—f
Landes Geo—f
Meach J B—f
Miller Wm R—f

DUNKIRK

Folks C—f
Fryer D F—f
Mahon Jas & Judson—f

EAST LIVERPOOL

Blake W V & Son—f
Cooper Bros—f
Crawford C D—f
Frost & Son—f
Garner Geo—f
Johnston H C—f
Kent Wm—f
McKenty Robt—f
McLean W S—f
Nice O D—f
Owen Geo H & Co—f
Scott A W—f
Stewart Rebecca I—f
Supplee Walter—f
Thompson T V—f
White D F—f

EAST PALESTINE

Foley W J—f
Kyes L M—f
Lyons E L—f
Tucker H A—f

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Bailey E E—f
 Foos Stanley—c
 Kelley, Johnson & Kline
 Peters David
 Poose Jas
 Reel William—c
 Saylor Jas L—c
 Shannon W G & Co—f
 Silver Harry—l
 Williams Thos H—l c

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Decker & Smoger—f
 Hunt Mrs Jennie—l
 Gehring Geo—l
 Kieghtly G W—f
 Kimball B P—f c
 McRobinson—l
 Nieman W H—f c
 Pafenbach Carl—l
 Reed & Robinson—l c
 Sadler T J—f
 Smoyer C K—f l c
 Watson G W—f l c

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 Hammell A J & Son—f
 Thompson H P—f
 Thompson H P & Son—f c

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 Gillespie T F—f
 Iraf R B—l
 Iovis H B—f l
 Jagy J R—f c
 Klefer W I—f
 Latchaw I N—l
 Latchaw P S—f l c
 McKelvy & Nichols—f
 Miley H C—f c
 Mitten Conrad—f
 Sampson C H—f l
 Shafer A C—f
 Pittler V T—f c

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 Cook E H—f c
 Steinman J L—f
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 ylaworth A W & Co—f
 allmer Chas G—f l c
 radner J R—f c
 rown Irene & Co—f
 rust W W—l
 urton Frank—l
 allahan Wm—l c
 lassmyer Henry—l c

Dicken John—f
 Frase C H—l
 Ghaister S L—l c
 Gross W L—l
 Hall Geo—l c
 Heckert W D—f l c
 Johnston Stevens Agcy
 Co—f l c
 Johnston Thos P—f
 Lloyd A C—f l
 Lloyd D C—f l c
 Nestlerode I W—f
 Rehm John—l
 Snyder G A—c
 Stephens Agency Co
 Wilson Jennie—l

FRANKLIN

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 DuBois Frank—f
 Meeker H W—f l

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 Butman V D—f l c
 Carr B A—f
 Hasselbach & Lehman—f
 Heffner Carl J—f l c
 Hobart M W—f c
 Kiser Frank C—f l c
 Kridler W B—f l c
 Rice Charles—f
 Richards W S—l c
 Roberts O A—f
 Schwartz J & Son—f
 Tyler Charles A—f
 Ward L W—f c
 Wolfe Scott—f c

GALION

Bachelder H J—f
 Bartholomew E—l
 Begg Jas—l c
 Castle D O—f
 Critzer W H—l
 Franks P—c
 Kellogg Robert H—l
 Kemper R H—f c
 Kibby C H—c
 Knote Henry—f l c
 McCully E R—l
 Metheny Mrs F E—f c
 Monroe A W—f l
 Myers Samuel—c
 Parker O H—l
 Price H V—c
 Rayl J E—l
 Reisinger E A—l
 Schuler Phil—f l c
 Shea John T—f l c
 Shumaker C B—f c
 Wisler Ed—f
 Zimmerman D E—f

GALLIPOLIS

Cherington S M—f l c
 Cowger J D—l c
 The McCormick-Cher-
 ington Co—f l c
 Thomas John J—f l c
 Thomas Wm—l
 Ward Bros—f l c

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Agler W E—f c
 Barber A A—f c
 Chapman F C—l c
 Chapman G B—l c
 Paine & Nicholson—l
 Webb Roscoe J—l

GENEVA

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 Brown W H—l
 Christian R D—f
 Copp J O—f
 Graves Wilbur—f l c
 Martin A B Sons—f l c
 Means Henry—f c
 Wetmore F B—f l c

GERMANTOWN

Antrim F F—f l c
 Catrow Joseph—f c
 Huber C F—f c
 West B M—l
 Wilson Rice—f l c

GIRARD

Crum E D—l
 Deemer W R—f c
 Eckman A—l
 Jones & Lotze—f c
 Lewis D G—l
 Vaughn T C—f

GLENVILLE

Battles & Stevenson—f l
 Draper A L—f
 Ladd H M—l
 Livingstone C A—f
 Lowrie Geo T—f
 Whitman Mrs C A—l

GLOUSTER

Fawett G C—l
 Headley J C—f c
 Jacobs C S—f l c
 Rose G W—f c
 Smith R B—l
 Stahl W L—f c
 Swope B F—f c

GREENFIELD

Adams W B—f
 Anderson W H & Son—f c
 Caldwell J S—f
 Clyburn Harry—f
 Dunlap M Irwin—f
 Eckert Henry—f
 Hiser D T—l
 Kelso J G—f
 Matthews M L—f
 Waddell L P—f c

GREENVILLE

Baker R T—l c
 Baumgardner A J—l c
 Brawley C C—f c
 Beanblossom D D—f
 Brumbaugh W D—l
 Davidson Miss Callie—f c
 Devoe Mrs Clara—f
 Guthridge Albert R—l
 Hough & Reigle—f c
 Katzenburger G A—f c
 Kipp G C—f l c
 Lawrence E—f c
 Maher P H & Son—f c
 Maher Thomas—l c
 Martin Jas W—f
 Maurer A B—f
 Meeker F D—f
 Meeker & Minich—f c
 Pearce W L—f c
 Rush W D—l

HAMILTON

Alston & Lashhorn—f l
 Beckett Jos—l c
 Beeler John Sr—f c
 Cass Dan—f
 Daggett W H—f c
 Egry Aloys E—f c
 Frazier J C—l c
 Hill Alfred—l
 Hunter Alex—f c
 Krauth J W—l c
 Lippmann Liebman—f
 McClelland F P—c
 Megie S N—l
 Meyer Geo—l
 Milliken Robt—f
 Parrish Lec—f l
 Parrish O V—f c
 Parrish-Fitton Ins. Agcy
 Co—f l c
 Prather Homer W—l
 Seward & Sloneker—f c
 Smyers Ins Agency—f c
 Sortman Richard—l
 Stace & Krauth—f

Tabler H—f c
 Weniver Mark—f l

HARRISON

Benis C D—f l c
 Bowles Frank—f
 Crawford Wm—l
 Marvin J P—f
 Meeker J W—f
 Messick Chas—l
 Jebbs Bros—f
 Vincent W C—f

HICKSVILLE

Armstrong E F—f l
 Bricker F—f
 Hart A E—f
 Otis G K—f
 Richards A M—f
 Wilson W D—f l c

HILLSBORO

Austin & Horst—f
 Ayres Frank—f l c
 Chaney N E—f l c
 Davies R O—l
 Gardner G B—c
 Ledbetter David—f l c
 McConnaughey C D—f
 McClure Robert—f c
 McDermitt James—f
 Roads & Kirkpatrick—f
 Sams Oliver N—f
 Scarborough J M—f l c
 Spargue & McClure—f
 Turner Wade—f l c
 Wiggins H L—f c
 Worley J B—c

HUBBARD

Campbell L L—l
 Dalby William—l
 Jackson W J—f
 Kelly Margaret Miss—l
 White C F—f c

IRONTON

Berkley J W—f l c
 Burr H C—l
 Clary Geo W—l
 Collett Albert M—f l c
 Collett Thos—f l c
 Edwards T C—f l c
 Evans & Jervis—f
 Kennedy T J—f l c
 Mather R—l c
 Mather & Collett—f
 Nance & Russell—f l c
 Newman & Ringo
 Scott Wilson—l c
 Snyder & Abele—f l c

JACKSON

Adams J H—l
 Dungan Emmett—f
 Filvine—l
 Ervin O B—l
 Fite W E—f l
 Inman & Inman—l
 McClung J K—f l c
 Miller H C—f c
 Nelson C W—l
 Parry J I—f l c
 Rice R E—l
 Steele Chas F—f
 Vaughn Miss Minnie—f

JAMESTOWN

Carpenter James—l
 Clemans W L—f l
 Curtis O—f l c
 Eisenman M—l
 Frazier H—f
 Lieurance Harry—f l c
 Mercer Wm—f
 Shiftlet Wm—f
 Smith J H—f l c
 Sterrett W—f l
 Thomas Byron—f

O.—Con.**KENT**

Allen F L-f
Barber F W-f 1 c
Curtiss C H-f
Davis C M-f
Garrison E F-f c
Minick N J A-c
Rynard N B-f
Staufer L G-f

KENTON

Ahlefeld & Andrews-f
Baldwin & Allyn-f c
Bolenbaugh Isaac Jr-f 1 c
Eaton & Cessna-f c
Gray Harry-f
Hutchinson & Poling-f c
Koller & Jones-f 1 c
Lease H D-f
Moore Jas L-f 1
Pearce H E-f 1 c
Pence S J-f c
Ries P C-f c
Rummell F H-f 1 c
Rutledge & Loop-f c
Stinchcomb J W-f
Sullivan D W-f
Walker Mary E-f

LANCASTER

Barnes W T-f
Burgess E-f
Crumley C E-f
Davidson Wm-f
Drinkle H C-f c
Eubank Edwin C-f
Matt Frank-f 1 c
Matt Geo-f c
Moss Geo W-f
Newman W E-c
Sites J S-f
Smith H T-f
Thomas Amos-f
Tobin James-f
Towson C H-f 1 c

LEBANON

Brant Jos-f
Brown F J-f 1 c
Carey Geo W-f 1 c
Conklin Ed S-f
Dakin H C-f 1 c
Dakin L-f
Higgins O S-f 1 c
Pullen F-f
Roll W Z-f 1 c
Sausser Geo W-f
Shawhan & Harris-f c
Smith Isaac-f c
Thompson John A-f 1 c

LEETONIA

Greenamyer C E-f c
Marshall N E-c
Mellinger D W-f
Morgan John B-c

LEIPSIC

Kober A A-f
Miller W H-f 1 c
Slaybaugh & Bell-f c
Stephenson & Rower-f
Werner J & Son-f 1 c

LIMA

Asken A S-c
Badertscher O-f
Blaser A F-f
Boose J M-f c
Bourke H J-f
Brand H L-f
Brenthuger A T-f
Brice J K-f
Cassidy J-f
Collins Thomas-f
Crepes A S-f

Crider, LeRoy & Harvey

A-f c
Davidson Thomas-f
Davis A J-c
Dempster E G-f
Dotson & Delong-f
Driver P M-f 1 c
Dunn & Co-f
Eckhardt Herman-f c
Graham C A-f
Harrison G W-f
Hildreth A D-f
Horn Henry N-f
Hughes Paul R-c
Justus Louis L-f c
Kahle P A-f 1 c
Kemmer & Co-f 1 c
Knepper E D-c
Landis Wallace-c
McComb Wm Jr-f 1 c
McHenry Wm T-f
Mayer & Crider-f 1 c
Mell Peter T-f 1 c
Mills John M-f 1 c
Mohr John A-f 1 c
Morrison W S-f c
Murray W T-c
Nutting C E-c
O'Connor Bros Co-f 1 c
Ohler J O & Co-f c
Passman J-f
Peck Seymour-f
Phillips John H-f 1 c
Plummer S A-f c
Powell T E-c
Reed J W-f c
Rees S G-c
Shaffer Ira L-f
Shockey L J-c
Sprague Grant M-f
Thomas Evan L-f
Wallace E D & Son-f 1 c
Webb Elmer D-f 1 c
White J A-f
Willis Chas E-c
Young Oscar N-f 1 c

LISBON

Connell Charles C-c
Dorwart H R-f
Hinchliffe J H-f c
Hoestetter Wm-f
Kenty & Hennacy-f 1 c
Ramsey A A-f

LOCKLAND

Buchanan J H-f 1
Gertz G A-f
Herman Geo-f
Lucki Edward
McKeag Charles-f
Rohlfes Herman-f
Skillman C N-f
Skillman C W-f c
Veltrop Wm-f

LOGAN

Bay H B-f
Beck E W-f
Bowen W F-f
Brooke A H-c
Comley E B-f c
Kirkir Harry-f
Lappen & Brandt-f c
Lindley I J-f
Lyttler W J-f
McCray W W & Son-f 1 c
Mickel H-c
Nails F A-c
Rempel John-f
Rectenwald Charles-f
Schwinke C W-c
Walker J F-f c
Whitcroft Harry-c
Wonn C L-f

LONDON

Chenoweth Rea-f
Clark Job J-f c

Faurer H-f
Gradner Joe A-f c
Van Wagner & Parker-f
Watson Mrs J P-f c
Yerian J J-f

LORAIN

Babcock A H Co The-f c
Buell Geo & Robinson P J-f c
Chapman T G
Deemer H A-c
Hitchcock C P-f c
Little W N-f c
Robinson E A-f 1
Robinson P J-f c
Vorwerk C S-f
Williams & McIlvaine-f

LOUDONVILLE

Crow G S-f 1 c
Groff W-c
Hoffman Martin J-f 1 c
Horn Mrs Cora B-f
Reed & Whitney-f c
Riblet J B-f
Stitzel E V-f
Weinsk Mahlon-f
Young F P-f

MADISONVILLE

Clemons Arthur-f
Clemons B T-f
Clippinger W W-f
Drake J B-f
Finch Frank-f
Goddard F H-f
Hunt W W-f
Jones Hurlburt-f
Lindsley F R-f 1 c
Lindsley J G-f
Losh Geo W-f
Maphet T M-f
Miller Frank
Peterman Geo-f
Sauer Geo-f
Wellman & Brooks-f

MANCHESTER

Dunbar J K-f 1 c
Doldridge Percy

MANSFIELD

Baker J W-f c
Bonar L J-f
Bonar & Harding-f
Brust M V-f c
Cook & Tracy-f
Corlies Jacob-f
Corlies G F-f
Davies D J-f c
Dickson V M-f c
Deyarmon G W & Son-f
Fox J B-f 1 c
Fritz C W-f c
Fritzing C E-f
Gibbs John-f
Hackathorn Sam-f
Harding C F-f 1 c
Hill C S-f c
Hoover D S-f 1 c
Kenton & Thornberry-c
Kessler A-f 1 c
King J J-f c
Koontz D S-f c
McIntyre L R-f c
Parsons LeRoy-f 1 c
Peters F M-f
Redrup A J-c
Reed N S-f c
Seward John-f
Shafer D F-f
Slough E G-f c
Urie E W-f c

MARIETTA

Athey J W-f
Booth E M-f
Buchanan Harry-f c

Cooke R D-f 1 c
Crooks J C-f 1 c
Dewes J E-f
Flanders Bros-f 1 c
Goebel J S-f
Kirby Walter-f
Noll & Fisher-f c
Plumer B A-f 1 c
Putnam B B-f
Reed A G-f 1 c
Stevens A J-f c
Sturgiss C E-f c
Weis J H-f c
Wilhelm S C-f 1

MARION

Burke M J-f c
Chase M B & W R-f 1
Dee Chas & Co-f c
Jones & Wilson-f c
Knapp & Sons-f 1 c
McGuire G S-f c
McKinley Geo-f c
Mills & Brown-f c
Myers & Co-f
Nelson J W-f
Peters F W-f c
Rauhauser S R-f c
Seaman Geo-f
Shaw E C-f
Smith E C & Son-f
Virden Cora-f
Wable F W-f
Whiting A J-f

MARTIN'S FERRY

Bates Joseph-f
Briggs Geo-f
Cole M E-f
Davies Ed-f
Frick Carl-f
Gauley R B-f
Githens W E-f
Hanes J T-f c
Lupton Mrs W M-f c
Matson J-f
Moore H-f
Munger A-f
Murrell J T-f
Prosser Geo-f
Reece G W-f
Sedgwick Bros-f c
Spring John J-f
Talbot C R-f
Van Pelt A J-c
Williams R T-f

MARYSVILLE

Dobbear S W-f c
Edward Geo C-f
Sawyer E F-f
Taylor J R-f

MASSILLON

Arnold F W-f c
Arthur C B-f c
Baldauf P J-f
Bierly J W-f
Conard Isaac-f 1
Crawford R B Jr-f 1 c
Davis Thos C-f
Edwards E M
Ferrell & Schultz-f 1 c
Fleming Thomas P-f 1
Hammersmith Charles-f 1 c
Howells John-f
Hunter D M-f
Janosh J S-f 1
Johns J E-f 1 c
Johns William-f 1
Lester J G-f
Paul G G-f 1
Schott Christian-f
Slusser L P-f c
Smith Wm-f

MAUMEE

Alins Alf-f 1 c
Cohen A W-f

Eckert L A-f
Swan W S-f

McCONNELLSVILLE
Beckett & Gray-f l c
Finley Harry M-f l c
Finley Silvia A-f

MECHANICSBURG
Boulton E R-f
Cheney T S-f
Magruder V S-f
Mumma A L
Wood C A-f

MEDINA
Hale H J-f
Hendrickson Blake-f l c
McDowell Blake-f l
Richards George A-f
Spellman Frank-f
Spitzer A T-f l
Van Epp Arthur-f

MIAMISBURG
Bowles F K-f c
Dady M L-f c
Hecker B F-f
Lyons T V-f c
Motz Morris-f c
Pansing B J-f
Smith Frank-f
Zehring L H-f

MIDDLEPORT
Downing J B Jr-f l c
Horden R H-f
Lee A W-f c

MIDDLETOWN
Baritz Ins Agency Co-f l c
Crist C G-f c
Edson Geo-f
Edson R B-f l
Edson F-f c
Foster A L-f l c
Goldman Charles-f c
Harrison W T-f l c
Mildred-f
Todhunter W H-f

MINERVA
DeFord J T-f l c
Gensemer-f
Greenwood J F-f l c
Kerr F P-f l
Murray James-f l
Unkefer F A-f

MINGO JUNCTION
Brettell Jas-f l c
Long D N-f

MOUNT GILEAD
Ashley L H-f c
Booher D D-f c
Lefeyer M B-f l
McKaskey Robt-f c
Pollock E H-f c

MT VERNON
Allen Banner M-f l
Campbell H S & Co-f l c
Cooper John-f l c
Curtis W C-f l c
Daniels O G-f l
Hartsburger F H & Son-f l c
Herren Bert-f
Murphy O F-f
Peterman Samuel H-f l c
Jailsbury C-f l c
Jstream & Rimer-f l c
Welsh Wm & Co-f c

NAPOLEON

Campbell Harold S-f
Cotran J H-f
Cowdrick E R-f
Cuff J K-f
Duffey W P-c
French H H-f l c
Hanna Wm A-f
Mukison C C-f
Prentice Bros-f
Reiter F W-f c
Reynolds Chas E-f c
Rhodes Wm V-f
Senter A C-f

NELSONVILLE

Bethel Geo-f l c
Cable D C-f l c
Hanning & Matheny-f c
Juniper C W-f c
Pritchard A L Dr-f
Wilburn A C-f

NEWARK

Baugh & McGruder-f
Evans Fred-f
Franklin George-f
Franklin Hooper-f
Gilbert W D-f
Hartshorn John-f
Hilliard A S-f
Jones R R-f
Jordan W V-f c
Murphy H D-f
Murphy Earl-f
Norris E Cary-f
Reese M J-f l c
Rents Joe-f
Shauck H H-f
Wallace G-f
Warner J R-f

NEW COMERSTOWN

Beers & Co W A-f l c
Muehlnaus H G-f l c
Murphy F H-f
Rice H B-f
Shannon C A-f l c
Whiting D C-f

NEW MATAMORAS

Harvey Geo D-f c

NEW PHILADELPHIA

Clark Wm-f
Denison J F-f
Edwards T H-f
Getzman D & A P-f
Kelley & Kunzli-f l c
Leech C A-f
Mathias C C-f l c
Mathias Virgie-f l c
Nixon Ralph-f
Powleson O C-f l c
Wagner W A-f
Walter E A-f

NEW RICHMOND

Carnes A L-f
Davis Robert A-f l
Dawson C W-f l
Ketchum C O-f l c
O'Neal George W-f
Seitz Edward-f l

NEW STRATSVILLE

Essex Palvin-f
Evans John-f
Stiverson E E-f c

NILES

Bremer Warren N-f
Campbell Geo L-f l c
Campbell Jas B-f c
Job E J-f
Stillwagon F W Agency-f l c
Taylor Geo J-f l c

NORTH BALTIMORE

Borough F C-f
Ewing Geo W-f c
Peters B L-f c
Spitler T A-f
Tilton C L-c
Way C E-f l c

NORWALK

Bechtel Chas-c f l
Bloomer C E-f
Bowen & Sanders-f l c
Christian F W-f c
Ehren E C-f
Fisher E K-f c
Goodhue William-f
Lawrence C B-f l c
Lawrence W M-f
Lowry Herman-f
Mitchell H S-f l c
Rounds Geo F-f l c
Rundell A B-f c
Sawyer Frank-f
Terry A B-f
Venus C P-f
Wickham C P-f c

NORWOOD

Bartram C E-f
Baumes & Co-f
Beecher Walter H-f
Bloodworth J M-f
Bundy Geo-f
Collins O E-c
Diggins H M-f c
Douglass James-f
Gilchrist K W & Co-f
Gere H G-f
Happner Mrs Julia-f
Hunt W W-f
Johnston Mrs J M-f
Johnson W R-f
Leslie Robert-f
North Geo J-f
Parker Bush-f c
Schneider P J-f
Schulte John-f
Thompson & Heges-f
Whitacre M B-f

OAK HARBOR

Ferris & Ferris-f c
Kramb Chas-f l c
Kreamer J H-f
Mylander G C-f l c

OBERLIN

Brady J J-f
Burgner L E-f l c
Dixon M Edith-f l
Durand Will B & Son-f l c
Edwards J L-f
Fobes Hiram-f c
Hart W A-f
Ralston P E-f c
Summers R Chas-f

OTTAWA

Eastman & Gosling-f c
Cowan John-f c
Greer F J-f l
Jacobs John F-f
Straman Albert-f
Zeller & Co-f l c

OXFORD

Brandenburg Richard-c
Carr R S-f
Chatten J E-f
Cone F J-c
Faber P J-f c
House Captain-f
Hutchinson Robert-f
Law Tom-f
Sherer A H-f

PAINESVILLE

Barber E D-f l c
Booth C E-f
Crofoot B F-f
Courtney A H-c
Jackson R E-c
Kerr F L-f c
Lee A A-f c
Mighton & Merrill-f
Pease W B-f
Warn A M-f
Wyman & Gregory-f

PAULDING

Dittenhaber Bros-f c
Cooper Ed H-f
Donart O W-f c
Moorehead & Bauer-f
Price S T & Co-f l c
Spriggs A J-f
Zaber & Yager-f c

PEMBERVILLE

Hogman J H-f
Kell Ed-f l c

PIQUA

Brooks George E-f
Buchanan W W-f
Genslinger W H & Co-c
Graffin H C-f c
Edge H C-c
Harbough & Trowbridge-f l
Heator D H-f c
Hudson C-f c
Hunter Mrs H H-f
Mendenhall & Wilginson-f c
Miles J R-f
Prugh A W-f
Purcell & Pecker-f
Schlosser Fred & Son-f l c
Shipley J W-f l c
Sigler & Williams-f c
Stelzer George-f
Sylar Sherman-f

POMEROY

Carleton Emery-f
Guyer G-f
Ihle C-f l c
Jinkenson J H-f
Jones W L-f
Kennedy F P-f
Lee A W-f c
Peoples Percy L-f c
Remington Benj-f
Shaver J W-f

PORT CLINTON

Clemons N A-f l c
Gerner C E-f
Gregory Jas A-f c
McConkie John-f
Tadsen P K-f l c
Williamsen Wm-f
Wornell J A-f c
Schorger A J-f

PORTSMOUTH

Barlow Gus B-f
Beyer Wm F-f c
Blake Andrew C-f
Bloomeyer L H-f
Clark Marvin C-f l c
Clark Philo S-f l c
Davis Frank-f
Draper E F & Co-f l c
Duduit Merle O-f
Farmer J H-c
Finney Frank B Co The-f
Harwood B F-f
Hutchins & Hamm-f l c
Inman W A-f l c
Johnson Sam-f l c

O.—Portsmouth, Con.

Ketter & Gustine—f
Knox E E—f l
Kricker Geo E—f l c
Gist J J—f l c
Magee E E—f
Miller E G—c
Miller Jno T—f l c
Musser Filmore—f l c
Reed W L—f c
Ryan Dan M—f l c
Searcy H C—f
Scherrmann Chas F—f l c
Shoenberger F H—f l c
Strayer J F—f l c
Waugh R E—f l c

RAVENNA

Becley W J—c
Beebe W H—f
Dickenson T B—f
Dussell J H—f
Halstead F G—c
Ingill C D—c
Jones C R—f l
Jones F W—f l c
Marvin E W—f
Maxson E W—f
Roberts E M—f l c
Seymour L P—f l c

READING

Vanjohan F H—f c
Veltrup Wm—l

RIPLEY

Armstrong W H—f l c
Williams & Williams—f l c
Young E R—f l

ST. MARYS

Aschbacher F F—f l c
Henderson H E—f l c
Kishler Willis—f
Martin W H—f
Mooney Chas A—c
Mooney M J—f
Smith F M—f c
Smith John L—f l c
Stearns C N—f l c
Stout J F—f l c

SALEM

Astry O J—f c
Brian & Hughes—f l c
Campbell & Rogers—f
Chisholm J H—f l c
French C S—l
Hanna & Kridler—f l c
Heaton & Sheehan—f l c
Johnson R R—f l
Moon Eli—f
Penrose John F—f
Salter M B—f
Smith J H—f
Vernon & Ambler—f c
Young H W—f c
Young M L—f c
Young M L & Son—f l c

SALINEVILLE

Kirk W F—f c
Knox Chas A—f
Ludlin Quatt—f c
McBain W A—f
McCormick S E—f
Thompson R G—f

SANDUSKY

Allendorf Wm—f
Bauman Fred—f l c
Buerkle & Lermann—f l c
Close A C—f l c
Crass Ed—f
Davey J A—f
Davis & Wagenet—f c
De Allen F—f c
Dehnel & Dehnel—f

Dempsey J A—f c
Dimon C—c
Duennisch L—f
Flynn, Judson & Shippel—f l c
Giedeman John—f
Hauser J C—f
Hertlein J F—f l c
Jenkins C H—c
McGookie F—f
Magoon W A—f l
Miller H—f l c
Nielsen Con—f
Pohe J R—f
Quinn J R—f
Reinheimer C—f
Schaub Wm—f l
Simpkins M B—f
Smith J W—f
Smith Wm H—f
Spencer Fannie G—f c
Thomas F W—f
Traub John—f
Wagner Emil—f
Worden R W—c
Zerbe Fred—f
Zimmerman C H—f

SHAWNEE

Baillie B C J
Williams H W

SHELBY

Beck H K—f c
Hildebrandt H W—f l c
Morris C E—f
Sonnanstine W F—f
Stambaugh S F—f
Weiser J W—f
Wents Henry—c

SIDNEY

Ailes H S—f
Anderson G C—f l c
Cooch W P—f
Dickas C H—f
Hentrick L—f
Higgins Ben D—f
Kingseed W M—f c
Oldham J—f
Pruden D—f c
Ratermann B G—f
Ruese H T—f l
Studevant L M—f c
Wyman W C—f
Wyman W R—f
Young C F—f

SPRINGFIELD

Banta Edgar G—f l c
Billow, Barnett & Co—f l c
Brandon W T—f
Braun Leo—f
Brooks H M—f c
Cartmell C M—f
Considine M D—f l c
Corry L B & Co—f
Crane J W—f
Day Milton—f
Elliott J S The Co—f l c
Ferard W H—f
Gibbs W A—f l c
Harraman A C—f l c
Hosterman A D—f c
Hosterman D R—f
Hosterman F E—f c
Hudson T F—f
Jones C C—f c
Jones J R—f
Knight George H—f c
Lessner A L—f c
Lichtenberg Fritz A—f
Link Joseph & Son—f l c
Linn M F—f
Lothschuetz Peter—f
Ludman J C—f
Martin F B—f
McIntyre W D—f l c
Miller Leroy E—f l c

Moffett R W & Son—f l c
Mollman C H—f
Mull F F—f c
Ockendern F G—f c
Ormsbee B A—f c
Pierce W C—f c
Rebert J H & Son—f
Rice J Baker—f
Seaman George—f
Shank Geo H—f l c
Showers H S—f c
Snyder Fred—f
Snyder J J—f
Spining A M—f
Trout & Anderson—f c
Waight H G—f c
Wallace & Co—f l c
Wood W L—f c
Wolf Wm—f c
Ziegenfelder W O—f c

STEUBENVILLE

Arkley Wm—f
Ault J C—f c
Batchlor J W—f
Bernert J J—f
Dohrman H G—f
Gescheider Geo A—f l c
Hill W J & Co—f l c
Maxwell Mrs Ella W—f c
McCracken Geo P—f
Powers Jas M—f l
Simmons H A—f c
Trainer Wm M—f
Zink Mrs W R—c

SYRACUSE

Bartells Wm F—f
Bridgeman L H—f
Bridgeman O N—f

TIFFIN

Altaffer & Co—f c
Cochayne B F—f l c
De Ran L—c
Drohen Thos—f
Eastman W S—f c
Flack Edgar B & Co—f
Hershberger Jonas—f c
Kepple W—c
Russel Kuepper C
May Edward—f l c
Mitchell J B—f c
Morrow M—f
Noble Mary—f
Rohrbacher W—c
Steegar H—f
Scheibley W W—f
Smith E C & Son—f
Stephenson & Neligh—f l
Stoner Anna—f
Wagner O D—f
Werner John—f c
Yingling Dr Geo S—f

TOLEDO

Allen D—f
Anderson C V—f
Barker, Frost & Chapman—f l c
Bierly C C
Boyer B L—f
Braun, Torgler & Co—f
Brown E O & Co—f
Burgert M H—f
Campbell & Whitaker
Connell John E
Decker Miss E K
Detweiler A K—f
Federman & Lee
Foley & Lennon—f
Fox Realty Co
Geeman, Kranz & Co—f
Hiett Irving B & Co—f
Hodge & Weil—f
Hussey C—f
Irving Mrs E M—f
Ketcham W A—f
Kirschner, Wideman &

Uhl—f c
Kreke L H & Co
Kuepper, Wolfman & Co—f
Kountz Strig & Co—f
Long S F—f
Long & Bushong—f
McAfee Earle—f
McAfee John P & Son—f c
McDonall & Decker—f
McKenna, Lehnerty & Co—f
McKesson & Cone—f
Merrill, Dodge & Jackson—f c
Metzler P J—f l
Moore Bros
Osborne, Greer & Wright—f c
Pepple & Co
Pomeroy & Close—f
Prentice F D & Co
Richardson Ira A & Judd—f
Schmitt T—f
Schreux A
Shanks & Sinclair—f
Thomson F G & Co—f
Van Driesen A C—f
Valois E L—f
Walbridge & Co—f
Whittlesev & Co—f
Witker E H & Co—f
Wright Russell & Bay—f

TORONTO

Ault G W—f
Dawson Ben—f
McClain F T—f l c
Peters J B—f
Smith H H & Co—f

TROY

Clark A W—c
Clayton Harry
Conrad Geo W—f
Davis J W—f
Green H E & Son—f
Henne John—f
Hunter N G—f
Mason Alfred—f
McConnell Geo R—f c
Park Mrs Pearl—f
Rannels C F—f
Scott H E—f
Smith D W—f
Snyder E C—f
Spagah L L—c

UPPER SANDUSKY

Gibson M V—f l
Gibson W A—f c
Haner R A—f l
Kear Henry—f
Kerchner L C—f l c
Lockwood W F—f l
Marten William—f l
Rowland—f
Seligman L A—f
Stecher Geo J—f
Smith C F—f l c

URBANA

Banta Brothers—f l c
Banta John A Sn—f c
Blake Carrie—f l c
Berry Lou B—f l
Crowl John—f
Dixon, B F—f c
Downs & Journell—f
Duncan H—f c
Dye Bros—f l
Hazard C F—f
Hern J F—f c
Jennings & Reifmeider—f
McCracken G W—f
Parker J S—f c
Ross & O'Kane—f

Stafford Miss Effie—f c
The Hunter Agency—f l c
Wagner O H—f

UHRICHSVILLE

Furbay R K—f l
Milligan C C—f
Moore Enoch—f
Ronig A T—f
Snyder H O & Son—f l c

VAN WERT

Augustine J O—l
Blachley, Priddy &
Kearns—c
Clark Good—c
Conn B C—l
Conn Eugene—f c
Gipin A C—f c
Hall F B—c
Holden F C—f
Kear W M—f
Long & Wapner—f
Myers W C—l
Purmort F W—f
Purmort Bros—f
Redrup H C—f
Saltsgeber, Hoke & Os-
born—c
Sheets A C—f
Springer E C—l
Stiggers J A—f l
Swartout O D—f
Webster & Son—f l c
Wilson G E—l
Woods Mary—f l
Wyandt Jacob—f

WADSWORTH

Anderton J W—l
Beck A M—f c
Daykin & Allen—f l
Durling John H—f
Freeborn William—f
Lytle Marion—f
Ries M P—l

WAPAKONETA

Arnold & Hasenier—c
Crawford Asa
Kreidler Jas
Heinsich Wm & Son
Settlage W H

WARREN

Adams Fred W—f l c
Adams Whittlesey—f l c
Burnett A C—f l c
Clapp & Lewis—f c
Crowe S J—l

Dunham & Abel—f l c
Farnham & Knox—f c
Hecklinger & Co—f
Hoffman Chas—l
Hoffman John M—f
King The Co—f c
Love S L—l
Oliohant C M—l c
Waldeck Jacob—f

WASHINGTON C H

Adams J F—f
Bateman C C—l c
Burnett & Ramsey—c
Cave C A—f
Dial W H—f
Edge & Rodgers—f l c
Fullerton Frank—f l c
Palmer R B—l
Radcliff John—c
Ramsey E A—l
Saxton & Son—f c
Snyder Edgar—f l c
Stutson Willis—f l c

WAUSEON

Barber H A—l c
Darby R B—f
Gorsuch Geo—f
Greiser & Son—f c
Greenough C F—f
Hodges Chas—l c
Mosley H L—f c
Rothfuss S O—f l c
Stuempel F M & Co—f

WELLINGTON

Binehower Joe—f l c
Johnson L A
Robishaw Geo E—f l c
Sheldon A J—f l c
Walden R L

WELLSTON

Evans W L—f l c

WELLSVILLE

Adams G W—f
Arnold C W—f l c
Black L A—f l c
McBane A C—f l c
McGregor Chas—f l
Riley J W—f l c
Wells F L—c
Wilfing C J—f

WESTERVILLE

Ranck F M—f
Sealey D S & L—f l c
Stoughton R—l
Weinland J A—f

WILMINGTON

Austin C W—l
Clinton Mut. Ins. Co—f
Cornell John E—l
Fristo Geo—f
Green R C—f c
Hart C H—l
Hempstead—f l
Henderson & Jenkins—f
Hiatt E J & Co—f c
Hinman C M—c
Hirt John H—l
Huffman Amos—f
Hughes C H—c
McPherson E T—l
Metzger J V—f
Moon A E—c
Riley C B—l
Sayres Frank Co—f c
Seaton John E—l
Smith E O—l
Thomas C S—f c
Tooker V B—c
Walker W W—f c
West Edwin P—l

WOOSTER

Applebaugh John—f
Beebe W O—f
Fetzer James C—f l
Flack & Co R C—f l c
Flattery T L—f l c
Funk Daniel—f l c
Gill S G—l
Given P C—l c
Howard Ned—l c
Knight L C—l
Elmer Landis—l
Musselman David—f
Myers W C & Co—f c
Sanburn & Freeman—f
le
Van Nest—f c

XENIA

Barrows M F—l
Bloom Wendel—f
Brundage Miss Scotia—l
Fulton N A—f l c
Hypes S H—f
Jones J E—f
Kennedy T J—f
LeSourd & Co—f
Logan C F—c
Schlesinger B—f l c
Whitmer J H—f l c
Williams Mrs Susan—c
Wolf Miss Edna—l

YOUNGSTOWN

Beard & Hoffmaster—f
Broughton John—l
Burns Robert—l
Cantwell J—f
Cobb E W—l
Davis Sons John R—f l c
Deible & Son—l
Edmunds David W—f
Ewing James C—l
Francis & Ramsey—f
Hawkins F B—l
Hubler Abraham—f
Johnston D H—l
Jones E J—f l
Kaercher Fred—f
Kielling Robt—f
Lafters A
Liebman Alf—f l
Liebman Louis & Gerstle
Long Bros—f
Mattison C F—f
McCracken L—f
McElvey Wm B—l
Meagher M E—l
Miller Louis W—f l c
Moreman Edward—f c
Osborn & Brant—f l c
Pfau & Pfau—f l
Roch & Keating—f c
Rudys & Johnston—f c
Tanner Horace—f
Ward S E—l c
Webb W W—f l c

ZANESVILLE

Anderson J B—l
Atwell Bros—f l
Beil W S—f c
Brown George
Domer W S—l
Earich J B W—f
England Bros—f
Evans T R—l
Foley Geo—f c
Frazier Jesse—f
Gray Brothers—f c
Guthrie W E—f l c
Hahn & Nant—f l c
Helmeck W E—f
King Guthrie—f c
Ludmans C M—f
McDonald Jno H—l
Mershon K S—l
Miller Henry—l
Palmer Addison—f l c
Shaner E N The Co
Sharpe H A—l
Steiner & Carr—f
Stewart Geo H—l
Webb W W—f l c
Wilson J B—l

OKLAHOMA**ALVA**

Burke J Y—l c
Carrico S T—f
Coffield W H—f
Dean W R—l
Coolin John B—f c
Coster John W—f l
Cady Fred—f
Cisk G M—f
McClure J B—f
McOsker S D—l
Joah H L—f
Queen Dr W H—l
Noddy E S—f
Woodson D S—c

ARDMORE

Alexander & Roberts—
f l
Ardmore Loan & Trust
Co—f
Bankers Trust Co—f
Berkshire & Gorman—f

Burnes James T—l
Carter & Cannon—f c
Cunningham G L—f l
Drew & Ramsey—f
Hobson Claude—l c
Kedfield D—f
Roberts & Bonner—f c
Rollins & Kahn—f
Smith W S Realty Co—f
Tyer & Drennen—f

CHANDLER

Hall T N—f c
Hicks A R—f c
Hinchey T J—f
Hoyt F B—f l c
Hoyt & Gulick—f l c
Tilghman Charles—f

CHICKASHA

Askew J S—l
Baback J C—f l
Cavett R M—f

Cochran & Co A B—f c
Entrekine E J—l
Garner & Campbell—f c
Gray L J—f
Harbour & Zinn—f c
Hawkins J—f
Ikaro & Co J M—f
McManus & Capeland—f
Martin Turner—f c
Matthews & Co—f
Price H E—f
Rutherford C—f
Sparks & Greir—f c

COLGATE

Hodge Geo D—l c
Jaher Geo E
Lewis J D—f
Threadgill F F
Von Keller Theo

DUNCAN

Brown & Yeager

Farrand H W—f
Frederick A W—l
Furst H A
Galloway J O—l
Gamblin R M
McClure & Newby
March R L—f c
Marshall J W
Saunders H N—f
Williams C W—f

DURANT

Downing J H—f
Durham & Woodward—f
Hampton J W—f
Harrison Geo—f
Harvey & Staffing—f
McCarty C C—f
Scheerer & Harrison—f
Stevens Geo—l
Whale & Cox—f

OKLA.—Con.**ELRENO**

Finch W J—f c
Harkin J M—f
Jenson & Newland—f c
Meyer Frank—f
Patterson H S—f
Ricker & Saxey—f c
Schmeltzel Clinton C—f
Sharpe E A—f
Van Ness C A & Son—f c

ENID

Bradfield Frank
Canaler C P—f c
Clevinger J W—f
Fagan & Fagan—f
Gannon & Goulding—f
Graves W A—f
Lee E R—f c
Lee W D—f c
Lightfoot Bros
Minton J D—f l c
Nester Robt—l
Rainey Geo—f
Robinson B L—f
Shoplaw & Gardner—f
Williams R T—f
Wood C O—f c

GUTHRIE

Adams H M—f
Beamer Laux—f l c
Bronson W M—f c
Bucke J D—f
Cacton R R—f c
Curl J N—f
Lowe T J—f
Mack M I—f
Martindale & Edmonds
Walker W T—f
West M L—f

HARTSHORNE

Baker J H
Gooch C R
Hunt C R
Maysey S A
Thompson M L
Wingate C S

HENNESSEY

Bear & Barnum E M—f
Cockrell E B—f
Farmers & Merchants Bank—f
Moore W L—f
Smith C C—f
Westlake & Hines—f

LEHIGH

Jehason & Shuell—f l
Jones Arthur—f
Williams B F—f l c

MANGUIN

Barlow F G—f
Dial & Chaffin—f
Echols & McBee—f l
Echols & McBee S E—f
Hood Mrs Nancy—f
Hughes J T—l
Hunter G N—f
Johnson G W—f l c
McCallister L A—f l
Wood J C—l

MARLOW

Anthony & Willis—f l c
Martin T P—f

Wade T L—f c
Steward & Douthitt—f

MUSKOGEE

Anderson & Anderson—f
Beard & Lee—f
Brison Wm—f
Cooper Carl H—f c
Emmert Bros—l
Hilligoss S M—f c
Jackson & Morris Co
Kirtland Ira B—f
Knox & Magoffin
Leftwich R W—f
Merchants & Planters Ins Co—f
Muskogee Title & Trust
Oklahoma Fire Ins Co
Showalter H P—f
Stonewell Tingle—l

NORMAN

Cralle & Maphis—f
Kingkade Andrew—l
McFarland Bruder & Co—f
Nesbitt, McFarland & Brewer—f c
Norman J F—f
Peebles H S—f l c
Rate R C—f
Rowland Hughes & Son—f
State Investment Co—f

OKLAHOMA CITY

Brainf J A—f l c

OKMULGEE

Boyd N O—f
Evans Geo W—f
Farrand H L—f c
Finch & Gill—f
Jolly & Swain—f
McAdoo W C—f
Moore J M—f
Smith Fred H—f c

PARKERSBURG

Carter W W—f
Owen W H—f
Reimer Mrs N M—f

PAULS VALLEY

Jones L T—f l c
McLain—f l c
Taylor E M—f
Waide & Sipes—f l c

PAWNEE

Clark E M—f
Hale Jas H—f
Liscum & Shirley—f
Manning John H—f
Muir Miss Mollie—f
Nield & Reid—f
Soulsby Joe—f
Sterling & Smith—f c
Tucker W S—f

PERRY

Dulaney J C—f l c
Kirchner & Taylor
Robbins M M—f c
Tate J F
Tebbe E F—f c
Merry W E—f c
Walker C L—f

PONCA

Acton N A
Bemis A W—l f
Bride C A—f
Brodball H C R—f
Chenoweth & Callen—f
Cole H A—f
Moore W K—f
Morris L A—f
Smith J Flem—f
Waltz Geo B—f

POND CREEK

Asher J H—f
Dunken John—f
Ingersoll C S—f
McClellan J C—f c
Sullivan & Myers—f c

POTEAU

Daniel & Co E E—f l c
McKenna Ed—f
Patrick R E
Wall T B—f

PURCELL

Barrowman Wm—f
McClain C M—f l c
Stickley C E—f l c
Smith Jos P—f c

RYAN

McBrian & Jones—f c
Whiteide & Fisher—f

SHAWNEE

Brooks J W—f
Carson & Dickson
Christner Bros—f l c
Parker & Riggs
Stone F A—f

SOUTH McALESTER

Brice C S—f
Gill G A—f
Jones A W—f
Leibrand John T—f c
Lounsberry L E—f
Oldham R H—l
Smith Frank—f c
White & Co—f
Williams M—f
Wilson Chas—f

SULPHUR

Elkin C E—f l
Jones W C—f
Masters Claude—f l c
Wright & Co—f c

STILLWATER

Drake Alexander—f
Keiser S W—f c
McClain Geo McC—f
McLain John—l
Melton C A—f
Moore G E—f
Munhall J E—f
Sater J E—f
Smith R J—f c
Smith C S—f
Swope & Co—f
Wurman & Griffith—f

TAHLEQUAH

Dannenberg J C—f l c
Trent Bros—f

TECUMSEH

Caldwell A G—f
Caldwell M L—f
Dickerson B H—f
Hardin L A—f
Lewis A B—f
Rose Geo L—f
Scott S J—f

TULSA

Avery-Roberts Inv Co—f c
Bryan Chas H—f l c
Coggeshall C D—f l c
Collins Percy—f
Kramer Phil—f c
McCoy J F—f l c
Meadows J D—f
Prudential Inv Co—f c
Pucini & Epperson—f

VINITA

Avery & Roberts Invest-ment Co
Butler & Bonfoey—f l c
Connor O L—l
Englehart F E—f l c
Scott J P—l
Tarlton & Co—f c

WAGONER

Bonner H R—f
Carl G D—l
Corvick S R—f l
Calhoun J P—f
Kane & Ruddy—f
Leonard & Cureton—f c
Morton J Sam—l
Nicholson & Searey—f c
Scammon F C—f
Simpson Estelle—f l c
Steil Mat—f

WEATHERFORD

Baird Geo S—f
Beer F L—f l c
Jones T W Jr—f
Morrison H W—f
Rushon & Patterson—f l c
Sparks & Crabtree—f

WILBURNTON

Campbell M F—f l c

WOODWARD

Greer V J
Morgan F H—f

WYNNEWOOD

Eskridge Laurence & Deal—f
Cochran & Shackelford—f
Shelton J W—f

YUKON

Beliale R M—f
Burson H T—f c
Ellison E B—f
Phillips D B—f c

OREGON

ALBANY

Bryant C C-f
Christy J C-f
Cockerline H M-1
Collins J J-f
Curl L M-f
Howard & Cooper-f
Linn & Benton R E Co
-f 1
Marks W L-f
Merrill H F-f 1 c
Pipe J V-f
Ralston J M-f
Rialley W S-f
Senders M-f c
Sox C E-f
Winn C B-f c
Wright G W-f

ASHLAND

Billings G F-f 1 c
Butler G S-f
Carter E V-f
Fox D F-f
Galey H C-f
Gillitte C H-f
Harvey J A-f
Reasoner N J-f
Sherwin E C-f
Trefren G W-f

ASTORIA

Allen A V-f
Astoria Abstract & Title
Co-f
Callaway J T N-f
Cyrus A R-f
Dunbar F I-f
Elmore Samuel & Co-f
Higgins & Warren-f
Noonan E P-f
Osburn K-f
Sanborn Geo-f
Sherman Wm A-f
Trenchard C J-f
Van Dusen & Co-f 1 c
Welch Jas W-f

BAKER CITY

Baker Loan & Trust Co
-f
Bowers W S-f c
Bowen F L-f
Cooper N-f
Dimond F M-1
Foster & Crawford-f 1 c
Halliday W A-f 1 c
Hempel A G-f
Hughes M A-f
Jett J H-f
Lomax L-f
McCord H G-f
Mellis F R-f 1
Moore C A-f c
Moore Susan-f
Murphy C P-f
Stutchell J W-f
Taylor O D-f 1 c
Webb & Carroll-f

BAY CITY

Hendricks H B-f
Kiger Geo W-f

CORVALLIS

Bates W A-f
Bryson E R-f
Buchanan Wm-f
Blackledge O J-f
Fischer A W-f
Harris J H-f
Johnson Robt-f
Kline S L-f
Moses V P-f
Walters V E-f
Wilson E E-f
Woodcock M S-f
Yates J Fred-f

DALLAS

Campbell H G
Collins J L-f
Dalton E V-f
Dyke W P-f
Fenton H L-f
Hubbard C L-f
Orchard Silas
Stouffer D P-f
Van Orsdal J G
Vassall W G-f
Williams R E-f

EUGENE

Bean E A-f
Brown W W-f
Bryson R S-f
Button Herbert-c
Cartmell D L-f
Daniels J H-f
Dorris B F-f
Gates J H-f
Hovey B H-f
Knox R R-f
McDiarmid J H-1
McMurphy R-f
Osburn F W-f
Spencer S S-f
Svarverud M-f
Williams S R-f

FOREST GROVE

Bailey J E-f
Clark J C-f
Dooley R M-f
Haines E W-f
Hoffman J N-f
Hollis W H-f
Hughes S G-f
Langley W M & Son-f
McEldowney W W-f 1
Naylor E L-f
Thomas & Hogue-f
Thornburgh J A-f

GRANT'S PASS

Amy Holmes-f c
Best & Fuller Realty Co
-f
Conklin Arthur-f
Cornell A B-1 c
Durham G H-f
Fetner Jos-f
Hendricks H B-f c
Marshall A T-f
Moss Jos-f
Peterson J E-f
Pollock E-f
Savage Geo-f
Voorhees A E-f

HEPPNER

Briggs L W-f c
Cohn Phil-f
Crawford Vawter-f
Freeland E L-f
Hynd R F-f
Humphrey T-f
Patterson C E-f 1
Redfield C E-f
Smead W W-f
Smith Wm-f
Whites Geo-f
Woodson C-f

HILLSBORO

Bagley H T-f
Bowman Benton-f
Bowman B-f
Brown J M-f
Bump M B-f
Cornelius B P-f
Deichman C E-f
Dyke W P-f
Long L A-f
Schulmerich Geo-f
Sholes A S-f

Shute A C-f
Tennis John-f
Vanderwall John -f
Wall John-f
Wehrung W H-f
Wilkes J B-f

INDEPENDENCE

Cooper J S-f
Hirschberg H-f
Irvine C W-f
Jones B F-f
Kirkland J W-f
Kirkland P M-f
Wilson B-f
Wilson F S-f

JACKSONVILLE

Briggs C P-f
Day S I-f
Nell J R-f
Newbury Gus-f
Nunan J-f
Reames C L-f c

LA GRANDE

Cansey M L-f
Church W J-f
Grant W-f
La Grande Invest Co-f
Lewis H P-f
Miller Wm-f 1 c
Oliver J R-f
Williams Bros-f

LEBANON

Alexander & Kirkpatrick
-f
Garland S M-f
Newport N M-f
Scroggin P M-f
Washburn S-f

MARSHFIELD

Bennett Swanton-f
Butler W J-1
Coke J S-f
Douglass W U-f
Farren E L
Flanagan James H-f 1
Hall James T
Hall John F-f
McKnight C F-f
Nashburg Claud-f
Preuss J-f
Rust W J-f
Schetter O-f
Seaman A E-1
Sengstacken H-f 1
Sweetman M A-f
Upton J M-f

McMINNVILLE

Apperson E C-f
Conner R L-f c
Daniel & Son-f
Gortner M U-f 1
Hopfield L S-f
Houck W S-f
Houser & Nott-f
Kliks B A-f
Kingery W L-f
Maloney H S-f
Odell Albert-f
Pearce Vine W-f
Peery A M-f
Rogers J O-f
Warren W L-f

MEDFORD

Alford M L-f
Cochran J H-1
Gray W R-f
Jackson WH-f
Lawton D T-f
Lindley G R-f
Miles W F-f

Palm C W-f
Pierce C H-f
Purdin M-f
Stewart F M-f
White & Trobridge-f
York W T-f

NEWBERG

Butt C-f 1
Calkins S M-f
Colcord J C-f
Hall L F-f
Jackson D R-f
Linville R B-f
Moore C F-f
Newberg Land Co-f
Parker L M-f
Porter & Larkin-f

OREGON CITY

Charman T L-f
Cheney O A-f
Clark J F-f
Cooper E H-f
Cross H E-f
Curry B C
Dimick G B-f
Dye C H-f
Eastham O W-f
Eby O D-f
Griffith F T-f
Harding G A-f
Hargreaves Geo E
Humphrys John R-f
Kelly H-f
Latourette C D & D C
-f
Latourette H F-f
Loder J W-f c
Lovett J P-f
Meyer F J-f
Ryan T F-f
Schooley W F
Stevens H C

PENDLETON

Bentley & Johns-f c
Bittner & Coutts-f
Brownfield C W-f
Clopton Frank B & Co
-f 1 c
Dickson J R-f 1 c
Ell Joe-f 1
Halley John Jr-f
Johnson H F-1
Livermore & Bickers-f
McComas E W-f
Moorhouse Lee-f c
Moorhouse Mark-f 1 c
Parkes J H-f
Shoemaker F-f
Smith E L-f
Sutherland W G-f

PORTLAND.

Adams W P-f
Ball & Co-f
Bartels H F Co-f
Bates Paul C & Co-f
Beebe Chas F Co-f
Billings & Ford-f
Bliss Walter E-f
Birrell A H-f
Branch F M-f
Brown Geo Arthur-1
Burgard J H-f
Burke H R-1
Campbell J W-c
Campbell W A-1
Caukin G E-1
Clayton, King & Co-f
Clemens W J-f
Cohen Benj I-f
Colton H G-1
Compton & Gibson-f
Davenport Dixwell-f
Denholm Wm-f
Dooley & Co-f

ORE.—Portland, Con.

Everett & Co—f
Frank Sessions & Scott—f
Fries H W—f
Frost E C—f
Gerould P E—f
Goldsmith L J—f
Goldman Wm—f
Good George—f
Goodnough & Stearns—f
Habersham E & Co—f
Hall E N & Co—f
Hart Frank E—f
Hart J D—c
Hartman, Thompson & Powers—f
Hastings C W—f
Hatch Edward R—f
Hawthurst C W—f
Hewett Henry & Co—f c
Hoebeling D W & Co—f
Jackson E S & Co—f c
Jackson H R—f
Jennings & Co—f
Johnson F M & Co—f
Jordan Thos A & Co—f
Kelly John—f
Kennedy J P & Co—f
Lambert, Whitmer & Co—f
Laidlaw Jas & Co—f c
Lockwood S P
Long W M—f
Mackenzie W R—f
MacMasters Wm—f
Malcolm P S & Co—f
Manley A B & Co—f
Manner Jas & Co—f

Martin H E & Co—f
Mathena F M—f
Mayer F J A—f
McAllis T H—f
McCargar C A—f
McCracken Robt—f
McDonell & Kaitz—f
Menefee R E & Co—f
Mottet & McKensie—f
Newhall, Hall & Co—f
Noble H E—f
Northrup & King—f
Nunn W H & Co—f
O'Bryan Harvey—f
Oppenheimer J L—f
Oregon Eugene
Palmer W D—f c
Parrish, Watkins & Co—f
Pittinger J M & Co—f
Puffer, Burgard & Co—f
Quackenbush E—f
Raymond W H—f
Reed J S—f
Rosenblatt Gus—f l
Ross & Co, J Thorburn—f
Rothwell A S—f
Rothwell A L—f
Roundtree & Diamond—f
Russel & Blyth—f
Samuel Clarence—f
Samuel L—f
Sharkey Jno P & Co—f
Sherman & Harmon—f
Streeter W B—f
Streeter W B & Co—f
Story Geo L—f
Stoy Sam B—f

Swenson & Co—f
Thomas G H—f
Thompson Chas R—f
Thompson M E—f
Thomson M H—f
Van Fridagh P & Co—f
Von Etlinger A T—f
Wakefield, Fries & Co—f
Wells J L Co—f
White E D & Co—f
White I L—f
Wilcox J D & Co—f
Williams Geo—f
Williams W A—f
Wood Jas McI—f
Wynne W M—f

Jenks W T—f
Kirk L M—f l c
Liston W A—f
Martin C F—f
Meredith Frank—f
McCulloch Miss Angie—f
Moir John—f
McCores W A—f
Radcliff H S—f
Ryan R R & Co—f
Smith Homer H—f l c
Thielsen Henry B—f c
Wright J G & Co—f

THE DALLES

Bacham & Taylor—f
Filloon John—f
Gibbons R F—f
Gorman R J & Co—f
Hostetler & French—f
Hostetler & Goodwin—f
Hudson T A—f c
Hudson Land Co—f
Huntington & Green—f
Kinersly C T—f
Schenck & Beall—f
Seufert Arthur—f
Wasco Warehouse Milling Co—f
Whealdon N—f c

WASCO

Atwood R C—f
Barnitt W M—f
Brock V C—f
Cattron C S—f
Froeb Wm—f
McCay E O—f

ROSEBURG

Alley F E—f
Buchanan J A—f
Hamilton C L—f
Leavengood C I—f
Long J T—f
Marsters R W—f
Micelli Frank—f
Moon W T—f
Sawyer J E—f
Shambrook D R—f
Shupe Minnie—f
Stewart F G—f
Wright J W—f
Wright M F—f

SALEM

Boise R P Jr—f
Derby & Willson—f
Ellis & Brotherton—f
Ford T K—f
Hall & Downing—f

PENNSYLVANIA**ALLEGHENY**

Armstrong H W—f
Beckfield W J—f
Blackstone H B—f
Blattner L—f
Byron Edw—f
Dollhopf C—f
Dyer J M—f
Foerster & Enders—f
Ford Lafayette—f
Ford Wm A—f
Hart H—f
Hay W A—f
Heddeaus A L—f
Hendricks John—f
Hess A E—f
Lang E G—f
Leonard T W—f
Mendel H C & Co—f
Munn C H—f
Nichols James—f
Orth G C—f l
Pearson & Fries—f
Scott W L—f
Stork A—f
Waldschmidt Fred—f l
Walter H—f
Writershausen C F—f

ALLENTOWN

Berkemeyer E F—f
Bender E C—f l c
Bogh A E—f
Boyle Geo—f
Brown Jesse R—f
Brown Ray S—f l c
Cunningham Daniel—f
Dillinger Dallas—f
Franklin Ben—Metropol-
itan
Hecker & Ruhe—f c
Harden Geo H—f
Hartzell Geo W—f
Hartzell John S—f l c
Hoats Miss Mary—f
Hittle J I—f l c
Jones W L & Son—f l c

King John B—f c
Kleckner Francis—f
Kleckner Levi—f
Klinger Martin—f
Kohler V Z—f
Koons Clement N—f l c
Kramlich Milton J—f
Kratz & Peters—f
Laros Chas W—f
Leisenring & Walker—f
Lerch Daniel—f c
Metzger Ralph—f c
Miers W D—f c
Miles L Eckert & Son—f c
Mohr W K—f l c
Nagle David J—f c
Newhard J H—c
Pavey Chas—f
Ramsay J L—f
Richards Dr A N—f
Siegel & Smith—f
Smith & Michael—f
Stephen Lett—f c
Thomas John M—c
Troxell N L C—f l c
Truchses Harry E—f
Webb James W—f
Yingling H B & Son—f
Yingling John J—f

ALTOONA

Akers & Decker—f
Brinkerhoff C E—f c
Clingerman John—f
Craig James A
Dively E L & Co—f
Forney E B—f
Geesey, Roy S & Co—f c
Gusey & Son—f c
Hicks Wm B—f c
Irwin Woods B—f
Keesey M R—f c
Logan T M—f
McCartney John—f

ARCHIBALD

Bishop J & Son—f
Burke Tim—f
Cape M—f
Cummings W T
Duffy M—f
Malone J—f
Munley John—f
Philbin J—f l
Price T—f
Ready G—f
Gallaher J W—f
Jamison A H—f
McLaughlin R M—f
McKnight R B—f
Schaffer T B—f

APOLLO

Gallaher J W—f
Jamison A H—f
McLaughlin R M—f
McKnight R B—f
Schaffer T B—f

ARDMORE

McCurdy J C—f l c

ASHLAND

Barron T F—f l c
Daley J I—f
Daley W J—f
Garner Alfred—f l c
Garner J C & Son
Lessig Jacob—f c
Ryan James—f l c

ASHLEY

Fenner Geo L—f c
Jones Iago—f
Linehan Patrick J—f
Vincent Fred—f
Wells S E—f
Williams Thos C—f l c

ATHENS

Brainard C F—f
Decker P E—f
Hull C F—f
Sairs F G—f
Shaw L F—f
Tidd C W—f c

AUSTIN

Clark C L—f
Edwards M—f c
McAdams B—c
Van Valkenberg Mary—f
Wandall F J—f
Yarger E B—f c

AVALON

De Noon R W—f
Nettrou Chas F—f
Wright B E—f

AVOCA

Boose J P—f
Kane Wm—f
Lower G W—f
McDermott Patrick—f
McHale Thos—f
Powell Thos—f
Rider Thomas—f
Rowe Wm—f
Ward J—f

BANGOR

Buzzard E P—f c
Delp Saml E—f
Jones B W—f
Jones M H—f c
Jones R P—f
Jones Thomas—f
Kichline T J—f l c
Linaberry C S—f
Linderman W H—f l c
Long J E—f
Mitchell J H—f
Raesly S E—f
Reagle Wm H—f
Speer Peter A—f c
Thorman M J & Co—f l c

BEAVER

Anderson H D—f c
Bell D B—f
Bovard & Anderson—f

Clifton T A—1
Harper & Hughes—f 1
Hays H J—f 1 c
Hurst A C—f c
Furdum Geo—1
Reynolds Geo—1
Singleton E H—f
Standley E M—1

BEAVER FALLS

Lewis O S—f 1 c
McCoy J D—f 1 c

BEDFORD

Cesana J Roy—f 1
Davidson H C—f c
Gailley John W—f 1
Herrick Chas—f 1
Horn E R—1
Miller H C—f
Moore W F—f 1
Reed Wm—f
Roberts J C—1

BELLEFONTE

Fenlon H E—f 1 c
Gray John F & Son—
f 1 c
Harper J C—1
McCargar J S—1
Musser W H—f 1 c
Rankin W B—f 1 c
Walker Miles W—1
Woodring D W—f

BELLEVUE

Bowman A M—1
Bulger L M—1
Gregory Chas E—1

BENNETT

Bauer P J—f
Isenace Wm—f
Neuf Geo—1
Reed E L—f 1
Sample H E—f
Young W A—f

BERWICK

Beshline Gideon—f
Evans J L—f
Evans J W—f 1 c
Jacoby L S—f c
McAnall & Co—f c
Oliver Harry R—c
Smith Adam—f 1
Sutton J R—f c
Thomas W—1

BETHLEHEM

Borhek M A—f
Faust Jas D—f 1 c
Fink Wm J—f c
Funk D S—f
Haus Frank J—f
Hess Geo K—f
Lilly W S—f 1
Lilbert R W—f
Leibfried L F—f
Ott R J & Son—f c

BIRDSBORO

Arters Wm M—1
Beidler Heber—1
Cross T Frank—f
Miller Scyler—1
Sponagle John—f
Yocom & Bro—f

BLAIRSVILLE

Clawson G L—f
Cunningham & Wiggins
—f c
Graft E—f
Lewis W W—1
Thomas E M—1
Wineman S G—f 1 c

BLOOMSBURGH

Brooke W H—f 1
Butler R C—1
Campbell D W—f c
Dentler F D—1
Nagle Chas—f 1
Lutz M P & Son—f 1 c
Maize J H—f 1 c
McKelvey C W—f 1 c
Peacock S F—f 1 c
Vannatta Miss Sade—f

BLOSSBURG

Reese D W—1
Kehler & Reese—f
Smith F B—f 1

BOSTON

Douglass W L—f 1 c

BRADDOCK

Baker & Oskin—f
Burd E M—1
Clifford J M—f c
Holland W J—f c
McAnulty R M—f c
McCune J T—f c
Mills J K—f
Nugent E D—f c
Oskin Wm—f
Rinard & Stewart—f c
Rueckert C J G—1
Schilling A A—f c
Sexton E G—1
Sheekey—f
Stroud & Harvey—f c
Stroup D W—f 1 c
Stokes C A—f c

BRADFORD

Bauer Robert—f 1 c
Boardman A M—f c
Brown A F
Butterfield W C
Costello T E—f 1 c
Dorr Ermina C—1
Finney L M—1
Healy D T—1 c
Hooker C M
Kelleher & Gillis
Paton & Wheeler—f 1 c
Stocum Frank—f c

BRIDGEPORT

Thomas Benj—f c

BRISTOL

Archer James—1
Boos Wm H—f
Bromley Jesse—1
Brooks Jas H—f 1
Brown Edward—1
Bunting John—1
Gilkeson Franklin—f 1
Griffin John—1
Hellyer Maurice—1
Lairing William E—f
Leigh Edward L—1
Lovett J C—1
Maule John C—f
Moffitt Thomas F—1
Nilms Lewis—1
Phipps George S—1
Scott Chas E—1
Smith William—1
Stuckert John C—f c
Taylor David O—f
Wilson Charles—f 1
Wright Charles—1

BROOKVILLE

Brown Bros—f 1 c
Galbraith T B—f 1 c
Lucas & Henry—f 1 c
McGary & Son—f 1 c
Pinney Mrs Jennie B—f
Reed John T—f 1 c
Shaffer W J—f 1 c
Stewart J B—f 1

BROWNSVILLE

Binns J Y—f 1 c
Bush J K—f 1 c
Griffiths S John—f 1 c
Lenhart Geo W & Son—
f 1 c
Lockridge L R—f 1 c
Snowdon H J—f 1 c

BUTLER

Abrams & Dale—f 1 c
Brandon J E—1
Carmichael J H—1
Crawford W F—1
Dodds T J—1
Douglass C H—1
Doutt J H—1 c
Evans Walter—f 1 c
Graham John—c
Hart Amos D—f
Hazlett & McCullough—f
Hutchison J W—c
Marshall J E—1
McJunkin L S & Co—
f 1 c
McGaffie—1 c
Miller Wm H—f 1 c
Purdum W M—1
Sutton D H—f c
Turner W R—c
Voelker Wm—f 1 c
Vogele Theodore—f 1 c
Walker & McElvain—f 1

CALIFORNIA

Baker & Jackman Co—f c
Myers & Richardson—
f 1 c
Underwood T J—f

CANONSBURG

Barnett G Lizzie—f
Black C W—1 c
Dickson Gillmore S—f
Freeby Geo—f
Gowern J W—f
Isherwood Ernest—1
McClelland L John—f
Reese T M—f

CANTON

Butler J B—f
Bullock C E—f
Cleveland E J—f 1 c
Knise G F—f 1 c

CARBONDALE

Baker W R—f
Bates & Copeland—f c
Bridgett John—f c
Couch Insurance Agency
—f 1 c
Gardner M A—f 1
Jones J Russell—1
Lathrope Ins. Agency—
f 1 c
McDonough P—f 1
O'Hearn J—f c
O'Malley J—1
Rettew R S—f
Shannon J B—f 1 c
Williams & Likely—f 1 c

CARLISLE

Bashore Geo K—1
Bratton John B—1 c
Boate John—1
Cornman W H—f
Crider W H—f
Dimm C H—1
Eckels John C—f 1 c
Eyler Wm M—1 c
Gerhart Fred—1
Groome John C—f
Harris John—f
Hoffer F H—1 c
Humrich Chas F—f 1 c

Keeny J M—f 1 c
Keeny Chas D—1 c
Kistler Jno—1
Liggett Clarence M—f
Lindsey E D—1 c
Lindsey Herman—1
Logan W B—f
McCommon Miss Annie
S—f c
Miller W E—f 1
Minnich Chas O—1
Sellers B F Jr—f 1
Shearer R E—f c
Shepler W H—1 c
Smith J U—f 1 c
Sollenberger Geo A—1
Stock J C—1
Stock John—f
Vankirk J H—1
Wagner David—f
Ward H A—1
White Irwin—1
Yates Allen W—1 c
Yeats Elmer—1 c

CARNEGIE

Aston E S—1
Bingham H R
Burgan R P
Evans Reese—f
Gill J—1
McMillan A W—f
Oswald Ende—f
Portman Edw—f
Reitze G—1
Rosser Geo—f
Sessong Wm—f
Schilling H—1
Walter L H—f
Walter W H—f
Weaver J H—1

CATASAUQUA

Glick & Co—f
Jones Thomas—f
Koons E C—f 1 c
Koons A A—1
Koons A F & Son—f 1 c
Richter Geo H—f
Ulrich A N—f

CATANISSA

Kline C S—f

CENTRALIA

Curran B I—c
Footer W John—f
Kilker Wm—1
Ruddy J P—1
Tighe John—1

CHAMBERSBURG

Bender Horace—f
Bollinger E E—f 1
Boyd A J—f 1
Deckert J L—1
Finney W E—f 1
Foust Ellis E—f c
Ganoe H B—1
Gillan Arthur W—f
Gehr D O—f
Hornor W S—f
Haulman & Harbaugh—f
Huber Samuel F—f
Keefer Wm R—f c
McNulty B Howard—f
1 c
Orr C M—f 1 c
Orr Frank—f 1 c
Peters & Heintzelman—
f c
Rice John D—f
Sharpe John—f
Speer David—f
Strite J A—f
Wingath Isaacs—f

PA.—Cont.

CHARLEROI

Charleroi Real Est Agcy
Co
Citizens Ins Agency
Flickinger L P-f
Frye C O-f
Helper I P & Brother-f
Hepler H C-c
Peoples Ins Agency
Risbeck George W-f
Williamson T D-f

CHESTER

Crush Wm-l
Gray Annie Rulon-f
Harvey George B-f
Lear & Worrlow-f c
Lees Thomas
McGahy C N-l
Metzler Franklin L-l
Mirkil John H-f
Morlock John-l
Palmer Charles-f
Simpkins Edward-l
Smith's General Agency
-f c
Smith Lewis J-f
Sweeney & Clyde-f c
Taylor Wm-l c
Temple J H-f
Ward Wm Jr-f
Wier & Crowley-f
Witsell Horace-f

CLARION

Brown John F-l
Collner W F & Sons-
f l c
Frampton B H-l
Laughlin S S-f l c
Kaufman M M & L-
f l c

CLAYSVILLE

Irwin D K-f l
McLain & Co Jr-l
Noble J H-l

CLEARFIELD

Barclay John C-f l c
Brunner M M-l
Fulford & Fulford-f
Hagerty & Sackett-f
Helmhold, Stewart &
Hoover-f l c
Hoover A G-l c
Howells E A-l
Smith & Bratten-f l
Urey Frank & Bro-f
Woolridge D R-f
Zerby John-l

COATESVILLE

Gordon Wm T-l
Martindale C P-f l c

COLUMBIA

Bruner Alfred-f
Fondersmith H A-f
Kauffman C C-f l c
Kilgore C M-l
Miller Daniel L-l
Shuman M S-f
Smith M J-l
Stauffer B F-f
Triplett J A-l
Young L S-l
Ziegler Mary-f

CONNELLSVILLE

Cavender J M-l
Crow H A-f l c
Davis John-l
Fuehrer Geo Co-f c
Gallagher J-l
Goldsmith Henry-f l c
Pendleton & Hood-f c
Porter J D-f l c
Puritan-f c

CONSHOHOCKEN

Eddleman Enoch-l
Evans Howard-l
Gilbert D H-l
Harrison Frank-l
Harvey Michael-l
Heywood H B & Bro-
f c
Kehoe John-f
Longacre Wm H-l
Meyers Wm F-f
O'Brien C-l
Ortlip E O-l
Robinson Matthew Jr
Schlichter J W-l
Tracey H M-f

CORAOPOLIS

Byers A Z-l
Dunlap A M-f
Hart C B-l
Lashell G A-f
McCabe J M-f
Neeley Geo S-f
Neasbit F R-f l c
Stevenson Chas H-f
Stokes W R-f
Taylor Jas S-f

CORRY

Auer Harry-f l c
Coyle M F-l c
Davis J B & Son-f l c
Marsh W Ed-f c
Monroe C S-l
Nantes G A-f c
Palmer R E-l
Palmer R H-f l c
Postlethwait Wm-f l c

COUDERSPORT

Dinehart F E-l
Elliott B V-f l c
Mann Arthur B-f l c
Potter M J-l
Stevens E C-l
Van De Boe C D-f l c

DANVILLE

Ammerman W H & Co
-f c
Cook Millard F-l
Derr Frank C-f l
Edmondson George D-f l
Edmondson H R-f l
Farnsworth John W-
f l c
McCarren Frank-l
McClue Wm L-l
McCoy S A-l c
Miles, Peifer & Co-f l c
Phalen John-l
Shilling O R-l
Sidler W L-l
Vincent Henry-f l c
Williams D R-f l c
Williams Wm J-f

DARBY

Harris Jas M-f
Hilbert W T-f
Swope & Sons-f c

DERRY STATION

Bennett J A-f
Mowry D A-f
Nicholson J M-f l
Stern Roy-l
Utta Warner-f

DICKSON CITY

McPherson M-f l

DOWNTOWN

Carpenter J T-f
Carr J G-l
Connell John-f
Eachus Thomas-f
Griffith & Wollerton-f

Johnson Jos H-f
Ryan W P-l
White S D-f

DOYLESTOWN

Anders Asher K-f
Anderson Matthew-l
Clayton Harry-f c
Curren Clinton-l
Darlington Philip S-f l
Harris Henry O-f
James Henry A-f
James Irvin M-l
James Wynne-f
Kelly Wm F Jr-f
Kramer John L-l
Mason Wm-l
Metlar Geo W-f
Nightingale C R-f l
Wall Willis-f

DU BOIS

Bowersox J A-f
Cairns Ed-l
Campbell Geo B-f c
Dock W F-l
Dunn John L-l
Ford W R-f
Gifford J C-f c
Gallagher C V-l
Hatten Walter-f l c
Leard R B-f l
Long J E-l
Neff Dorsey-f
Nelson H B-l c
Reeve R F-l
Schurip F F-l
Seyler J K & Co-f c
Seyler W A-f
Sheffer Bros-f c
Stockdale Geo A-f l c
Tozier Geo W-f l c
Vosburg E Fred-f l c
Watts Thos-f
Wischmeyer W A-l
Woodring Gideon-c
Young W L-l

DUNCANNON

Kline M E-f l c
Noss George B-f
Pennell George-f
Pennell Frank-f
Rife R Jones-f

DUNMORE

Boland F E-f
Gilligan John J-f
Wahlers August-f

DUQUESNE

Black Howard L-f
Conlin M G-f
Gerdts F-f c
Goldstroph Chas F-f
Granger W L-f
McConnell J G-f c
Pirhalla & Conlin-f
Pitts Arthur B-f

EAST CONENAUGH

Brallur W J
Cooney H J

E MAUCH CHUNK

Apple Chas A-l
Corkill Chas
Gallagher M J-l
Lindermuth Theo

EASTON

Brunner & Brunner-f l c
Buckley & Co-f
Clemens & Pearson-f l c
Deichman & Son A S-
f l c
Downs James S-f l c
Flemming Geo D-f l
Francisco W R-f

Hackett & Chidsy-f l c
Kichline Geo-f
Koch & Bro H T-f
Kolb Reuben-f
Lawall E S-f l c
Lennox Geo-f
McKeen H & Son-f l c
Oldt C F-l
Painter T-l
Richards A N-f l
Shawde E H-f l c
Snyder & Brown-f
Stewart Frank W-f l c
Stout Isaac L-l
Tonkin Wm-l
Warner Jos H-l f c
Werkheiser M F-l c
White Wm L-l

EDWARDSVILLE

Thomas Wm R-f
Williams F

ELLWOOD CITY

Fisher Geo-l
Liebendorfer H F-f
Nye Geo B-f
Phillips E H-f l c
Shultz W W-f l c

EMPORIUM

Grant Allen-f
Hackenberg Wm-f c
Judd F G-f l c
Leet F D-f
Pyle A E-f l
Walker Geo Jr-l

EPHRATA

Engle F E-f l
Erb S B-f
Giles H E-l
Herschelroth H W-l
Lefever D B-f
Seltzer W K-f
Smith John-l
Weaver S L-f

ERIE

Austin Chas F-l
Ackerman Harry-l
Barger G E-l c
Bailey J A-l
Bauchard Chas H-l
Billings W C-c
Brown John F-l
Brown C D W-l
Betts G Edgar-l
Burton Geo-f c
The Dench Co-f c
Dickey Jas M-l
Downing J F-f
Downing & Flickinger-
f l c
Drown S H-f c
Eichenlaub E J-l
Field H B-c
Frank & Hill-f c
Gaggin R F-f
Gebhardt G J-f
Hagenlocher Chas-f c
Hamberger John-f c
Harper W W-l
Harper & Russell-c
Hayes C B-f
Hemphill T M-f c
Horn Company
Howell R H-l
Howes A M
Herron Chas D-f c
Jackson F T-c
Johnson-f c
Lowry Frank E-f c
McKnight S J-f
Messenger H A-f c
Miller John-f l c
Minnig C J-c
Munger H L-c
Mosher W K-l
Nagovsky F F-f

Perrin W L-c
 Roberts R L-c
 Roberts M B-c
 Schlaudecker C F-1
 Schlaudecker Frank &
 Son-f c
 Scobel S M-c
 Scott Walter & Co-f c
 Sobel Isador-1
 Stachowski-1
 Steuben E A-f c
 Sternberg R H-1
 Uhler F B-1
 Vollmer W S-1
 Wells John L-1

E. L. WADSWORTH & CO.

Successors to

L. J. VAN ANDEN & CO.

Established 1866

INSURANCERooms 200-201 Downing
Building**ERIE, PENN'A****ETNA**

Henderson C C-f c

EVERETT

Barndollar N D-f 1

May Geo B-1

Richey Geo W-f

FORD CITY

Ivory & Sons A L-f 1 c

FOREST CITY

Ackerman J A-f 1

Bonham E W-1

Gager D H-1

Gelder F T-1

Maxey W J-1

McDonald John-1

Painter Jos H-1

Walsh M J-f

FRACKVILLE

Anstock C L-1

Evans E David-1

Firew Robert-c

Hartsog Chas-1

Lawler D John-1

Reed M Thos-1

Reich A R-1

FRANKFORD

Wright Jos-f 1

FRANKLIN

Barr Frank-f 1 c

Cowles John T-1

Daubenspeck G A-1

Duncan R-1

Findlay & Fleming-f 1 c

Fry G B & Co-f 1 c

Galbrath Chas R-f 1 c

Hayes Clarence Y-1

Lamberton Harry-1

Leyda Jas F-1

Mitchell & Evans-f 1 c

Officer F W-1

Reilly J E-c

Robbins Jas B-f 1 c

Smith C E & Son

Wilson-1 c

FREELAND

Bonner John-1

Carr John M-1

Drasher Stephan-1

Gallagher John-1

Hayes Mrs John D-f 1 c

Maloy J J-1

McBrearty John-1

McCarroll Wm-1

McGlaughlin Frank-1

Rohland Wm-1

Shovlin Hugh A-f
 Slattery Thos-1
 Stroh Chas Orion-f
 Van Aken A C-c

FREEPORT

Boyd Wm
 Clark S F-f
 Findley & Taylor

GALETAN

Martin R T & H D-1

GALLITZEN

Brickner M-1
 Glass M J-1

GETTYSBURG

Dougherty & Hartley-f
 Grenoble I J-f
 Kaldeisch H-f
 Schick J L-f
 Stallsmith J Frank & Co
 -f
 Winter Martin-f 1 c

GILBERTVILLE

Krame G J-1

GIRARDVILLE

Carey A J-1
 Coon Thos L-1
 Granger Chas-f 1 c
 Green Robert-1
 Lavells John-f
 Mirvine Harry
 Murphy T J-1
 Selgrade John Jr-1
 Weller Henry-f 1

GLASSPORT

Bottomley James C-f
 Chester F J-f
 Coursin F H-f
 Fife W G
 Pitts Jas H-f 1

GREENCASTLE

Brendle L D Jr-f 1
 Clipping C H-f
 Davison W R-1
 Fletcher L H-f 1
 Light J H-f 1
 Patton W J-1

GREENSBURGH

Blase Benj-1
 Brindley Wm-f
 Caldwell S W-1
 Church Wm-1
 Clark Jno E-f
 Good & Co-f
 Greensburg Realty Co-f
 Griffith C C-1
 Llewelyn O M-f
 McWilliams & Wirsing-f
 Menocker Frank-1
 Moore & McDowell-1
 Naley & McConnell-1
 Plitcher William-1
 Potts D A-1
 Rose W H-f
 Sarver Geo S-f
 Vance Glen-1

GREENVILLE

Bond M M-f 1 c
 Burnett O J-1
 Gillespie S A-f 1 c
 Hooper H C-1
 Kane Martin-f 1

HAMBURG

Bear Geo W-f 1 c
 Dreifelbis M M-f 1
 Hoffman Sol K-f
 Miller Ed J-f
 Nies R B-1
 Raubenhold W M-f
 Zettlemeyer Geo W-f

HANOVER

Bair G Milton-f 1 c
 Bange H M-1
 Bishop Edwin-1
 Brough John-f
 Chrostwaite Thos F-f
 Fischer J W-f
 Miller John B-f
 Miller & Geiselman-f
 Stark Geo W-f 1 c
 Trimmer Miss Carmen A
 -f
 Wirt Chas B-f c

HARRISBURG

Adler Charles-f c
 Batdorf I-f 1
 Balabaugh & Shoffner-
 f c
 Bird & Nickey
 Bishop W O-f c
 Bowman D G-f
 Bretz H M-c
 Brightbill D E-f
 Brillton Packer & Co-f
 Buck C-1
 Bushnell W F-f c
 Bushnell W H-1
 Carl Robt A-f
 Caveny S B-f 1
 Cook Robt F-f
 Crammer E W-1
 Cullmerry G L-f c
 Dare E O & Son-f c
 Daniell J F-1
 Dapp J F-f
 Eaton J F-1
 Eby B F-f
 Eckenrode John W-1
 Etter George E-f
 Fought Miles A
 Freeburn H H-f
 German J W-1
 Gipple J E-f
 Hammond & Bailey-f 1 c
 Heathcote J-1
 Hershey C M-f
 Heisler M L-f c
 Jones J P-f
 Leavenworth E A-1
 Leib Frank R & Son-f c
 Liesmann F W & Son-f
 Macdonald H J-f
 Marshall J A-1
 Mason W-1
 McBlain W G-1
 Mead & Pittman-1
 Miller Bros & Baker-f
 Miller I-1 c
 Morrison J R-1
 Musser J H-f
 Oliver L-1
 Orcutt C H-f
 Orth Henry C-f 1 c
 Page & Page-f
 Parthemore & Quigley-
 f c
 Rankin E B & Co-f c
 Rockefeller T B-f
 Rohrer J F & Son-f
 Rettew C Vernon-f c
 Sheaffer H J & Co-f c
 Smoot W-1 c
 Suydam Franklin-1
 Swengel A W-f 1
 Wert A A-1

HAZELTON

Bates C H-1 c
 Benner Ezra A-f
 Benner Wellington-f c
 Breihof D B-f
 Cannon Frank-1
 Costello Eugene-f 1 c
 Dryfoos Harry-f
 Fallon Peter-f
 Gough John J-f
 Harris Phil-f 1 c
 Heideneich Bros-f
 Helms C E-f 1 c
 Hill C F & Son-f 1 c

Hutchison H-1
 Jones Joseph H-1
 Jones S E-1
 Kiely P F-c
 Lahm Jacob H-1
 Lee A E-f 1 c
 Long M-f c
 McAllister A T-f
 Mans Chas-1
 Maus Albert-1
 Maust Green-1
 Mulhall John J-f 1 c
 Pippert Harry-f
 Rielly David-1
 Schutter John & Son-1
 Sherman A E-1
 Stull Louis-f 1
 Taylor & Clark-f 1 c
 Thomas Frank-f 1
 Whittaker T J-1
 Woolley E-f 1 c

HOLIDAYSBURG

Cliber J W-f 1 c
 Dipper T E-c
 McFadden H A-f 1 c
 Smith Wm A-1 c
 Snyder J M-f

HOMESTEAD

Bainbridge Jno W
 Baldwin F E-1
 Barnes J W
 Beedle Bros-f
 Espy S A-1
 Giles Geo W-f 1 c
 Gray W
 Hill John F-1
 Hill S W
 Hobson C R-f c
 Homestead Realty Co-
 f c
 Jacobs George-f c
 Jones & Mort-f 1
 Kuhn A J-f 1 c
 Kuhn James C-f
 McCleery G W-f
 McClure M L-f
 Maloney John-1
 Miller J Clyde-f
 Mulhearn Thos-1
 Oeffner Lawrence-f 1 c

HONESDALE

Baker W W-f 1
 Bigart C L-1
 Farnham F C-f
 Freeman Jefferson-f
 Kraft & Conger-f 1 c
 Osborne J J-1
 Robinson J B-f 1 c
 Schenck W F-1
 Stone W H-1
 Welch J N-f c

HOUTZDALE

Boulton Harry-f
 Gorman John-1
 Hennessy P F-1
 McGrath John B-f

HUNTINGDON

Dunkle J C-f
 Dunn H B-f
 Focht W G-1
 Forbes W J-f
 Isenberg Frank M-f c
 Jackson J C-f c
 Miller Louis J-f c
 Nophaker H W-f
 Orblson R A-1
 Port J Clyde-f c
 Shaffer Martin L &
 Son-f c
 Simpson J R & W B-f 1
 Strawinski-f
 Swigart Harabberger &
 Co-f 1 c
 Thompson Moody-1
 Wilson A P-1
 Woods James S-f c

PA.—Con.**INDIANA**

Altman H J—l
Cameron John G—f
Guthrie S W—l
King A B—c
King & McLain—f l c
Marshall G M—l
Sutton Ed H—l
The Peoples Ins Agcy
Thompson Mrs M M—f c
Wilson Willis—c

IRWIN

Datz Chas H—f
Gallagher & Gress—f
Howell J O—f c
Irwin Realty Co, The—f l c
Long Ed—l
McCabe J P—l
Schade Adam—f
Wilson Thomas—c

JEANNETTE

Best John—f c
Bethune A L—f c
Cribbs James C—f l c
Curry E C & Sons—f l c
Kelley Morris—f l c
Schaeffer H S—f l c
Shuster & Ringer—f l c

JENKINTOWN

Argue A K—f l c
Blair D R—l
Cottman W F—l
Dinnell A D—l
Kirk Edwin—f
Mather Chas—f
Lukens J W—l
Lutz R A—l
McCann W H—l
McCann Geo H—l
Needham B C—l
Petersen L—l
Poulson J T—l
Robinson H—l
Renner A B—l
Smith H—f
Trank J G—f
Welsh J J—l

JERMYN

Avery J G—l
Depew Frank L—f
Dunn Geo S—f
Mullaly Patrick—l
Stocker Frank R—c
Williams Job—l

JERSEY SHORE

Doane & Hitchcock—f l
Howell M T—f l
Martin James—f
Staver M L—f l c

JOHNSONBURG

Cunningham—f l
O'Donnel & Smith—f l c
Secrist I W—f l c

JOHNSTOWN

Baumer Herman—f c
Benford Harry H—f l c
Blanch & Benahoff—f
Carter Jno W—l
Cauffiel Joseph—f
Comer & Co—f
Cox Mrs Jane—f
Crofford Dan—f l c
Darby & Messenger—f
Felt E T—l
Heilman J A—l
Krise & Ott—f
Kyle D G—l
Mardis J S—l c
McKee J N & Co—f
Millspaw G W—f c

Ogle & Walters—f c
Ream & Hibner—f c
Roberts & Byron—f
Rutledge & Cramer—f
Sechler & Akers—f
Statler Chas H—f
Swengle W W—l c
Tittle Jno S—f l c
Watkins Bros—f
Woodring H R & Co—f c

KANE

Halliwell G W—l c

KINGSTON

Marcy W J—f
Multer H W—l
Van Horn H W

KITTANING

Arnold H A—f l c
Aye Augustus—f l c
Boney C F—f l c
Burns George—f l c
Fox & Stone—f l c
Hilliard Jesse—l
Leard C K—f l c
Painter Bros—f l c
Pollock—f l c
Putney H E—f l c
Snyder W L—l
West Geo—f l c

KNOXVILLE

Bean Forrest—f l
Hitchcock A B—f l c
Van Garder Thomas—f l

LANCASTER

Atkins Frank J—l
Bausman I A—f
Bausman S D—f c
Breneman H R—f l c
Cochran John J—f
Dehaven & Butts—f c
Eaby Joel S—f c
Eckenrode & Myers—f l c
Forney J G & Co—f
France I—l
Groff Lemuel L—f
Harnish Thomas J—l
Heidig & McGovern—f
Herr Allen A—f c
Herr I H & Bro—f l
Howell Henry N—f c
Kauffman R John—l
Landis A V—f c
Landis & Hambright—f
Metzler John H—l
Mumma C H—f
Peoples John B—l
Raub I Galen P—l
Reynolds George N—l
Rich Howard R—l
Seidel J C—l
Shirk F G—f
Wenger D H—f
Widmyer & Prangley—f c

LANSDALE

Addison C R—f
Beidler H H—f l c
Drake A R—f c
Fretz H M—c
Geisinger O K—f
Johnson A D—f
Miller Chas H—f l c
Place J W—f
Schultz Daniel S—f

LANDSDOWNE

Freeborn W P—f c

LANSFORD

Lauer John E—f l
Lewis John L—f
Scott E E—f
Scott L C—f
West D C—f c

LATROBE

Albert C C—f l c
Allen Exchange—f l c
Allen John C—f l c
Freeble James L—f l c
Harris H E—l c
Hays Elmer J—f c
Hughes James T—f l c
Lohr R G & C C—f
Miller S H—f l c
Pepperday John J—f
Saxman A G—l c
St Clair Steele B—f l c
Toner & Chambers—f c
Walton Charles E—l c

LEBANON

Ambler Levi—l
Atkins Harry T—l
Backley J L—l
Behney Geo—l
Bentz S H—f l c
Burkey Thos J—f
Cox E—l
Gallagher H C—l
Hain D W—f
Hauer Peter—f
Hecker D F—f
Henry W—l
Hoverter A J—c
Karmany D M—f
Krause Joseph—f l c
Maguire J W—f l c
Miller J H—f l c
Nitrauer & Hartman—f c
Rank & Walter—f
Rife C M—l
Seltzer John H
Shaak & Snyder—f
Shindel Jay M—f l c
Spangler M P—f l c
Towson H F—l
White Harry—l

LEECHBURG

Morris Clarence O—f l c
Roberts L S—f l c
Rowe E H—f
Trout Judson—f l
Van Giesen T J—f
Wray H H—f
Wylie John K—f

LEETONIA

Greenamyer & Son—f l c
Marshall N E—c
Mellinger D W—l
Warren Wm E

LEHIGHTON

Arner J F—f
Aah Wm E—f
Friend Warran—l
Fritzinger J M—f l
Gray Geo E—f
Graul P M—f
Hals Henry—l
Hauk C A—f
Keller John—l
Kennel H B—f l
Marthimer Ralph—l
Miller L S—l
Seaboldt Howard—f l c
Zern E G—f l

LEWISBURGH

Bernhart Chas H—f c
Butler L T—f c
Darlington R M—l
Follmer W R—f
Getz D H—f
Halfpenny T E—f
Halfpenny W S—f
Linn P B—f
Smeed William—f
Spyker H E—f
Van Valzah J W—f
Walls W C—f
Wolfe C J—f

LEWISTON

Aikens W H—f
Barger E E—f
Bell G H—f
Orr Allen A—f l c
Rambo R R—f
Rodgers Andrew—l
Settle W S—f
Wren & Eckbert—f l c
Zerbe C A—f l c

LITTLESTOWN

Mayers C H—l
Smucker A & Son—f l c

LOCK HAVEN

Culp G E—f l c
Gearhart & Co—f c
Gearhart & Bentley—l
Good D E—f
Heck L G—l
Hoover E L—f
Logue A E—l c f
McCormick A W—f l c
Saterlee H S—l c
Saterlee & Shaffer—f c
Shaffer Geo F—f c
Smith J C—f c

LUZERNE

Johnson H C—f
Parry Wm J—f

LYKENS

Long A C—f
Lebo Edw—f
Miller J M—f c
Voss F H—l

MAHANOCY CITY

Ball Enos J—f c
Davis John T—f c
Drumm Charles—f
Heiser R L—f c
Gallagher James—l
Lawler John—l
Llewellyn G—l
Reing C P—f c
Schuerman H—c

MANAYUNK

Firner C—l

MANHEIM

Stroh J B—f l c

MANSFIELD

Channell Leon S—f c
Hoard J S—f l c
Hoard Joseph S
Husted W D—l
Stout John T—l

MARIETTA

Brandt J L—f
Cameron Simon B—f c
Rich Henry S—f l c
Sultzback Joseph G—l

MAUCH CHUNK

Arndt J M—f l c
Barber L H—f c
Boyle J A—f
Craig & Loose—f
Leisenring L F—f
Pursell D E—l
Pursell & Dods—f l c

MAYFIELD

Daley Patrick—l
Duffy P H—c
Mendelson S—f

McADOO

Dailey E J—f
Jones David B—l

McDONALD

Campbell G S-f
Madgwick M-1

McKEESPORT

Campbell A B Co-f c
Cunningham W H-f c
Dahlstrom C F & Co-f
Gardner T D-f c
German Wm J-f c
Haben James-c
Harrison F G-f c
Koch Peter-f
Lewis Thos-f
Lysle George H-f
Manafeld & Frell-f c
McCarty R L-f
Morgan L N-f
Myers Harry-f
Peterson Wm-c
Repper W D-c
Scott Wm D-1
Shaw C N-f
Sieber W & Son-f
Stewart Scott M-f
United Real Est Co-f c

McKEES ROCKS

Barr C A-f
Barr Chas I-f
Bryant James-f
Carter Chas A-f
Davis Geo S Co-f
Engel Chas F-f
Grogan J-f
Hall J M-f
Johnston R C-f
Mayes J W-f

MEDIA

Baldwin Rich'd J
Corlies Wm H-f
Rhodes F B-f

MEADVILLE

Adams R C-f
Caldwell J H-1
Collins Mrs E V-f
Collins Frank-1
Culbertson J Hays-f c
Curtis & Groff-f
Dake Frank-1 c
Dille Elmer-f c
Everett F V-1
Gelvin W W-f c
Holton & Mallory-f
Jackson J P-f c
Leberman Arthur V-1
Leberman L A & Son-f c
Lealie James-1
Norris Elmer H-1 c
Oaks A G-1
O'Daniels J F-1
Phillips G W-f c
Ice, Cyrus Land-c
Schaffer G Earl-f c
Stolz Otto-f c
Thompson Wm A-f
Trace S L-f c

MECHANICSBURG

Lasper Jessie-f
Bricker Milton-f
Gardner E C-f
Lloyd Geo E-f
Lohler H S-f c
Lumma F S & Son-f c
Merris T D-f c
Maffensberger J D-1
Measer John-f
Schwartz A Grant-f c
Vester W B-1

MERCER

Ell John W-1 c
Lansen A M-f c
Law C J-f
McLellan H G-f c
McKay G H-1 c

Orr Robert-f c
Patterson E M-1

MEYERSDALE

Black J H-1 c
Cook W B Son
Lichty E W-1

MIDDLETOWN

Hoffman H C-f
Hutchinson C H-f
Irvin Etter P-f
McNeal H B-f c
Metzger J W-f
Schreiner W G-f
Yetter S L-f c

MILLERSBURG

Bowman S S-f
Rowe J H & Sons-f c
Woodside R E-f c

MILVALE

Bauer J P-f
Beuthner R E-1
Reed E L-1 f
Young W A-f 1

MILTON

Davis & Heinen-f c
Galbraith W B & Son-f c
Gauger H-f c
Hastings & Hastings-f c
Marsh C N-f c
Paul Edwin-f
Reber F M-f c
Reber John-f c
Ringler H-f c
Shearer J O-f c
Swarthy A L-f

MINERS MILLS

Bevan Daniel-f
Boylan Patrick J-1
Kane Michael-1
Manely Anthony-1

MINOKA

Mulkerin O J-1
O'Malley J B-f

MONESSEN

Bumer Frank-f c
Duvall Chauncey S-f c
Luce W W-f c
Monessen Sav. & Trust Co-f c
Newcomer & Wolf-f c
Shuster & Reed
Steen & Dilla-f c

MONONGAHELA

Alten W F-1
Budd Thomas-1
Chattaway Arthur-1
Hamilton T A-f
Robinson Robt-f
Warne M S-1
Williams R & Son-f

MONTROSE

Beardsley Joseph R-f c
Silworth & Son-f

MOUNT CARMEL

Bergtretasser S E-f
Goldsmith Isaac-f
Kauffman J B-f c
Kehler H W-f
Lord & Amour-f
Smith James N-f
Tobias Ray-f
Vaught P A-f

MOUNT JAY

Ricker F A-f c
Zeller C H-f c

MOUNT OLIVER

Saitz John F-f
Saitz J F & Wagner Wm C-f
Wagner Wm C-f

MT. PLEASANT

Hunter J W-f
Kalp J Loyd-f
Morrison W F-f c
Stevenson Bros-f

MYERSTOWN

Gockley H S-f
Gockley S-1
Kreitzer Andrew-f c
Moyer J J-1
Noll W J-1
Woolison W-f c

NANTICOKE

Alexander E N-f c
Barrall Chas-1
Brader J C Co-f
Fargo C S-f c
Griffiths David-f
Jayne Wm J-1
Knoll Geo T-f

NATRONA

Korpanty A-f
Manandise O J-f
Natrona Realty Co-f
Travis & Co-f c

NAZARETH

Beck W E-f
Bien G W-1
Cope Geo W-1
Huth Frank-f
Kerschenthal Reuben-1
Koch C E-1 c
Laubach John-f
Mase J J-f
Reinheimer J R-f
Roth J J-1
Seyfried C-1
Vivian J G-f c
Well T O-1 c
Ziegler H F-f

NEW BRIGHTON

Barker Fred G-f
Beitsch G E-f
Bradshaw Chas W-f
McPherson Geo R-f c
Thomas E H-f
Wilson William W-f

NEW CASTLE

Bennett W B Connecticut Mutual
Buchanan L M-1 f c
Callahan S J New York Life
Clark W D-f c
Connolly E F-f c
Cubbison W W-f
Dilly Smith & Jett-1
Dougherty W T-f
Dushane C P-f
Elliott & Williams-f
English R B-f c
English & McConnell-f c
Falls T W Equitable-1
Green O H P-f
Greer J & Son-f 1
Harrington & Wilson Agents Mutual Benefit
Haus C W-f
Keast J W-1 c
Kennelly J F P-f
Knox & Morehead-f c
Lawrence Realty Co-f c

McBride & Long-f c
McCready C A-f
McCracken S A-f
Metropolitan Life J Wilkins Supt
Miller H G-f c
Phillips E E-f
Platt L W-f c
Prudential Ins Co
Ranney C W-f
Sheehy John Y-f c
Stewart A M & Co-f
Stewart W S-1
Watkins J P & Son-f

NEW KENSINGTON

Alter W R-f
Baxter E J-1
Bellman Robt H-f
Mainwaring M H-f
McCowan W C-1
McGeary J M-f
Shepard E G-f
Snyder A H-f c
Sullivan D B-f 1
Sullivan Jerome-f 1
Walley Harry C-f

NEWPORT

Diven W H-f
Frank G H-f
Keim Z T-c
Stephens J C F-f
Tressler H L-f
Zinn Frank H-f c

NORRISTOWN

Brown, Cloud & Johnson-f c
Coleman & Wonsetler-f c
Egbert & Groff-f c
Gotwals & Beyer-f c
Magee D I-1
Ralston Geo R-f
Robert Geo W-f c
Shoemaker M H-f c
Smith & Sims-f 1

NORTHEAST

Beecher I T-f
Cushman L C-f
Ensign Chas A-f c
Hampson G A-f
Hill C C-f c
Nichols F R-f

NORTHUMBERLAND

Bright Wm R-f
Colt John E-f c
Dodge Chas H-f c
Smith S S-1
Tierney M P-f 1

OAKMONT

Marshall James-f c
Tiers La Rue-f
Witherspoon J M & Son-f

OIL CITY

Barr W R & Co-f c
Clyde Simmons-f 1
Dickey W K-f 1
Gates J R & Sons-f c
Lucas W P & Co
Maffett Mary W-1
Mayer Joseph-1 c
Shields & McCuen-f 1
Steck F A-f c
Turner O M-1 c
Westinghouse J F-f c

OLDFORGE

Broadhead Samuel-f
Holland Daniel
Jones Thos B-f

ARROTT & HAWLEY INSURANCE AGENCY

431 WALNUT STREET, PHILADELPHIA

Representing for Fire Insurance the Following Companies:

German American Insurance Co., N. Y.
Rochester German Insurance Co., N. Y.
Pittsburg Underwriters, Pittsburg
Calumet Insurance Co., Chicago
Camden Fire Insurance Ass'n (Suburban only)

Northern Assurance Co., London
New York Underwriters Agency
Old Colony Insurance Co., Boston
Western Reserve Insurance Co., Cleveland
Camden Fire Insurance Ass'n (Suburban only)

Marine and Transportation Insurance, Automobiles, Floaters, etc.

Federal Insurance Co., N. J.

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PROMPT ATTENTION

PA.—Con.

OLYPHANT

Belah Wm C—l
Burke Wm—l
Davis J J—l
Fendick Arthur
Fitzsimmons P—l
Hathaway C M—f
Harrison Michael J—l
Komora John—f
Lennon John A—f
McKelvey William—f
Moran J J—l
O'Maly M P—f
Ready G P—l
Tackney Hugh—l
Wodley Thomas E—l

OSCEOLA

Baird Arthur W—c
Jones Geo E—f l
Woomer J A—f l

OXFORD

Burns J d—f
Evans & Taylor—f
Ramsey J E—f c
Stubbs D A—f
Taylor D M—l

PARKER CITY

Findlay A Y—f l c
Fleming B F—f l c
Fleming L—f l c

PARSONS

Cox Patrick Son—l
Reese A D—f

PATTON

Dale Jesse E—f
Parnell Cowher & Co—f l c
Youngquist P A—l

PEN ARGYLE

Frantz Joseph—c
Harding Jas—f c
Martin Isaiah—f c
Masters William—f
Rowe John—f
Smith C M—f
Werner J H—f l

PHILADELPHIA

Addis L M—f
Alexander L H—c
Allen Wm W & Son—f l c
Anderson W S—f
Arnold & Wannemacher—f c
Arrott & Hawley Insurance Agency—f
Atherton G E—l

Bareford S A—c
Ballard D P—c
Barnes P A—l
Barnes & Gibson—f
Bendiner Herman—l
Benedict R R—c
Berry Oscar G—l
Bialy H L—l
Bigelow G A—l

Clayton W C—l
Cleveland Edson N—c
Clowney W H—l
Coates W L—l
Cobb Edward F—c
Coleman & Wonsatler—l
Collings Karl—l
Collin Martin—l
Colton B W—l

Billington, Hutchinson & Co.

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Bisp Wm H—l
Birdsall J T—f
Borst A E—l
Bosbyshell Oliver M—c
Bourne & Durham—l
Bowen B I—l
Boyer C H—c
Bradway Wm L—f
Bray & Buser—l
Breithaupt H A—f c
Brennan L J—l
Brockie Wm—f
Brooks Henry H—l
Brown Henry W & Co—f

Copeland J H—l
Comber E E—l
Corbin & Goodrich—c
Crenshaw E A Jr—l
Cressey Kendall B—f

ROBT. M. COYLE

AGENT

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Liverpool and London and
Globe of N. Y.
Boston Ins. Co.
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Donaldson Walton & Co—f
Dorais & Swan—c
Doty Fred D—l
Downes F A—f
Doyle Joe—f
Drake Arthur H—f
Dunkley C A—l
Dunn John—l
Durban E J & Co—l
Earle Albert B—f
Elliott A—l
Elliott H G—c
Ellis Eugene R—l
Emerson W S—l
Evans C T—l
Evans W H—l
Evans Nelson F—l
Fischer W G Jr—f c
Fisher Arthur H—l
Fisher Jas A—f
Fisher Ralph W—l
Fisher Richard—l
Fleming Savil—l
Flood W L—l
Folwell T N—l
Foster T C—f
Fouse G L—l
Fox J R—f
Fuller C B—c
Gibson F S—l
Gillingham Harrold E—f
Ginther Francis S—c
Given Alex W—f
Glenn Jas H—l
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Gumpert & Gloginger—c
Hammer F E—l
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J. HOWARD BROWN & COMPANY,

German Alliance; Phoenix;
Mechanics'; Dixie; North
State; Hawkeye.

328 Walnut Street.

Brown L S—l
Brown Oliver—l
Bruner I O—l
Buckman J W—f
Buchler G J—l
Burns J E—l
Caldwell W F—l
Campion F H & Bro—l
Cataher E J & Co—f
Cassebaum W L—f
Carr J B & Sons Inc—f l c
Carroll W G—l
Chambers C H—c
Chambers R S—c
Chapman S—l
Chapman & Oliphant—l

HARROLD E. GILLINGHAM.

430 Walnut Street, Philadelphia, Pa.

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Ben Franklin; Birmingham.

Creth & Sullivan—f
Crittenden & Swope—f
Cummings I P—c
Curtin & Brockie—f c
Davies Herbert—f c
Davidson Barratt—c
Davis G H Jr—l
Davis & Focht—l
Davis J S—l
Dickinson Horace W—l
Donahue J W—c

Hargreaves J L—l
Harper Clarence L—f
Harper W R—l
Harvey C D—l
Haug A—f
Haughton & Smith—f
Hawley S D & Son—f
Hazlett & Moss—f
Heath Chas E—f
Higinbotham W A—l
Hill R C—l

Platt, Yungman and Company

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434 Walnut St.
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CONN.

PETERSBURG

VA.

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VA.

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R. I.

CITIZENS' OF W. VA.

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General Agents for
the United States and
Canada for
INSURANCE COMPANY

OF

NORTH AMERICA

Automobile Dept.

ALSO

General Agents of the
VIRGINIA STATE
INSURANCE COMPANY

FOR THE STATE OF
Pennsylvania

Hillegas DeWitt C-1
Hoag W E-c
Hodson Col Thos S-1
Hodson Clarence-1
Hoffman Louis-1
Holman W A-1
Holmes Jas S-1
Holmes Robt-1
Hoopes Herman-c
Hooven John G-1
Hoskins & Howell-1 c
Howell Arthur-1
Hoy J S-c
Huidekoper & Wilson-1 c

Hunt E R-f c
Hunsicker Clayton M-1
Hutchinson Dr Mahlon-1
Hyneman J E & Co-f
Inall Jas S-1
Jarvis Alice Miss-1
Jefford Geo H-f
Joehner J C J-1
Johnson J M-1
Jones Chas T-1
Jones W F-1
Jones & Dietrick-c
Justice John M-1
Katz M & Son-f 1
Keely Oliver S-1
Kemble & Clark-1
Knight C B-1
Knight H C-1 c
Krouse Clarence A & Co-1

Langley E P-1
Latta H J-c
Laughton W A L-c
Lawson W F-1
Le Bar & Kennard-1
Lee W A-c
Lee Wm W & Son-f
Lerch W J-c
Lever G F-f 1
Littlefield H W-1
Lloyd J W-1
Lockyer & Rhawn-1
Longacre & Ewing-1
Longstreth W W-f
Long Geo W-1
Lyle & Widmeyer-f
Lyman J E-1
MacMurtrie Wm-1
McBride W J-c
McCall & Co-1
McCurdy Jas C-f
McCurley J W-c
McFaul W J P-c
Madeira Louis C & Son-1

Maher Anson A-1
Marsh E David-1
Marston & Wakelin-1
Mather & Co-1
Megary & Mellor-c
Megary W L-1
Miffin W P-c
Mooney W L-c
Moore F J-c
Moore Geo D-1 c
Mott & Hollister-1
Nusbaum F A-1
Nyholm C J-f
O'Neill W C-f c
Otis A C-1
Owen David S-1
Parker Co Geo-f c
Parrott S J-c
Payne & Hair-1
Pearl & Sudlow-c
Pedrick R J-1
Perry J H-1
Phillips & Shearer-f c
Pierce Harold-1
Pitts Jas R-c
Platt, Yungman & Co-1 c
Plummer E H-1
Pool S H-c
Poole Thos D-1
Potts & Thompson-f
Prevost & Herring-f

Prichard E J-1
Purdy Geo-f c
Read Frank & Son-1
Reese Mrs Mary-1
Reeve A H-c
Reeves Horace A & Son-1 c
Register I Layton & Son-1
Richmond J G & Co-c
Ridge, Will K & Co-f
Robinson Roberts C-f c
Roth H H-1
Sacrey L M-1
Sappington Ferdinand E V-c

Sauer H C L-f 1 c
Saxon Arthur-1
Schilling Geo F-1
Schlesinger Abe-f 1
Schultz E K-f
Scott & Stratton-1
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Simpson J Bickley-c
Simpson & Brockie-c
Simpson W A & Son-f
Skinner W C-1
Smith Geo W Jr-1
Smith & Kremer-f
Smith J H-1
Smith J Parsons Jr-f
Smith A S-1
Smith T B-c
Sparhawk R Dale-1
Speakman W C-1 c
Spear F E-1
Stanton E J-1
Staples J C-1
Stevens Chas E-c
Stilz Wm F-1
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& CO.**

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Philadelphia, Pa.

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Wallis A V-1
Walsh's D J Sons-f
Walsh J E-f
Walter A F-1
Walton Horace-f
Wannemacher R H-f
Washburn H L-1
Watkins G J-1
Watkins G Johnson-1
Weatherbee F C-c
Weaver Geo D-c
Weil Jacob-1
Weniger Hans-f
West Edgar C-1
West I D-1
Wheaton Frank M-1
Wheeler S F-c
Wilkins John-1
Williams Chas & Son-f
Williams & Lycett-f c
Wilson Wm A-c
Wister A W & Son-f
Wolf S-c
Wood B H-f
Woodroffe J M-f
Wray C A-1
Yeiser N E-c
Yoder C M-1
Young Jas S & Co-1
Young Miles C-f
Zebley Walter J-c
Zelnick Max-1

Stone, Mathews & Co.
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333 WALNUT STREET

PHILADELPHIA, PA.

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Sweeney D J-1
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ESTABLISHED 1869

CHAS. TREDICK & Co.

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Surplus Lines a Specialty

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Bell, 1966 Lombard

Tobler J W-c
Trabue W C-1
Trotter Bros-f c
Tunnell O W-c
Tustin G P-f

PHILLIPSBURG

Eakridge J H-1
Fryberger C T-f 1 c
Henry C C-f
Irwin Frank F-f 1 c
Lichtenthaler Griffith-1 f c
Pearce Alex-1 c
Street Thos-f c
Van Daniker J R-c

PHOENIXVILLE

Allabach & Co-f c
Atkinson W C-1
Bader F E-f
Bishop G M-f c
Brown P Strobe-f c
Clymer H M-1 c
Coborn John-1
Gilky Son Bros-f
Hartman J C-f
Howell C H-f 1
Jones D-1
King P W-f 1 c
Moses S-1
Moulder & Fress-f 1 c
Oberholtzer Geo R-f

W. L. CLARK COMPANY

INSURANCE

307 FOURTH AVENUE

PITTSBURGH, PA.

Special facilities for taking care of out-of-town accounts

Correspondence solicited

PA.—Con.

PITCAIRN

Garman Al—f
Keefer C C V—f l c
Kiefer H O
Reed C S—f
Smith Jacob H—l

PITTSBURGH

Agnew Smith—l
Alexander G M & Son—f c
Allewelt D B—f c
Ammon & Little—f
Armstrong Jas
Andrew Jno S
Arrott J W Co Ltd—f c
Aull J A—f c
Baldman E D—c
Beane & Co R B
Bebout J N—l
Beegle H K—l
Beckdel E J
Behen D & Son—f
Behrens & Reid—c
Bell D B—l
Benswanger & Hast—f
Berry Jas G Jr
Biggett Jas C—l
Biggett John D—f l
Bishop A S
Black Wilson H
Blackadore Jno
Bleichner & Co—f
Boyd & Henderson—f
Britton & Suckling
Brown & Tillinghast—l
Brown Joseph S—f
Burt William C Co—f
Caldwell John—l
Campbell Jas H—l
Chambers J S—l
Chance C H
Clark R A—l

Established 1869

C. P. Campbell Insurance Agency

237 Fourth Avenue

PITTSBURGH, PA.

Clark W L Co—f
Clifton P D—c
Coll & Totten
Collingwood & Son—f c
Cook A J
Cooper J R—f
Crooks J B & Co—f c
Cull M B
Cunningham A J—l
Cunningham J T—l
Dalbey Jas M—l
Davis G S—l
Davies & Co—f
Dean Geo W—f c
Dean J W
Delamater J S—l
Delamater G W—f
DeLong Chas F
Dermitt F H—l
Dibert S R
Donahue P J—l
Drape Jas W
Duff W M—l

Duncan A L—l
Dwyer D J—l
Eagle S J—l
Edwards, George & Co—f c
Edwards O M—f
Eliminector Leggett & Lemon
Elwood C G
England M
English H W D—l
Evans W A—l
Ewer Jos T
Eyer P B—c
Finberg N
Fisher J P—f
Flanegin W W & Co—f c
Founley Robt—l
Fox J T—f
Frazier L O—f
Furey Wm M—l
Gardner W F & Son—f
George Bros—f
Grant Jno A
Glass J E—f
Goodchild E V
Gram Henry
Greene C M—l
Grim S S—f
Habroyd J A
Hare D L
Haas & Lauinger—f
Haller H B
Hammer G W
Hankey W L
Harris I F—l
Hartman & Schauer
Hayes G M—l
Heathcote J—l
Hemmingway C D—l
Henderson Bros
Henning A J—f
Heselbarth W H—f
Hess Peter
Hilands J B—l

Hillman G A—l
Hockman W H
Hornberger H O
Horner & Ladley—f c
Hurst O C
Jacobs D—l
Jacobs Geo
Johnston H K
Jones W L—f
Kapp J N
Keck M L
Keifer F W—f
Keller Thomas D—l
Kelly & Sheeky
Klein A—c
Kohne F C
Kohne J C & Co—f
Kribbs G F
Leach Stetson—l
Liggett Lennox & Wat—f
Lins—f
Limpert C M—f
Lippert P
Little & McClure
Lloyd S H—f
Lockhart F T—f
Logue Bros & Co—f
Logue C M & Bro—f
Mahoney J H
Marshall Jas
Martin G A—l
Matheral T F
Maham & McCatchem
Mays J W
McCanless W G & Son—f
McClure M L
McCormick J W
McCreery R H—l
McDonald A F—l
McDonald J Sharp—l
McFeely C A—l
McKnight & Gordon—f
McLain & Kreuger—f
McManus Wm H—l

EDWARDS, GEORGE & CO.

248 FOURTH AVE. INSURANCE PITTSBURGH, PA.

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Aetna Insurance Co. of Hartford
Delaware of Philadelphia
Firemen's Insurance Co. of Newark
Royal Exchange of London

National Fire Ins. Co. of Hartford.
Liverpool & London & Globe Ins. Co. of Eng.
New York Underwriters' Agency, New York
Scottish Union & National of Edinburgh

D. C. NEGLEY & CO.

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248 FOURTH AVE. PITTSBURGH, PA.

REPRESENTING

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Delaware Ins. Co. of Philadelphia

Royal Exchange of London
Union of Buffalo

Liverpool and London and Globe of England

ALSO

United States Plate Glass of Philadelphia

McPherran & Son—c
Meyers J N W
Millar W N—f
Miller F B
Miller G W—l
Mitchell C G
Moore F P—l
Moesser L
Morris H T—f
Morris Walter—f
Motheral Theo A—f
Mulert Justus—f
Murray Alan—l
Myler T F—l
Neckerman Irvan—f
Negley D C & Co—f c
O'Neill Edw—l
Owens G E—l
Oyer A H
Patterson W J
Pearce Austin—l
Peterson J E
Ploughs W G—l
Porter E A L—l
Price W H—f
Raiber H C—f
Regan L J—l
Reno & Johns—f
Riley Atter W
Ringwalt H L—f
Robens D—l
Robens Lee C—l
Robinson W W—l
Rogers O A—c
Roppie B F
Russell John R—l
Schneidemoun H & Co
Scovel C W—l
Schuchman K W
Shaub H A
Shearer & Fink
Shearer J W
Shook H—f
Shriver V L P—c
Sincock J E—l
Sincock J E—l
Slon F L—l
Smith C P & Co—f
offel J
ossong W F
tahl & Little
tewart C A
tewart E E
tewart W J & Co
timmel W S—l
org & Henning—f
ullopp C B—f
weitzer & Dravo—f
rkes John
iers La Rue
omnarski & Maslosky
udy O R
unley Robt—l
unley & Davis—l
reat C O—l
sembly T H
blinger C & Co

Umstead Levi E—l
Vangorder F O—f
Vierheller E C
Walters G G
Watkins & Dunbar
Watkins Volmer & Co
Wefing E C
Weld De Forest—l
Wells G C—l
White C M
Whitesell Geo C—f l
Wilson J A—l
Witherspoon J M & Son
Woodridge Norman S—l
Wood W M—l
Woods Edward A—l
Wunderlich & McClure
Yoder W B
Young J A & Co—f
Zahn Wm A—f l c
Zeugschmidt Chas—f

PITTSSTON

Andrews J H—l
Armstrong & Sanders—f l c
Barber A J & Co—f c
English Thos
Flannery J T—f
Foster H J—f c
Grier John W—l
Hileman Jos & Sons—f l c
Hughes J C—l
Jenkins T W & Co—f
Lance Thos B & Co—f c
Mahon C H—l
Mosier & Stark—f c
Perrin M L—f l c
Resp A A—f l
Resp Jos B
Schwartzkopf Monroe—f
Weir A D—l

PLYMOUTH

Honeywell C W—f c
Wren Ch—f l c

POTTSTOWN

Bahr Jacob—f
Baily Joseph—f
Bair C G—f l c
Bernhart A J—f c
Diemer George—f
Sellingier John A—f
Shiffert D A—f
Showalter John W—f
Showalter Luther D—f

POTTSVILLE

Beatty & Althouse—f l c
Brenneman F W—l
Cummings Bros—l c
Davenport Jos—f
Duffy Daniel—l

Freiler F J
Lowrey J G—l
Mortimer G Wesley—f c
Purcell J C—l
Quinlan Wm E—l
Rich Norman E—l f
Shearer & Lowrey—f l c
Sillyman C B—f l c
Skeen C E—l
Stichter H P—f
Wade C A—l
Weston H W—f c
Wilson W C—l c
Woltjen Chas H & Son—f c
Youngfleish John—l

PUNXSUTAWNEY

Adams & Goheen—f c
Brown Bros—f l c
Fink & Mitchell—f l
Hastings F B—f l c
McGaw L C—c
Stumph E C—l c
Weber F W—l c
Zeitler Jacob & Co—f l c

QUAKERTOWN

Kinsey Geo C—f
Ommeren John V—f
Smith Chas R—f l c
Thomas Edgar—f
Unangst Henry—l

RANKIN

Donnellan John S—f
Jaquay G H—f c

READING

American Casualty Co
Ancona Daniel F—f c
Beard Wm—f c
Billman George W & Co—f l c
Bush W H K—f c
Cohen A A—l
Coyle La Verne J—l
Davies S S—l
Diehl F A—l
Ermentrout & Deisher—f c
Essick Jos W—l c
Essick Wm S—l c
Fetter W W—f
Fouts & Werner—f
Garrett G C—f
Hagy H B—f
Helms S M—l
Jost J H—f c
Kemmerer & Zechman—f
Leinbach W M—f
Light & Hill—l
Markley Frank A—f

Mengel & Mengel—f l c
Miller H K—l
Nolan Real Estate and Ins Agcy—f l c
Palm M S—f
Palmer Kershner—l
Pottenger Samuel N—f
Reading Real Estate Exchange—f
Seaman J S—l
Shirk & Co—f
Stephan Fred—f
Stolz & Ermentrout—f
Strauss & Schaeffer—f
Umbenhauer & Hanner—f
Van Haagen H E—l

RENOVO

Barnes & Saltsman—f
Grugan Alex E—f l c
Kendig Jos R Jr—f l
Reilly Jos F—f c

REYNOLDSVILLE

Love P B—f l
McDonald G M—f c

RIDGWAY

Arvidson A O—c
Hose L G—l
Elliott & Kime—f
Lesser L J A—f l c
McClain Edward B—l
Olson & Larson—f c
Shanbacher Frank W—l
Swift & Geary—f l c

ROCHESTER

Boal T M—l
Engle S A—f c
Feyler Frank—f
Fry Harry C Jr—f
Hurst Chas W—f c
Lloyd & Reno—f
Lockhart F T—f
Martin Edw—l
Noss C C—f

ROYERSFORD

Dilkes Frank M—l
Finebinner N S G—f l c
Latashaw Sam B—f l c

SAYRE

Kremer A P—f
Sawtelle M H—f
Stevens A D—f l c
Sturns A D—f
Taylor F J—f l
Walker E J—l

PA.—Con.**SCHUYLKILL**

Boyle J M—l
Cummings S C—f
Filbert B—f l c
Goas C H—f
Kistlin C E—f
Koenig W H—l
Moyer C A—f
Pfeueger Mrs M F—f
Rudy Carl S—l c
Wagner Henry—l
Wilson S C—l

SCOTTDAL

Boyd B C—l
Byrne Arthur—f l c
DeWitt E F—f l c
Diskin M A—f
Hubbs H C—f
Jarrett Geo C—l
Kelly W L—f
Kelly & Cook—f l c
Laughrey John—f
Leitzell Dr L H—l c
Loucks W S—f l c
Sisley—f l
Strickler J T—l
Wray Frank W—f c

SCRANTON

Allebach J H—l
Allen J W B—l f
Amerman R A—f
Avery A L—l
Battenger J H—l
Bickley G T—l c
Birdsall G H—f
Blackman J Hughes—l
Boland C G & Co—f l c
Booth Walter H—l c
Broadbent J F—c
Brown Gus N—f l c
Buck Walter S—l
Burns Mary T—l
Bushnell H H—f
Callender S N—f c
Campbell D J & Co—f
Carey O Ed—l
Cassidy J M—l
Cawley W J—f
Christmas W B—f
Clay A B—l
Connell Frank H—c
Conrad A & Son—f l c
Corcoran J B—f
Coursen C E—f
Crane R K—l
Daniels W G—f
Dunleavy Mrs Margaret—l
Dusenbury J W L—c
Emory M A—l
Emrich F W—f l c
Evans & Thomas—f
Evans J D & Co—f
Fiala F J—l
Fitzsimmons John—f
Poster H C—c
Franklin E B & Co—f c
Fuller Charles & Co—f
Fulton & Bradbury—f
Genter C H & Co—f
Gibbons James S & Co—f
Hackett W T—f
Hartzell F V—f
Heeley Eugene—f

F. L. Hitchcock & Son

421 Spruce Street

Representing the National
Hartford, N. Y. Underwriters Agency
Rhode Island, Michigan P. & N. and
Commerce of Albany.

Horton L H—l c
Hosie W F—f c
Hughes W R—l
Hurlburt H R—f
Jessup R H—l
Jordan J J—f
Jones W I—f
Judge James F—f
Keller Insurance Agency—f

Kiesel Wm F—f
Kilpatrick C W—l
Laidler T K—l
Lamson W O—l
Langan M G—f
Lentes John—f
Levy Joseph—l
Loomis W G—f
Luce R W & Co—f c
Luce R W & Son—f
McGowen John R—l
McGuire T J—f
McGuire John W—f
McHugh Anthony J—c
Miller Jacob F—f
Moore & Foster—f
Morgan W P & Son—f
Mulford W S—c
O'Boyle Thomas—l
Okell J R—f
Olizendurn L H—l
O'Malley M J & Co—f
O'Malley Owen F—f
Owens I J—l
Paine H E & Son—f
Parker S D—l
Phillips W W—f
Powell A V—f
Powell D C—f
Reedy John J—f
Reynolds G F—f
Robling Kirchof & De—
muth—f
Ruddy Jas E—l
Rutan D E—l
Salvatore Di Martino—f
Sargent F E—l
Schadt John A—f
Schroeder Frank—c
Schubert H J—l
Siegel H M—f
Speicher J—l
Spencer Eben H—l
Spicer John A & Co—f
Stevens S H—l
Sutton C B—l
Wahl George—l
Walter W B & Co—f
Walker T J—c
Weisberger D—l
Welsh W J—l
Weyburn S Fletcher—c
Williamson J L—l

SELIN'S GROVE

Miller H E & Sons—f l c
Schoch Ira C—f l
Schoch H Harvey—l
Schoch S H—f
Schreyer R L—f l c
Ulrich Chas P—f

SEWICKLEY

Boobyer R B—f
Duncan W C—f
Miller Howard—f

SHAMOKIN

Adams J O—f c
Bower R D—f
Gillespie & McAllister—
f l
Graeber Clarence N—f l c
Hayes Thos R—f l
John Geo W—f l c
John Samuel—f c
Kearney & Raker—f
Kramlich M B—f l c
Marr A G—f c
McWilliams Warren W—
l

Oram Jno—f l
Reaser W E—f
Schwartz J J W—f
Shoop Geo O—f
Snyder W L—f
Unger U G—f c
Wagenseller S C—c l
Wagenseller & Heckert—
f l c

SHARON

Ashton & McCormick—f l
c
Beil & Harris—f l c
Cairey Fred B—f
Cavanaugh Paul—l c
Cohen H M—f l c
Davis Jas E—f l c
Eshelman W E—f l c
Hyde Harry—l
Irvine C C—f l c
Kahl M—f
Leslie & Huntley—f l c
Service Bros & Co—f l c
Slagle A C—f l c
Wharton & Russell—f c

SHARPSBURG

Coyle R M—f l c
Crea Thos—f
Kraus John—f
Myers W C—l
Power John—f l
Saint R A—f
Schrandt Wm C—f
Seidel L O—f
Yerkins Chas

SHARPSVILLE

Agnew C E—f
Hum J R—f l
Robinson S A—f l c
Turner E A—f l

SHENANDOAH

Broderick Thos—l
Carden J J—f
Davis Jesse B—f l c
Dowling J—l
Evans W T—l
Gregory W G—f
Hinks Jos—f
Krick Geo—f
Maharroy City
Mellet M—f
Monigham P J—f
Patterson James—l
Walsh Wm—l
Williams T T—f

SHERIDAN

Bishop M L—l
Leaman T S—c
Lewis William B—l
Phelps John C—l c

SHERIDANVILLE

Dunn Ely—l
Ferrell Heas—f c
Hall John Jr—f
Lippincott U E—f
Phelps J C—f c
Stahl S S—f

SHICKSHINNY

Post Bros—f l c
Post F J—f

SHIPPENSBURG

Helfrick D W—f
Landis B F—f l
Lutz W A—f
Morrow W Boyd—f
Omwake J S—f
Powell D N—f l c

SLATINGTON

Benner Chas Jr—f
Dalby Robert H—f

Jones Perry
La Bar Jesse—f l c
Pierce Daniel—f
Sell Martin W—f l

SOMERSET

Connelly Harris—f
Knoble W W—f c
Shrock Wm M—f

SO BETHLEHEM

Berkemeyer R K—f
Boyer J L—f
Cashner M P—f
Cope A L—f l c
Cyphers H A—f
Finady C W—f
Friebely C D—f l c
Getter G W—f
Glancy B—l
Graham A C—f l c
Hartzog I T—f c
Kester E J—l
Kresge J H—f
McGovern E B—f
Miller A F—c
Palen A H—l
Pearson A F—f
Sinwell Wm—f
Walters J B—f
Wien F E—c

SPRING CITY

Deisher F H—f l
Rosenburger L H—f
Weikel J R—f

ST. MARYS

Chester Wm—f l c
Determan Herman—l c
Geack Andrew—f
Hauber Ins Agency—l
Hauber Geo—l
Lynch John—l

STEELTON

Alleman M R—f l c
Atticks Wm—l
Brandt Elmer G—f
Dunkle Bros—f c
Fickes Wm S—f
Flynn Wm M—f
Heagy J M—f
Howard H H—f l c
Neron David W—f
Posey Henry G—f c
Rose Frey M—f
Smith A B—f

STROUDSBURG

Bell E A & Co—f l c
Brown W V—l
Diehl Henry—l
Dreher Norman B—c
LeBar A—l
Palmer Turner—f c
Schoonover A H—l c
Stone Elmer—l
Smoyer H S—f l c
Williams John B—l

SUMMIT HILL

Scott E E—f l c

SUNBURY

Basler & DeWitt—f c
Bullard L G—l
Clement & Brosius—f l c
Cummings & Remm—f
Deppen G W—l
Deppen & Bros—f
Derr & Rockefeller—f l
Druckmiller W H—f c
Kelly B F—f
McWilliams J K—f c
Miller F H—f
Moyer J E—l
Morgan J W—f
Reed S O—f l
Rhoads W F—f

Shipe Chas A—l
Shipman J Frazier—f
Stahl A S—l
Taylor E F—l

SUSQUEHANNA

Curtis James E & Co—f
l c
Mitchell W S & S N—f
Titworth C E—f l c

TAMAQUA

Harris R H & Co—f c
Ichter J H—f
Lawlor P J—l
Leopold W Frank—f c
Linawever Josiah—f
Fruzman M P & Co—f
Quinn J J—l
Schad John—l
Shindel C S—l
Shindel C F & Co—f l c
Soudier H W G—f l
Spiese F P—f
Stidole John H—f
Walters C E—f c

TARENTUM

Bell A J—f
Griffith J M—f l
Kennedy J W—f
Reed C N—f l c
Reinhr J—f l c
Travis R A & Co—f l c
Walthour L L—l
Zimmerman Henry—f

TAYLOR

Harris H H—f
Law James P—f
Van Horn C H—f
William D A

TITUSVILLE

Barber & Cooley—f l c
Chick & Wheeler—f l c
Cogswell J H—f l c
Dubar J A C—f
Fleury F S—l
Johnston Hall—f
White Wm—f

TOWANDA

Codding & Codding—f c
Hall Chas M—f l c
Mix J W—f c
Turner C H—l
Futhill R F—l
Walker Ed—f c

TOWER CITY

Seider Louis—l
Kaufman F H—f
Moyer J B—f c
Jnger A A—l

TREMONT

ashore R S—f
ook E E—l
ierb T S—l
ibshman H W—f
Ioffman Philip—l
teinbold W H—f
Volcott Ira S—f l

TURTLE CREEK

ershey Geo—f
icDonald M W—f
emmens W H—f
revaskis J T—f

TYRONE

alderwood H B—l
lenner & Gillam—f l c
ifford R—f
iller W F—f l c
owes & Eby—f l c
ascoc A G—f l c

Porter & LaPorte—f l c
Reed P A—f c
Replogle C B—l

UNION CITY

Mahoney C J
Sweet A G & Son—f l c

UNIONTOWN

Airhart P F—l
Ariford E S—l
Byers W L—l
Cramer Chas T—f l c
Douglas J S—f l c
Fisher J C—l
Jacobwitz H—l
Knotts Arthur K—f l c
Markle O P—f c
McCrum R S Co—f l c
Miller W H—f
Moyer Thos—f
Newcomer J I—f
Ritenour John S—f
Seairight J A—f l c
Seaton C H—f l c
Semans Geo W—f
Springer J D—f l c
Wadsworth Fred—f

VANDERGRIFF

Bair John F—f
Barclay W W—f
McGinnis J M—f
Uncapher M E—f

VERONA

Tiers La Rue—f

WARREN

Barnhart & DeForest—f
Brenann & Alexander
Cable J B—l c
Cogswell F A—l c
Craft & Henry—f c
Darling F C—l
Gealy Cassius M—l
Henry W F—f
McKelvey A H—l
Mintzer Cable & Co—f
l c
Richards W J—l
Stewart John B—c
Waters S W—l
Wheeler John E—l c

WASHINGTON

Brehm W F—l
Bristor J A—f
Busby S N—f
Caldwell D T—f
Christman Wm—f
Deems E R—f
Goldfarb Jacob—l
Hackney & Weaver—f
Hall S W—f
Harding C V—f
Happer A G—f l c
Knox Robt—f
Marsh A C—f
McCleary W L—f
McGrew R C—f
Mitchell J K—l
Murray J W—f
Pauer Jno—l
Prigg J M—f
Ralston J M—f
Reed Jno—f
Ritchey W E L—f
Schoenthal Henry—l
Shimp C E—l
Smith Ed R Jr—l c
Smith W F—f c
Wise F B—f

WATSONTOWN

Fisher F B—f c
Rombach H W—f
Shay Wm F—f

WAYNE

Canizares F A—f
Carr F W—f l c
Nichols W R—f c

WAYNESBURG

Adamson N H & Bro—f
Auld Jno T—f l
Burns & Headlee—f l
Brock Hudson D—f l c
Randolph & Bailey—f l
Scott J W—l
Spragg & Spragg—f c
Silvens & Fordyce—f l c
Taylor & Huffman—f

WEATHERLY

Hemminger G W—l c
Karske John—l
Van Dyre Warren—f l c

WELLSBOROUGH

Clark C B—f
Davis O H—f
Furman Wyle—l
Gardner J H & Landrus
H J—f l c
Green E—f
Green Earnest—f
Rockwell F H—f
Smith D C—l c
Young E B—f

WEST BETHLEHEM

Borhek A M—f
Bunnell B H—f c
Faust D Jas—f l c
Fink J Wm—f c
Jones Ashley W M—l
Leibert W R—f
Leibfried F L—f
Lilly & Funk—f l c
Ott J Robt & Son—f l c
Reed A Geo—l
Taylor S Robert—c
Welker C Warren—f c
Wolle H Robert—f c

WEST CHESTER

Martindale C P—f l c

WEST NEWTON

Dick A M & Co—f l
Durr A F—f
Obley H A—f
Parker A J—f l c

WILKESBARRE

Allan W C—l
Bachman Wm A—f
Bard S M—l
Benner Ezra—f
Biddle & Eno—f c
Holand Jas M—f
Brandt Jacob & Co—f c
Camp C D—l
Carpenter J D—l
Cool Jas—f
Crisman E L—f
Dana & Frantz—f
Derr Thompson & Bro—f
Evans Evan F—f
Farrell J C & W L—f
Felter C M—l
Frazer Edwin D—l
Grady Jno—l
Hamlin Edw B—l
Hartman Geo J—f
Harvey J C—l
Hoban Ed A—f
Hoban F J—l
Hoban J W & Co—f l
Holt J E—f
Houser S H—l
Hughes D F—f
Jones Lawrence B—l
Kenney J C—f
Kunkle & Multer—l
Laidler Thos K—l
Laning A C—f

Larned F W & Co—f
Lindley L W—f
Lloyd Jos W—f
McGourty & Shovlin—f
Miller J Watson—f
Phillips & Moore—f
Parsons W L—f
Post Willard L—f l c
Potteiger John—l
Reinfeld Theo—f
Reynolds & Co—f
Robinson W B—l
Royer A E—l
Salsburg L K & Co—f
Smith Chas H—l
Snyder Chas M—l
Swartwood Leroy W—l
Theis Fred—f l c

THEIS BROS.**GENERAL AGENTS**

German Fire Ins. Co., Pittsburgh, Pa
German-American, Pittsburgh, Pa
Keystone Underwriters,
Pittsburgh, Pa.
Hamilton Fire Ins. Co., New York
German Fire of Peoria, Ill.

Tompkins W S—l
Van Loon Chas R—f
Ward Richard A—c
Washburn W O—l
Williamson Jas—l
Wilson C F—l
Woodruff Levi H—f c

WILKINSBURG

Anderson J R—l
Brinker W E
Brown Jas & Son
Calvert R—f l
Dierstein Fred
Faris & Co
Friend W H H
Henderson & Coldwell
Hoffman J L Co—f
Horner Miss D Georgia
Jack A A
Jackson E J—f
Lovett H H
Scoby J S

WILLIAMSPORT

Allen R W—l c
Bentley P W—l c
Benton & Hoover—f c
Burrows J E—f l
Champion M A—f
Clinger Henry J—f
Clinger Otto C—f l c
Cole E W—f c
Collier J F—l
Corson W T—f l
Coxe E W—c
Datesman J—l
Davis J F—l
Gallagher F M—f l
Gibson J A & J C—f l c
Hanks Horace R—f
Hart Abe—f
Hill H C & Co—f
Hill S W—f l
Houck & Smead—f
Irvin H M—l
Keeler & Zercher—f
King W L—l
Liedlein J F—f
Laird H R—f
Laird T J M—l
Lewis B—l
Leyman H S—l
Lundy A D & Co—f l c
McClarín C M—f
McCormick & Herdion
f c
Meyer H S—c
Reidy John P—f
Sayles P D—l
Sears H J—l

PA.—Williamsport,
Con.

Sigfried E M—f
Sondheimer M—f
Staib E J—f
Stout J W—f
Swartz & Welsh—f

WILSON G. TALLEY**FIRE INSURANCE**

Placed on Risks
in Central and Northern
Pennsylvania

General Offices at
WILLIAMSPORT, PA.

Tepel & Soutters—f
Van Valkenburg J W
—f c
Weddigen Ferd—f
Whitehead C W—f

Whitney W B—f
Williamsport Ins Exch—
f c
Woodruff W B—f
Yeager S—f

WILLIAMSTOWN

Blanning & Strue—f
Rank C—f
Shadel F M—f l c

WILMERDING

Bowman J M—f c
Cunningham J H—f
Entler H L—f
George W D—f
Hankey W L—Co—f l c
Mason J R—f
Patch T S—f
Pollock J M—f
Snyder Geo B—f
Walker D M—f

WINDER

Colborn R G—f

Parnell J H—f l c
Sproat bros—f

WRIGHTSVILLE

Flora W H—f
Magee R S—f
Jamison Jas L Jr—c
Smith C G—f

YORK

Connelley E E—f c
Deckert J H—f
Eckenrode Wm M—f
Eshelman Harry M—f l c
Evans Miss M B—f
Gotwald W S—f
Graybill Geo—f l c
Gross Saml L—f
Hauser John S & Co—
f l c
Hiestand T B G—f c
Hill Benj—f
Jessop & Culp—f c
Kell Alfred M—c
King Robert—f c
Kraber Bros—f
Maley M E—c

McBlain W G—f
McConkey E K & Co—f
McManus Miss Mary—f
Mayer Frank—c
Milligan J M—c
Mitzel J F—c l
Myers Thompson & Kal-
ler—f c
Owen W S & Bro—f l c
Quick Geo M—f
Raffensberger W J—f l c
Schall & Myers—f
Security Title & Trust
Co—c
Shetter Meyers Co—f c
Shroff Saml A—f c
Smith T B—c
Stambaugh J H—f
Thompson Jas I—f
Waters O P—f
Wilkinson B C—f
Wilt P F & Son—f
Woltman & Spangler Co
Ltd—f c
Zeigler E C—f

RHODE ISLAND**ARCTIC**

Clarke Herbert M—f l c
Langevin Oliver—f
Parker J M—f
Perkins Jos Jr—f

ASHWAY

Olney G H—f l c
Richmond S R—f
Stillman E C—f

BRISTOL

McDougal Benj—f
Peck G H—f c
Skinner Parmenas Jr—f
Straight Clark H—f l c

CENTRAL FALLS

Marcoux Bros—f c

CRANSTON

Blass Z W—f
Horton H F & Sons—f
Latham J A & C O—f

CUMBERLAND

Gleason C C—f
Ramsdin W—f

EAST GREENWICH

Shipper M E—f c

HARRISVILLE

Clarke Miss Richard E S
—f

HOPE VALLEY

Crandall Ernest L—f
Greene Geo E—f c
Greene John J—f
Olney Geo H—f l c
Richmond Silas R—f

JOHNSON

Calef H C—f c
Dean E A—f
Wildes Jacob B—f l c

LONSDALE

Conley J H—f
Hindle J—f
Kinion P F—f l
McInerney Edw—f
Nye C P—f
O'Sullivan P—f
Parker Geo I—f
Patterson Wm—f

Pingree Thos—f
Ramsden W—f
Ryan M J—f
Veitch J W B—f
Williams J J—f

MANVILLE

Roberts F X & Son

NATICK

Littlefield Chas W—f
Whipple R R—f l

NEWPORT

Braman Packer—f c
Brightman Wm E—f
Bull Henry—f l c
Deblois & Eldridge—f
Derby R C—f
Dyer H L—f
Hammett A Clarence Co
—f l c
O'Connor J F J—f
O'Neill Eugene C—f
Packer Charles—f
Paine F H—f
Rooney James J—c
Spencer Edw L—f l c
Taylor A O'D—f l
Topham J G—f
Wilks H G—f
Wrightington C H—f

PAWTUCKET

Arnold John H—f
Bennett J—f
Binford E S—f
Blanchard Andre—f
Bowen E S—f
Butler R A—f l
Chase & Entwistle—f c
Crowninshield & Lawton
Darling Lyman M—f
Davis Chas W—f
Gallagher Matthew J—f
Gridley Geo F Jr—f
Grimes R W—f
Ingraham D B—f
Kelley Walter W—f
Kent Lucien E—f
Lewin Ella R—f
McKitchen Wm H—f
Mulligan Myles M—f c
Newell Jas S—f
O'Brien Thomas—f
Parker Co Geo I—f c
Powers Frank J—f
Purdy A C—f
Sagar H H—f c
Shove Isaac & Co—f c

PORTSMOUTH

Brownell A B—f c
Foye S M—f
Manchester A G—f

PROVIDENCE

Aldrich W DeF—f
Arnold J H & Son—f
Arnold & Tillinghast—f
Baker G S—f
Baggott W A—f
Balcom W H R—f
Barney C E—f
Barton J A—f
Beach & Sweet—f c
Bennett J—f
Blumenkrantz E S—f
Bogert T P—f
Bosworth J D—f
Bowen Wm M P—c
Brice H B—f
Brockenbrough K R—f
Brown A—f
Budlong John C Jr—f
Bunce G H & Co—f
Burdick C J—f
Burton & Salisbury—f
Calef H C—f
Calderone P J—f
Cann J M—f
Canning J P—f
Carpenter J B—c
Carr J E—f
Chambers Wm C—f
Chester I O—f
Colman R L—f
Comstock & Gardiner
—c
Cook Jas W—f c
Cooke Henry W Co—f c
Crum F A—f
Crooker J F—f
Day J W—f
De Costa A A—f
Dennison N B—f
Doody S—f
Draper W H—f
Dubois R C—f
Dunning Edw C—f
Dunning Mark I—f
Easterbrooks H G—f
Eddy J T A—f
Eddy Jno & Son—f
Egan D C—f
Farnum E H—f
Felton E B—f
Fidler Henry T—f
Fisher M—f
Fitzgerald P J—f
Forest C A—f

Freeman Jas F—f l
Gallivan & O'Donnell—f l

Gamwell & Ingraham**INSURANCE****INDUSTRIAL TRUST BUILDING**

Gannett W P—f
Gammons J A—f
Gardiner A C—f
Gifford R P—f
Gilbane Mary J—f
Girard G N—f
Glover H S—f
Goddard A W—f
Goff Isaac L—f l
Goodman T J—f
Gough Joseph—f
Greenwood Robt B—f
Griswold W H—f
Gross G L & H J—f c
Hall C O—f
Harris W D—f
Harrington Geo C—f
Harrington Benj F &
Son—f l c
Hastings, Glover S & Co
—f
Hayward Norman W—f
Herrick Wm H & Co—f
Herbener J H—f
Hill C R—f
Holmes C E—f
Horton H F & Sons—f
Hozare C L—f
Huntsman Edwin L—f
Huntsman J F—f
Hurley R A—f
Jackson F H—f
Jackson R H—f
Johnson M C—f
Jones J D E—f
Keach J A—f c
Kehoe J L—f
Kelly Charles—f l
Kimball Robt D—f
Latham J A & Co—f
Lee H I—f
Lester Wm A—f
Lincoln F A—f
Livsey B C—f c
Logee W W—f
Lord D C—f c

Lord B M—c
Luther J J—
McCabe William B—f
McCabe J S—f
McCartney A—f
McGuinness John B—f
McHale W H—f
McKay Clarence L—f
McLaughlin T J—f
McLeod J D—f
MacDonald Allen H—f
Manchester C B—f
Manchester Willard—f
Mathewson C A—f
Mattson A—f
Mason E C—f c
Monroe W L—f
Monteith W—f
Morgan H P—f
Morway C F—f
Murray W C—f
Newcomb C F—f
Newman Louis C—f
Nightingale S A Co—f
Norberg & Co—f
O'Donnell J—f
O'Leary Arthur—f c
O'Reilly T M—c
Parker G I—f
Parkhurst C F—c
Parks Geo M—f
Philbrick C H—f
Phillips W A—f
Piefer E G—f
Potter & Chapman—f
Power P M—f
Pratt C T—f
Randall Wm R—
Rathbun T R—f
Ray F N—f
Richards H F & Bro—f
Richardson H A—f
Rise Mrs C E—f
Robins E S—f
Rott E L—f
Ryan T J—f
Sayer F P—f
Shaw H—f

Sherman H C Jr—f
Simmons H B—f
Smith J P—f
Spencer & Boss—f c
Stanton W C & R L—f
Stark J R—f

Starkweather & Shepley (Inc.)

Fire, Marine
and Casualty Insurances

17 Custom House St.
(See New York City, Boston,
Mass., and Chicago, Ill., List.)

Stone & Smith—f
Sunderland J F—f
Sweeney D—f
Swift J H—f
Tally J M—f
Thompson Robt W—f
Tillinghast P S—f
Tingley Stephen L—f
Todd Mellor Co—f
Todd W S—f
Torrey Daniel T—f
Tucker C D—f
Tucker D B—f
Valley T J—f
Walker & L Co—f
Wallace Wm V—f
Washington Wm H—f
Wheeler Van R—c

E. L. WATSON & CO.

INSURANCE

49 Westminster Street

Wheelock Jesse M—f
Williams E B—f
Wiswall Louis—f

SAYLESVILLE
Fessenden S M—f c

S KINGSTON
Babcock John E—f
Boon Chas E & Co—f
Caswell W H—f
Gardner Benj W—f
Gardner Thos A—f
Kroener G A Jr—f
Morton Thos—f
Perry Howard B—f
Watson Oliver—f

TIVERTON
Brightman W E—f c
Duffee J T—f
Hamby A L—f c
Seabury George A—f
Seabury S—f
White A P—f

VALLEY FALLS
Brown N A—f
Quigley P J—f
Sullivan P O—f
Williams J J—f

WAKEFIELD
Babcock John E—f
Gardner T A & Co—f
Kroener Geo A Jr—f
Perry Howard B—f c
Watson Oliver—f

WARREN
Cady Edwin A—f
Champlin H F—f
Cole Luther—f
Greene Chas W—f f

Martin Joseph W—f
Provost J A—f
Smith R S—f f

WESTERLY

Barns Everett—f
Bliven C B—f
Burke Edward M—f
Casey W H—
Chester Irvine O—f
Coy Frank W—f
Eldred A E—f
Hillard P H—f
Morgan C A—f c
Shemeld Thos D—f

WOONSOCKET

Barrette E O—f c
Bennett A J—f f
Briggs B M & Sons—
f f c
Brindle Robert—f
Brown Stephen H—f c
Callen J M—f
Cavanaugh T—f c
Cook L M—f
Cosseboom J C—f c
Fleasant J F Inc—f c
Gaskell Robert S—f c
Gaulin M—f
Girard Geo N—f c
Larochelle N—f
L'Esperance R T—f
Lord D C—f c
McCabe J—f
McGovern J M—f c
Morin A N & Son—f c
Mowry Wm C—f c
Mulligan Ambrose A—c
Rhodes W P—f
Rowen T—f
Seagrave George E—f
Smith R P & Son—f c
Wilkins J—f
Williams Wm E—f

SOUTH CAROLINA

ABBEVILLE

Bradly—f c
Chalmers, Jas—f c
DuPre J H & Co—f
Ellis & Smith—f c
Gambrell J M—f
Hill R E—f
McDavid J E—f c
Quarles J Perrin—f
White & Quarles—f

AIKEN

Ashurst J W—f c
Hutson J C—f c
Hutson W M—f
Ott & Laird—f c
Sawyer C E & Co—f c

ALLEDALE

Boinean F G—f c
Connor C T—f
Hay M F—f

ANDERSON

Abrahams & Dickson—f
Citizens Ins Agency
Crayton T S—f
Daniels W F—f
Ginn R J—f
Geiger E F—f
Harper J C—f
Mattison M M—f
Maxwell J D—f
Nabors S M—f
Sloan D P—f
Spencer G G—f

Von Hasseln J H & Son—f
Webb C W—f
Webb W W—f

BAMBERG

Brabham A M—f
Dickinson G M—f c
Johnson H W—f
Riley W A—f
Wright W R—f

BARNWELL

Creech H L & Co—f c
Green Miller P—c
Hay C J—f
Hay R M—f
Manville A P—f
McNat Wm & Bucking-
ham—f
Snelling & Langley—f f

BEAUFORT

Gaunt FH—f
Johnson C S—f

BENNETTSVILLE

Crosland & Tyson Co—
f c
Jackson Buford—f
Moore Warren—f
Newton H H—f
Parham M B—f
Smith & Palmer—f
Thompson S O—f

BLACKSBURG

Anderson W—f
Belue E K—f c
Morrow M H—f

BLACKVILLE

Briggs W H—f
Mathis H M—f f
Rush S H—f f

CAMDEN

Boykin N C—f c
Brown W—f
Hough W R—f
Oantcy Harry—f
Lenoir G H—f
Mitsam R W—f
Pinckney W R—f
Williams & Steedman—f c

CHARLESTON

Bruning J H—f f
Burr J J—f f
Chisolm & De Saussu-
re—f
Cosgrove J—f c
Dillingham J C—f
Dowie & Mure—f
Dunn J W—f
Duryea R H—f
Falk D B—f
Fitch W M—c
Gordan & Dunkin—f c
Guerrard E P—f
Hastie W S & Son—f c

Honour J L & Co—f
Hyde T T—f
Kelly J D—f c
Kinloch Middleton & Co—
f c

Kroeg A A—f
Legare & Rhett—f c
Lenoir G H—f
Leseman J D—f c
Lowndes C T & Co—f
McGee H T—f
Marshall R M & Bro—f
Mordecai & Gadsden—c
Pinckney Tupper &
Pinckney—f c
Pinckney L W—f c
Price T J—f
Ravenel, Johnson & Rob-
ertson—f c
Redding C J—f
Reeves & McTureous—
f c
Robertson & Pinckney—
f c
Schachte C R—f
Schachte Henry—f c
Sheresee L & Son—f f
Smith Algernon S—f
Thompson W T & Co—f
Triest & Israel—f c
William L A—f

CHERAW

Estes C W—f
Malloy C A—f
Waddill Cornelius N—f
Wells John H—f c

S. C.—Con.**CHESTER**

Edwards C C-f l c
Hardin W H & E H-f l c
Latham Bros-f
Means J W & Co-f
White T H & Co-f

COLUMBIA

Blalock R J-l
Bollin John H-l
Caldwell, Howard & Co-l c
Canter J M-f l c
Cathcart James A-f c
Cox D Sam-l
Dial Geo L & Co-f c
Gaillard & Withers-f c
Hyatt F H-l
Jenkins Miss Mary Gam-brill-f c
Kelly C L-l
Land J S-l
Lott J C-f
Matthson S L-l c
McCreery Joe G-l
Miller S L-l
Rawls B A-f l
Rich M-f c
Robinson J W-f c
Seibels E W & Son-f c
Seibels Edwin G-f
Simmons C B-f c
Swaffield W C-f l c
Talley T T-f c
Thompson H T-l
Walker J H & Co-f l c
Walker Ravenal & Co-l c
Wilson Bros Co-l
Young M B-l

CONVERSE

Reid S T-l

CONWAY

Buck H L Jr-l
Collins M W-f
Freeman Will A-f
McNeill D T-l
Quattlebaum C P-f

DARLINGTON

Coggeshall R W-l
Dargan & Coggeshall-f
King G K-f
McCall C S-f l c
Vaughan E & Co-f

DOVESVILLE

Chambers P P-l
De Lorme C H-l

DUE WEST

Bonner Mrs H E
Johnston S C-l
Kennedy A S-f c
Todd J J-l
Wildman J W-f

EASLEY

Bartan T T-l
Easley Ins Agency-f l
Smith W C-l
Smith & Taylor-f

EDGEFIELD

Griffen C A & Co-l c
Harling W H-f l
Muns Jas T-f l
Norris E J-f l c
Smith H A-f

FLORENCE

Allen Jos-f
Barringer & Husband-f l c
Chas & Son J P-f

Chase S-f l c
Commander C E-f
Henderson E M-f
Kuker T J-f

GAFFNEY CITY

Fort Sam L-f
Goffrey Trust Co-f l c
Jones J Darby-f l c
McArthur W C-l
Robertson Z A-f l c
Sams R O-f
Sparks B W-l
Wood & Smith-f l c

GEORGETOWN

Fraser & Co-f l c
Morgan W D-l
Munneryn B A-f
Oliver H L-l
Pyatt J S-l
Springs & Strau-f l c

GRANITEVILLE

Boysworth O P-f l
Giles W A-f l c
Hard B W-f

GREENVILLE

Allen J H-l
Anthony W B-f l c
Barton W A-f l c
Capers F F-f
Estes Julian-l
Eubanks A L-f
Furman A G-f
Gassaway & McElroy-f l
Goldsmith Wm Jr-f l c
Goodlett R C-f
Hard C F-f
Hayne P T-f
Houston L B-f l c
Mills Bros-f l c
Mitchell J F & Co-f l
Rives Geo J-f l c
Rutledge J R & Co-f
Stokes F W-l
Thackston & Son-f c
Townes S A-f

GREENWOOD

Andrews Geo W-f c
Canfield J W-l
Chiple J S & Co-f
Dew P S-f l c
Garrett C W-f l
Hartzog & Hartzog-f
Hodges G C-l
Lee & McGee-f c
Medlock J T-f c
Miller S E-l c
Nichols & Baker-f
Pratt & Pratt-f l c
Spence J W-f
Wharton J B-f
Williams W A-f

HAMBURG

Butt F N Co-f
Walker John W Co-f

HARTSVILLE

Coker J L & Co-f c

HICKORY GROVE

McDill N M-f
Slaughter W-l

JOHNSTON

Eldson & La Grone-l
Epas Peter-l
Hazel W M L-f
Keece P N-f
Lee Coleman W-f l
Millford & Waters-f
Ourts & Watson-f l
Waters G G-l

KERSHAW

Beckham R S & Co-f
Davidson L S & Co-f
McCaskill J A-f l

LANCASTER

Allison E C-l
Clark A J-l
Lancaster Savings Bank & Trust Co-f l c
Moore & Williams-f l c
Thomasson J T-l
Williams W T-f
Witherspoon M S & Co-f c

LAURENS

Adams J J-f
Anderson & Blakely-c
Austin James-f c
Balle Geo & Co-f
Barksdale C D-f l
Barksdale John A-f
Copeland M L-f
Dial W H-f c
Kennedy H B
Laurens Trust Co-f l
Teague F-f l
Todd A C & Co-f c
Troynham & Turner-f

LEXINGTON

Dreher E G-f l c
Fox A J-f l c

MANNING

Clarendon Real Estate-f l c
Horton & Jenkinson-f
Wilson Ins Agency-f l c

MARION

Covington F F-l
Cross & Evans-f
Hamer & Lewis-f c
Johnson J W-f
Schofield C L-f l c

MAYESVILLE

Chaffin Robt-f l
Deschamps G S-f

MCCORMICK

Britt J E-f l
Robinson R J-f

NEWBERRY

Boosen S P-f l c
Holmes & McFall-f
McSwain N A-f
Norris Robt-l f
Norwood J E-f c
Scott John-f c
Shearman M L-l f
Tarrant W T & Son-f
Wilson F-f c

ORANGEBURG

Bryant R F-f
Dibble T O S-l
Edisto Insurance Agency-f
Houser Eugene-l
Izlar & Salley-f
Mellcham S R-f
Orangeburg Ins Agency-f

Schiffley F A-l
Sease W K Co-f
Smith & Atkinson-f l c
Sturkie L K-l
Wolfe & Berry-f
Ziegler Jas W-l c

PENDLETON

Hard B C-f
Hunter J F-f l
Sadler B H-f
Sittou J J-f

PIEDMONT

Lebby & Norwood-f l c
Sullivan Oscar-f

ROCK HILL

Anderson G B-l
Craig B N-l c
Fewell B M-f
Hutchison D-l c
Johnson J E-l
May C S-l
McFadden J H-l
Roddey W J-l
Roddey & Boyce-f c

ST. MATTHEWS

Able L M Dr-f l c
Amakee F A-f
Loryea J H-f l c

SENECA

Bryan J H-l
Gignilliat H I-c
Hollernan F S-f
Jordan & Edwards-f c
Nimmons W P-f
Todd J W-f l

SPARTANBURG

Byers E D-l
Carlisle C H-f
Cashfield E W-l
Coheld Jas & Co-f c
Estes Elliott-l
Ferguson R H-l
France H-l
Glenn W S-f c
Haughton W G-f l
Law A M & Co-f l c
Ligon Chas P-l
Mulligan A B-l
Ravaddon Trust Co-f
Screven & Cleveland-f
The Elford Agency-f l c
White, Calhoun & Cannon-f c

SUMMERVILLE

Dehor W R-f
Cauthen E E-f
Walker L A-f

SUMTER

Brown W A-f c
Citizens Ins Agency-f l c
Cutlimo B P-l
Gentry R N-l
Haynsworth G E-f l c
Hood R S-l
Jones W S-l
Jones & Wallace-f l c
Ligon J R-f l c
McCallum D R Jr-f c
McCallum Realty & Ins Co-f c
Mead D T-l
Moses Andrena Mrs-f
Moses P-l
Stubbs C E-l
Sumter Real Estate & Ins Agcy-f c
Taylor Forest-l
Upshur W B-l
Wilder J G R-l
Wilson James-l

TIMMONSVILLE

Atkinson B R-l c
Charles R K-f l c
Conyear Marion J-l c
Garner & Rollins-f l c
Rose W C-f l

UNION

Bailey Lumber & Mtg Co-f c
Duke F C-l c
Farr & Thompson-f c

Home Real Estate Agcy
—f c
Nicholson W A & Son—
f c
Oetzel Geo H—f c

WALHALLA

Darby I H—f
Mop W D—f
Shoother W A—f
Verner J D—f 1 c

WALTERBORO

Black H W Jr—f
Black D B—f
Copers W E—f
Du Boise Henry W—f
Henderson C G—f
Klein Jno M—f
Von Lehe John D—f 1
Warren John D—f

WESTMINSTER

Anderson W P—f

Carter J S—f
Pitts I S—f
Mavitt K W—f 1
Mulky C J—f

WILLIAMSTON

Horton Miss Louise—f
Pinkney A G—f 1

WINNSBOROUGH

Beaty W A—f 1 c
Brice J A—f

Caldwell J C—f
Craig John R—f 1
Davis J F—f
Davis J Q—f 1
Flennikin W H—f
Ketchin H E—f

YORKVILLE

Adicks Withers—f
Black Fred C—f 1
Grist Sam M—f 1 c
Lindsay J R—f 1 c

SOUTH DAKOTA**ABERDEEN**

Bolles Geo—f
Burnette C G—f
Burnette D P—f
Cleary J W—f
Easton C F—f 1 c
Erwin G M L—f
Fisher Mrs Belle B—f c
Fletcher C C—f c
Gage T C—f c
Glidden Minnie—f c
Howard C A—f
Jacobs Walter—f
Lamont B C—f
Mason Meda—f
Milligan A F—f
Narregang S W—f 1 c
Paine R T—f
Reed Wendell—f c
Wade John—f c

ALEXANDRIA

Bidwell F A—f
Hill & Stillwell
Ives Edson—f
Kelso Chas D—f c
Mohr H J—f c
Ryburn W L—f c
Thiel & Peckham—f c

ARMOUR

Addie J W—f c
Booker Leroy—f c
Floete C E—f c
Hand J P—f c
Hoffman F G—f c
Savage A G—f
Wanzer E P—f c

ASHTON

Cole W E
Graves E N
Roberts D H
Watkins S P—f c

BERESFORD

Boyle J E—f
Bulow W J—f
Frieberg August—f
Fundingslund & Sever-
son—f
Meidell H J—f
Seeley John C—f

BLUNT

Eakin E L—f
Tarbell & Eakin—f 1

BRIDGEWATER

Anderson J H—f
Laing G W—f
Smith W T—f
Todd G E—f
Tachitter J P—f

BRITTON

Barrett—f
Crochard S L—f
Bingham George—f
Cooper E A—f c
Forest S E—f

Gardner Robert—f
Printup D L—f
Thorp W W—f

BROOKINGS

Akin T C—f
Allison A B—f
Bunday D W—f
Carlisle F J—f 1 c
Carlisle M G—f c
Chappell T L—f
Fishback H—f c
McCarl S H—f
Reeves H H—f
Thayer Geo F—f

BRYANT

Ameson G A S—f
Furgeson G H—f
Griffin S B—f 1
Hart G W—f c
Horsewell J A—f c
McNulty Wm A—f
Ruden E A—f 1
Syverson E A—f

CANTON

Anderson Hans—f
Benedict C E—f c
Carlson A B—f
Casill C H—f
Cooper H N—f c
Gray J B—f
Hanson M H—f
Helgeson A—f
Kennison Wm—f
Knudson O C—f
Lewis James—f
Long Henry—f
Rudolph O A—f
Skartniedt G—f

CASTLE WOOD

Curtis H H—f c
Russell M J—f
Walton E—f c

CENTREVILLE

Berwin Louis—f 1
Bogne Alan—f c
Bogue & Bogue—f
Gardner Walter M—f
Mee Jas—f c
Mosier D M—f c
Peterson Leonard—f
Thomson J S—f c
Wass V C—f c

CHAMBERLAIN

Drury E L—f c
Farmer W J—f
Graybill W C—f
Hayes Scott—f
Henry Bros—f 1
Kaufman D N—f
Tidrick C D—f 1 c
Whitbeck A C—f

COLUMBIA

Hemabberger Roy—f
Smith A H—f

CUSTER CITY

Delicate T W—f c
Garlock T V—f
Hanley W F—f
Perrin C E—f 1

DEADWOOD

Baggaley & Co J—f c
Dague's Ins Agency Inc
—f c
Hanson P N—f
Hymen Co J P—f c
Ickes W A—f c
Ricker E A—f
Russell S W—f

DELL RAPIDS

Hegge Oluf—f
Huntemer A—f
Kenefick R E—f 1
Larson L K—f
Lund W G—f
Smith Henry M
Smith O H—f c
Uline G A—f

DE SMET

Aetfillach L F—f
Carroll J H—f
Dawley C L—f 1
Green E F—f c

ELKTON

Cuckow F W—f
First State Bank—f
Gerlach F E—f
Grattan O T—f
Heintz F W—f
Hoch Geo E—f
Hodge J E—f
Meyer Theo—f 1 c
Zalesky E R—f 1

ESTELLINE

Calif A B—f c
Catlett J W—f c
Liebenstein M S—f c
Smith Leroy—f
Snyder J A—f c
Whittemore W E—f c

FAULKTON

Cornwell I Allen—f 1
Johnston J W—f
Latham D H—f
Moore A M—f
Morse A. W—f 1 c
Norton C C—f 1
Seaman F A—f

FLANDREAU

Benson Lewis—f
Bigelow James T—f 1 c
Booth H A—f
Colman E G—f c
Dunlap R H—f
Faeger R O—f c
Jordan Ed—f
Schyan Knut—f
Smith Jesse A—f c
Warren F A—f

FORT PIERRE

Johnson J H
Squire C M & Co
Sumner G E—f c

GARY

Exchange Bank of Gary
—f 1 c
Houghton A—f 1 c
Houghton A L Sr—f 1 c

GROTON

Ashley Wm—f
Basom N S—f c
Bowler M F—f
Erwin W I—f
Mather R A—f
Miller W B—f c

HERMOSA

Baker J F—f
Monaghan Thos L—f

HOT SPRINGS

Cleveland G M—f 1 c
Cull L S—f
Jackett E R—f c
Flanigan G B—f c
Magowan Wm J—f
Parks & Marty—f 1 c
Smith G C—f c
Wilson & Wilson—f c

HOWARD

Bush & Wakefield—f
Crissey & Cox—f c
Grus Ed—f
Hanson H M—f 1 c
Smith Hugh—f c
Strand K O—f c
Widel J A—f c

HURON

Bliss Wm L—f
Bryant & Dickenson—f
Fullenweider Geo E—f
Hinckley H C—f
Kelley C A—f
King John H—f
Klemme J C—f c
Link W—f
Lyon P B—f
Miller John H—f
Preston W S—f
Teets B F—f
Wardall N M—f c

IROQUOIS

Baldridge J—f
Boop W H—f
Hollister S W—f
Ohlsen C H—f
Sullivan T J—f
Wilmarth D F—f

KIMBALL

Griswold Fred—f
Long J B—f
Lumbard E B—f
Troyneak J J—f
Winn J J—f

S. D.—Con.**LEAD**

Allison Mrs Martha—f c
Corrigan M G—f
Curren J W—f c
Feeney Jos—f c
Geakey & Monahan—f l c
Jepson V T—f c
Kyde Soren M—f
McKay Walter—f
Monahan A E—f c
Quimby W M—f
Rice M L—f c
Russell S F—f l
Tanner C G—f c

MADISON

Ball F G—f l c
Beardale Wm—f
Berther M F—f
Brorby Iver—f
Cochrane G E—f
Davison J W—f
Fitzgerald J J—f
Fitts F D—f
Holdridge D D—f
Kennedy Chas B—f
Mackay D R—f
Mackay W A—f
McCallister G L—f
Schmidt A G—f
Sheridan E—f
Sponholtz A W—f
Tobin Wm—f
Tuttle G F—f
Williamson J H—f

MILBANK

Benedict E H—f
Bentley L H—f
Blessor A J—f
Druecker E J—f
Lindquist A F—f
Lockhart S S—f
Martens C
Middlebrook G C—c
Mills C E—f
Rix Geo S—f
Roberts F B—f
Schafer W H—f
Stattda D—f
Wood G L—f c

MITCHELL

Bidwell F A—f c
Craft F A
Crow John N—f
Drake
Hager A B—f c
Heimberger W A—f
Potter
Porter & Burbank—f
Powers J W—f l
Rowley W B

Schuster Mr
Simons L M—f
Swift Joe—f
Tess
Thomas L C—f
Wells J E—f l c
Walpole Al
Walgemuth J H—f
Walrath J O—f

PARZER

Brown E L—f
Chisby F L—f
Lawson M—f
Sargent J F—f
Stoddard K B—f c
Watson J W—f

PIERRE

Anderson C H—f
Breeden J K—f
Brink A C—f
Crew & Knapp—f
Cutting H E—f c
Karcher Henry—f
March D W
Mead C D—f l

RAPID CITY

Allen Bros—f c
Bangs Frank—f
Behrens Hugo—f
Cox William—f
Crabtree C C—f
Deitrich Dr—f
Erskine Robt—f
Farrar & Jepson—f
Ferguson D—f
Halley Albert—f
Hunt G C—f
McCain Fred C—f c
Roberts E F—f
Scriber E J—f

REDFIELD

Bailey Geo—f
Bull R T—f
Bruell W—f c
Fargo J D—f c
Fisher Geo W—f l
Fiske E W—f l c
Lonnberg C W—f l
Moriarty M—f
Packard H P—f
Randolph A M—f
Sterling C W—f c
Walters G M—f

ST LAWRENCE

Ives B F—f c
McCullen J F—f

SALEM

Biernatzki A C—f c
Gibson J W—f

Goldsmith D—f
Scanlan P W—f
Smith W A
Todd I J—f c
Todd E J
Wilson E H—f c

SCOTLAND

Bardwell W E—f

SIOUX FALLS

Babcock West—f
Boone John P Jr—f
Caille L—f
Campbell L C—f
Clark J B—f
Engle W B—f
Glidden D S—f
Grace J A—f l
Grant Harry—f
Hollister Brothers—f
Holmes Charles—f
Iles & Toohey
Knowles & Dwight—f l
Lewis George W—f
Mallaney J—f
McKinney & Allen—f
Neister P I—f l c
Norton C L—f
Pitcher Earl—f l
Sexton Thos—f
Woods R J—f

SPEARFISH

Harlow Wm H Agency—f l c
Irvin W R—f
Kennie A L—f l
Knight W S—f
Todd W H—f l

STURGIS

Atwater H P—f c
Hoehn Max—f c
McMichael Wm—f
Perkins & Ladd—f
Runkel Chas—f

TYNDALL

Chladek F F
Krause Ed—f l c
Krejcik & Redden—f l c
Youngsworth Wm—f

VALLEY SPRINGS

Hetland L S—f c
James W H—f c
Ross Otto—f c
Wright G W—f c

VERMILION

Barrett C H
Copeland J A—f c

Gunduson C J—f c
Hart E M—f l c
Healy Geppert T
Lewis & Westlund—f l c
Swezy L T—f c
Thompson O W—f l c

WATERTOWN

Bird J E—f
Countryman & Scholtz—f l c
Fahnestock H—f c
Gove E A—f
Kranz Chas—f
McMath W J—f c
Sheldon H L—f c
Sheldon S B—f c
Snyder C K—f
Stevens & Burcalow—f c
Walrath H D—f c
Whitwam C—f

WEBSTER

Alley J—f
Compton D B—f c
Egge H E—f
Goodwin J T—f
Molmberg Carl—f
Rieger C C—f
Smith Albert—f
Weame E A—f
Wells & Walton—f
Williams David—f

WILMOT

Eastman R H—f
Hougen L S—f
Minder A—f
Munro John A—f l c

WOONSOCKET

Baer W B—f
Brewster D H—f
Cooney Connor—f
Haugh H W—f l c
Hobart H J—f
Hoy Dan—f
Sammelson J G—f
Stuart W S—f
Wasem John—f
Whiting John—f

YANKTON

Dunn E H—f l c
Duus & Ohlman—f
Edwards Thos—f
Gamble Jennie—f
Harris C J B—f
Lloyd D E—f
Roberts G W—f
Walker & Walpole—f
Wheeler R A—c
White Edwin T—f l c
Williams B S—f
Wyman A L—f

TENNESSEE**ATHENS**

Bayliss & Gilbert
Dodson W C—f l c
Hoback Frank—f
Riddle C F—f

BOLIVAR

Bills J H—f
Bishop D E—f l
Jones S H—f
Miller C A—c
Mitchell Jno L—f

BRISTOL

Brewer W P Sons—f
Howell & Bachman—f l c
Lyon J B—f l c
Sheen W G & Co—f l c

BROWNSVILLE

Bond R N—f
Bradford H C—f c

Currie W T—f l c
Dupree N R—f
Keattsley N B—f l
Lyle G W—f c
Mann J T—f
Powell B A Jr—f
Smith H J—f
Thomas S F—f
Viers J M—f
Wildner J A—f
Wills E W—f c

CHATTANOOGA

Biese C W—f
Colburn W J & Co—f l c
Dietz P H—f
Dewry & Raulston—f
Duncan D L—c
Estes & Owen—f c
Faxon, Stuart & Co Inc—f l c

Ferger B & P Bros—f
Glover & Grady—f l c
Head & Co—f
Hogshead & Miner—f
Hooper Erwin—f
Huffaker, Lanier & Co—f l c
Lowery W B—c
MacIellan Thos—c
McGee & Hoskins—f
McFarland H L—f
Minson Jno—f
Moyses Sol—f l c
Norred & Cleage—f
Olson C W & Co—f c
O'Rear & Rose—f
Pyrine A—f
Pickens Mrs Carrie A—f
Reid J R—f
Roberts M G L—f c
Royalty CH—f
Sloan A N & Son—f l c

Thompson T C—f
Tyler F E—f
Wester Will C—f

CLARKSVILLE

Bardwell & Pickering—f
Beach H E Jr & Co—f c
Burgess Ben—f
Byers L N—f l c
Carpenter J W—f
Carter Marvin E—f
Dortch W T—f
Fort Geo—f
Hanning J T—f
Hodgson & Caldwell—f l c
Howell & Atkins—f c
Michel H L—f
Settle T L—f
Smith G C—f l
Rossington R B—f

Thomas D P—f
Whitworth J W & Co—
f l c
Wood James T—f c
Yarbrough H N—f l

CLEVELAND

Blackburn Bros—f l
Griffith John—f l
Hargis J W—f l
Harle C W & Bro—f c
Jordan T G—f
Knox O A—f
Rogers T L—f l
Taylor W O—f l
Tonkin W H—f l c
Webb B M—f

COAL CREEK

Irwin M H—f
Reed C R—f l c

COLUMBIA

Elam J J—f
Farrell & Lipsomb—f l c
Farris Mora B—f c
Frierson & Cochran—f l
Gallup L L
Gordon, Nicholson & Co—
f l c
Hall A G—l
Hendley, Frierson &
Cochran—f l
McAdams W G—l
Nicholson A O P Jr—l
Pillow & Sheppard
Smith T H—l
Wilson & Regen—l c

COVINGTON

Boyd Alfred Jr—f l
Garner James L—f l c
Girdner & Fisher—f l c
Sloan & Ligon—f l c

DANDRIDGE

Hall J T

DAYTON

Abel Robt P—f c
Dean & Bletcher—f l

DRESDEN

Hall F P—f
Holladay L E—f
Irvine R N—f c
Lewis R T—f l
Lewis T A—f l
Moran C H—f

DUCKTOWN

Morris W I—f c

DYERSBURG

Atkins J W—f
Doyle J C—f
Latta J G—f
Menzies & Biggs—f
Moore R F C—l
Tucker L W—f c
Wells T L—f l

ERIN

Chetis Chas—c
Hobbs J C—f
Kannard G E—f
McElroy J L—f

FAYETTEVILLE

Alexander Bros—f l
Camden L E—f l
Dozier W Z & Co—f l
Feeney R E D—l c
Goodrich Geo—f l
Goodrich John T—f
Hill Miss Emily—f c
Jones & Goodrich—f

Newman Geo H—f
Roach & Goodrich—f l
Thomison J H—l

FRANKLIN

Campbell & Perkins—f l c
Channell P V—l c
Einny B D—l c
Gillespie W H—l
Harpeth Bank—f
Henderson Tom—f
Matthews Geo I—f
McCan J L—f l
McGarreck Ed—f
Murray Wm—f
Parkes J L—f
Paschall W A—l
Ridley Lee—f l

GALLATIN

Anderson D B & Son—
f l c
Blue A M—f l
Caldwell R W—f
Ellis T S—f
Pardue W W—f c

GOODLETTSVILLE

Mathes A K—f

GREENEVILLE

Armitage W H—f
Armitage Jas—l
Britton J D—f
Hacker J E—f
Howard N T & Co—f l c

HARRIMAN

Hendrick C E—f c
Manley John A—f c
Nicholson J F—f
Scott L O—f c

HUMBOLDT

Adams G J—f
Bray W J—l
Dodson A R—f
Fox E L—f
Love H H—l
Mathis J W—f l
Senter J M—f l c
Smith J M—l
Thomas J H—f

HUNTINGTON

Brown R T—f l c
Foster A N—f l c
Wright Neill—f l c

JACKSON

Anderson M D—f
Bumpass W L—f l
Caldwell & Vanden—f c
Dunaway W E—f
Fisher F B—f c
Hall J L—l
Hicks Joe B—f
Hurt R A—f
Jones Chester—l
Landis C F—l
Levi H—f l
Mathis L E—l
McCutcheon J T & Co—
f c

Price J H—l
Reid A G—f
Shelton J D—f l
Sweetman L O—f l c
Taylor M H—f l
Tigrett I B—f
Union Bank & Trust Co—
f c

Wilkerson & Fletcher—
f c
Witherspoon Ross—f l

JOHNSON CITY

Bishop & Smith—f l
Dulaney F W—f
Harrison W B—f l c

Hurst & Galloway—f
Martin & Byrd—f
Russell T B—l
Wofford Bros—f l c
Willard D H—l

JONESBORO.

Coy J D—f l c
Stone J W—f c

KENTON

Finch S B—l
Howell A M—f
King T M—f
Ramen C O—f

KNOXVILLE

Birdsong A S—f c
Blackburn J R—f
Brooks Jno M—f
Brooks & Malcolm
Brownlow A—f
Clements W H H—f c
Dallas & Ellis—f
Dickson Wm—l
Doll, Mynderse &
Brownles—f c
Dow S B—c
Fine H E—l
Flenniken M F & Co—f c
Gammon G A—l
Heart Frank—l
Henderson Wm B—f l
Hendrickson I C—f
Hickman & Johnson—f
House & Co—f c
Irby C W—f l
Jenkins Kyle—l
Jennings & Searle—f
King W L—c
Lee W W—c
Lutz J E—f l c
Lynn H W—f
McGregor A G—l
McKinney J S—l
McLaughlin & Co—f c
McMillan Alex—f
McMullen, Simmonds &
Co—f
Maynard & McMillan—
f c
Neville S Y—l
Parker M A—f
Ragsdale J H & Co—f
Roberts W H—f
Rogers Van Gilder—f
Rothwell R A—l
Scott Frank R—l
Serviss E E—l
Simmonds R H & Co—
f c
Terry W C & Co—f c
Webb & Rambo—f c
Williams L T & Co—f

LA GRANGE

McNamee H G—f l c

LEBANON

Adams A A—f
Baird R M—l
Beard E E—f
Glenn J D—f
Hooker A W—f l c
Hooker & Evertson—f
Jackson D G—l
McClain A M—f
Robertson N G—f l c

LEWISBURG

Fox & Moss—f
Hardison D N—l
Hendricks R G—f
Houston P D Jr—f l c
Lloyd J A & Co—f c
McClure W P—l
Miller G M—l
Murry J M—f

LEXINGTON

Araper H E—f l c
Scott D E—l
Turrentine D C—l

LONDON

Malcolm J B—f
Kollock Joe H

MARTIN

Cayces & Turner—f l c
Martin & Martin—f l c
Templeton C C—f
Wilks J I—f

MARYVILLE

Badgett C B—f c
Cawood R M—f c
Goddard & Walker—f l
McGill R M—f
Seaton W P—f c
Seaton & Badgett

MEMPHIS

Adams S D—c
Bank of Commerce &
Trust Co—f c
Beasley J E—f
Berry R K—f
Blackwell G W—l
Bourne Edward & Co—
f c
Buckingham T N—f
Calhoun S L—l
Carothers Chas G—l
Collier C M—f c
Coyne L P—l
Dunsmomb J S—f c
Eckford Chas H Jr—f
Edmonson W C—f l
Edrington J P & Co—f
Faxon F W—c
Fisher D A—f c
Gamble W A & Son—l
Gill S F & Co—c
Glascok Geo H—c
Groom I—c
Guion H L Co—f
Harris Z T—l
Hill F P—f
Hirsch & Sons—f
Hood F—l
Hunter F B & Co—f
Hutter J L—l
Interstate Realty Co—f
Jones W H—l
Kelly H P—l
Kelly I D—f
Lake R P & Son—l
Liebkemann Geo F—l
Long L W—l
Love S B—l
McKay H M & Co—f
McKinney J W—l
McLemore & McKellar—
f
McPheeters W L—l
Mark & Bensdorf—f l c
Mason Carrington &
Sons—f l
Matthews W D—l
Matthews R L & Co—f
Mecham M L—f
Meyers G L & Co—f
Montedonico Proudft &
Co—f
Moore W H—f
Nelson W L & Co—f
Newsom Thornton—l
Parker R A Jr—f
Pearce A W & Co—f l c
Pope Felix T—f
Ragland S E—l
Raine G D Jr—l
Rice F J—l c
Richert Clyde—f
Rowderbush W S—l
Schatz S W—c
Shoemaker S S—c
Sibley & Erskine—l

Smith O A—f
Singelton, Metcalf & Co—f
Spear & Thomas—c
Sugarman I & Co—f 1
Stone W A—f
Union Planters Bank & Trust Co—f
Wales A—f
Walker J F—f
Ward B A—c
Ward B A—f c
Ware J W—f
Wellford B R—f c
Wellford Thomas & Sons—f
Wheeler J B
White Wm—f
Williamson Bros—f c
Wills & Co E F—f
Wills & Pinkus—f
Wood W H—f

MILAN

Collins & Clark—f
Harrison J R—f
Rhodes J P—f 1
Rush W J—f
Stone E N—f
Thompson C L—f 1

MORRISTOWN

Blair W K—f
Brown L W—f 1 c
Bushong W D—f
Fisher N—f
Fort J W—f 1
Hale & Smith—f
Hodges J C—f c
Luttspeich A W—f 1
Neill J B—f 1
Rice J A—f
Taylor R F—f

MOUNT PLEASANT

Gregory E L—f
Gregory Eleanor F Miss
Irwin E—f 1 c

MURFREESBORO

Beard Richard—f
Brichlow J H—f
Carris Frank—f
Cove W T & Son—f 1
Marton H H—f
Parker O H—f
Rion E T—f 1 c
Rion & Fox—f

McKENZIE

Annison J P—f
Ierron J D—f
Iorgan & Green—f
Josely J E—f 1
Porter R M—f
Porter T M—f
Somason & Scates—f 1

McMINNVILLE

ammer A R—f
arwell H F—f 1 c
arwell Frank—f
eams R M—f
itchey J B—f
mith G M—f
omack W C—f

NASHVILLE

dkisson W Y—f
derson H K & Co
exander W A—f
edwards W S—f
instead Robt L—f
ithony J L—f
instead W B—f
shcraft C D—f
siley T C—f

Banks J R—f
Baxter J A & Co—f
Bell J R—f
Blakemore, Picton & Campbell—f
Bledsoe R B—f
Bolles Murray & Co—f
Bradford M A—c
Brandin D G—f
Brawner E N—c
Bringham W R—f
Buell & Crockett—f c
Caldwell Jas E & Son—f
Campbell A H—f
Cheney H J—f
Claiborne Mollie M—f
Cohen C D—f
Cooley Theo & Co—f c
Cowan G L—f
Craig J L—f
Crockett J V—f
Crouch & Craig
Crutcher T W—f
Curran P—f
Currey R B—f
Davis S C—f
Davis W F—c
Davis W B—f
Dickens N B—f
Dillin J W—f
Devine J P—f
Dryfus S E—f
Eaves Wm H—f
Epperson Luca B & Co—f

Evine B D—f c
Farrell Norman Sr—f
Fields B F—f
Fite A N—f
Fite Frank G—c
Frazier H S—f
Frizzell C T—f
Fuller R D—c
Fusch E A—f c
Gale & Frizzell
Gannaweny C T—c
Goodall T—f
Grigg R L—f
Hall G—f
Hart T F
Hill R
Hindman Julia
Hindman T C—f
Hird J P—f
Humber R H—f
Hyde T J—f
Jacobs W E—f
Jamison W M—f
Jarvis A T—f
Jennings J W—f
Joseph C M—f
Lamar A W—f
Lamar A W Jr—f
Lisener E A—f
Looz Fred—c
Lucas J C & Co—f
Maddox G W—f
Martin J B—f
Martin J C—f
Martin J C—f
Masson A B—c
McIver & Co—f
McKee & Co J B—f
McMillen C S—f
McWhirter, Goodall Co—f c
Mathes Hart & Co—f
Mears Jas D—f
Metzgers N E & Co—f
Mitchell W L—f
Moody C J—c
Morton H—f
Murray T O—f
Nasher Trust Co—f
Nevins W C—f
O'Hare J—f
Ogden W A—f
Onerbacher J—c
Peak Wm—c
Pendleton R H—f
Picton J M—f
Polk M T—f

Polk J K—f
Reese R B—f
Robertson R D—f
Rutland W P & Co—f
Sawyer A—c
Scruggs C J—f
Sharps W H—f
Shelton, Kirkland & Sharpe—f
Simmonds P L—f
Smith J M—f
Smith H H—f
Smith S R—f
Smith J W—f
Smith & Morton—f
Spurr M A—f
Stacey W C—f
Stamps N J—c

D. CLIFFE STONE

GENERAL AGENT

Strube M A—f
Sykes Chas—c
Thompson J H—f
Timberlake A B & J F—f 1
Treanor J O & Son—f
Webster W A—f
Williams R H—c
Wirenne D P—c
Yowell Jas A—f

PARIS

Cherry A G—f
Hall E T—f 1 c
Mitchum A B—f
White Alex B—f 1 c

PULASKI

Appleby Cecil—f c
Arrowsmith M—f
Brown Marvin—f f
Crockett N A—f 1
Daily & Wilson—f 1
Halbrook Ben—f
Oakes & Abernathy—f 1 c
Riddle Geo T—f c
Ridgeway D F—f 1
Romine W B—f 1
Smithson W B—f
Tate E O—f
Wilkerson Lee—f c
Wilkes Jno B—f 1
Zuccarello G L—f c

RIPLEY

Henry F A—f 1 c
Kirkpatrick I C—f
Louis & Fleming
Williams R A—f

ROCKWOOD

Fox J E—f 1 c
Lindale Geo P—f
Tanner J D—f
Turner & Barnett—f 1 c

ROGERSVILLE

Kenner M D—f 1 c
Sturm W F—f 1 c

SAVANNAH

Ball W F—f 1 c
Williams C W—f 1 c

SHELBYVILLE

Bearden E W—f
Cowan H B—f c
Cooksy J—f
Frierson J B—f
Gillis J S—f c
Moody C J—f c
Sharer R—f

SOUTH PITTSBURG

Fitzgerald R H—f c
Hughes F C—f 1 c

SPARTA

Jackson & Co—f 1 c
Officer A O—f 1 c
Simis Mark—f 1 c

SPRINGFIELD

Eckles Ed S—f 1 c
Orndorff J W—f
Payne & Mason—f 1 c
Pike & Brown—f 1 c
Stratton H T—f

TRACY CITY

Dorres J C & Co—f 1 c
Marugg Chris
White F M C—f

TRACY TOWN

Ingram Paul—f 1
Wheeler J B—f

TRENTON

Caldwell S P—f 1 c
Herron E A—f 1 c
Landis J A—f
McRee F G—f 1
Wade & Wade—f 1

TULLAHOMA

Aydelott Doak—f
Martin Erie—f
Moore R T—f
Ransom & Co—f c

UNION CITY

Beckham D W & Co—f c
Carter & White—f 1
Davis M P—f 1
George D A Jr—f
Hale Homer—f
Hefley & Brainham—f 1
Kembenlin—f c
Union City Ins & Real
Walker John T & Co—

WAVERLY

Blessing C J—f
Bowman Jno B—f
Carnell D C—f 1
Cowen C W—f
Lucas J G—f
Saunders Mason—f
Thomas B R—f

WINCHESTER

Gardner John G—f 1 c
McDowell S T—f
Templeton H M—f c
Walker Will E—f 1 c
Williams V R—f 1 c

TEXAS

Gross R. Scruggs & Co.

MANAGERS

SOUTH-WESTERN DEPARTMENT

DALLAS, TEX.

Texas, Arkansas, Louisiana and Oklahoma

Williamsburgh City Fire Ins. Co., Westchester Fire Ins. Co. (for Texas and Arkansas only), National Union Fire Ins. Co. of Pittsburg, Pa., The North River Ins. Co. (for Texas and Oklahoma), Allemannia Fire Ins. Co., Shawnee Fire Ins. Co. (for Texas, Arkansas and Louisiana), City of New York Fire Ins. Co., Interstate Ins. Co., Texarkana, Arkansas.

EXCEPTIONAL FACILITIES AFFORDED AGENTS

ABILENE

Brown H O—l
Bynam E B & Co—f l c
Cannon Jessie—l
Childers J W & Co—f
Cooper D L—l
Daniel J P—f c
Eaton J G—l
Easer A—c
Freeman R L—l
Harkrider C W—l
Hardin A G—c
Hunter C D—l c
Lambeth M C—f
Lowdon J G—f
Mots & Curtis—f l c
Pitzer—l
Rollins Turner S Sr—l
Vanderbark Fred—l
Wise Jno C—f
Witherspoon Guy P—f
Wood Eugene—c f l

ALBANY

Blanton T L—f l
Morris & Morris—f c
Webb & Hill—f l c
Wohlford J L—l

ALPINE

Derrick J H—f
Turney A M—c
Van Sickle—f l c

ALVARADO

Hallman & Holloway—f
Knox Wesley E—f
Oakes A D—f l c
Sinn Ezell
Spinks Mrs Jessie—f

ALVORD

Covington Wm A—f
Foster Thos F—l
Harvey & Harvey—f
Speer—f c

AMARILLO

Bibb & Whiteside—f l c
Blevins C C—l
Burrows C M—f
Connell D J—l c
Cornish Harry G—f l
Crittenden E R & Co—f l c
Cunningham & Green—f l
Cramer C E—l
Currie & Dohoney—f l c
Downing J T—c

Finch & Skinner—f
Fish S E—l
Freeman J N—f
Gouldy J H—l
Hamlin J D & Co—c
Hardin C M—c
Higgins Daniel—l
Langham T W—l
Laforge F M—f
McKnight & Williams—f l c
Moekel J G H—l
Stroud Tom—l
Taylor & Summers—f
Teether J W—f
Tharpe & White—f
Timmons B N—f
Tugwell A S—l
Williams Geo S—l
Wills J H—l
Witt & Saddle—c
Work A M—l

ARLINGTON

Caldwell & Collins—l
Ditto & Ditto—f
Douglas W M—l
Dugan Wm M—f
Houston A L—l
Moore, J M & Co—f
Wallace F R—f

ATHENS

Carroll & Ferrall—f c
Jones Paul—f
La Rue, Sigler & Partners—f c
Prince J S—f c

ATLANTA

Alladay Davis H—l
Aquila Miles—f l c
Cameron W F—f l c
Walker Thos R—l
Walter D H—l
Witt Jos—l

AUSTIN

Ainesworth J F—l
Alexander G G—c
Armstrong & Co—f
Barnhart Miss Kate—f l
Bell W G—f
Berger Richard—l
Blocker Jno F—l
Blocker P M—l
Brown J Allein—l
Bullock Hugh L—c
Byrne & Crawford—f
Cameron Kent—l
Clay W J—f

Cooke Geo H—l
Corner C A—l
Corner Richard—c
Costley Albert—l
Crawford E D—c
Delaney L S—l
Delaney Miss Louise—f
Earnest J M—f
Finch J—l
Freeman J H—l
Gainer H E—l
Gano J A—c
Goff Edw W—l
Goldbeck, Robinson & Hamley—f c
Hammond R J—f
Hamilton H W—l
Harris W M—l
Hart Jas—f
Haynie Brooks—l
Haynie H H—l
Heath Jno—l
Hendricks F C—l
Hill J Gregg—l
Hirshfeld Sam—f c
Hodnette N G—l
Holton G N—f
Hopkins S D—l
Hornberger J G & Co—f
Hounston J M—l
Jones & Smith—f c
Koenig A G—l
Kreisle W C—l
Lawless P J—l c
Little H M—l
Lochridge M F—f
Lucy Jas E—c
Marks H L—f
Meeks H M—c
Mendell G W Sr—f l
Milligan & Collett—f l c
Murrain Tom—f
Patterson—l
Patton S H—f
Peacock Chas W & Co—f l
Peacock & Smith—l
Penick E P—l
Pepper Thos E—l
Petty Oscar E—l c
Phillips Nolan—l
Pollard D M—f
Powell C H & Co—f
Fressler Herman & Co—f c
Pryor S A—l
Raymond Jas H Jr—f c
Riley Jas R—l
Smith W R—l c
Smith Fielding—f
Stacy Robbins Covert Co—f l c
Stanley C M—l
Thweatt A S Jr—l c
Thompson Ralph—l

Thompson R E—l
Tucker W A—c
Vines Paul—l
Vinson Jno B—f
Walling Geo Jr—f c
Walsh D Hardin—l
Watson Jno N—c
Weigle Chas—l c
Weir T V—c
Wendlandt Carl—f
Wideman T F—c
Willcomb C L—c
Whitlock Mrs Ione—f
Whitlock & Delany Mrs—l
Wooldridge A P Jr—l
Wyman J H—l
Young E L—l

BAIRD

Blackburn L L—f
Lane Fred—f
Russell B L—f l c
Russell C D—f
Trent John—f c

BALLINGER

Alexander—f c
Maddox Lee—f l c
Plummer Ernest—f l

BANDERA

Aitkinson & Thalman—f
Cason W T—f

BASTROP

Breyer R J—l
Hasler B J—f c
Maynard P C—f l
Ransome W B & Co—f c
Rowe S C—c
Smith W M—l

BEAUMONT

Baker Jno N—l
Barrett W B—c
Booker W W—c
Brady R L—l
Brossard & Aubrey—f
Bryan & Vanhalet—f
Butlin E T—f
Conway F S—c
Curry, Roberts & Corley—f l
De Neefe T J—l
Dilworth Thos E—l
Duren A E—l
Farmer A L—l
Franklin S H—c

Gage H C—c
Hare A R—f
Heisig & Smeiker—f l c
Henry Weaver—f c
Hodge J T—f l
Jamison J W—c
Johnson Sidney W—c
Junker Guy W—f l c
Krug Wm R—l
Levy Dr Aaron—l
McGee Sam O—l
McGill C H—f c
McQuetter F H—c
Monroe J E—l c
Montgomery R L—f l
Mott Roswell—f c
Mullins Jno—l
Norris R A—l
Parker Foxhall A—l
Pipkin & Langham—f l c
Price J W—l
Robinson M E—c
Sampson Albert—f
Sheeks F L—l c
Shepherd T W—f
Smith A D—l
Steinhausen B A—l
Stephens H C—l
Taylor J H—c
Thompson B—f
Van Wormer S H & Co—
f
Watts W A—l
Weiss V & Son—f l c
Zorn J—c

BEEVILLE

Beasley & Lockett—f
Brown J W—f c
Cleveland Miss Eula—f
Crisp J C—c
Dodd W W—c
Fizer G M—f

BELLVILLE

Johnson & Mathaei—c
Strauss W—l
Tesch & Prouty—f

BELTON

Bloomer Jno H—f l c
Denny Chas F—f c
Miller J Z—l
Monteith Roy—f c
Pierce J W—f l c
Yarrell Thos & Co—l c f

BIG SPRINGS

Boyet Doc—f l c
Hartzog J O—f l c
Lee Geo D—f l c
Piner R T—f l

BLOSSOM

Kirk A B—l f
Lansing Ruffin—l
Williams W L & Co—f c

BONHAM

Bradford & Rodgers—f c
Gibson & Taylor—f c
Hendricks & Moore—f c
Lowery Joe M—f l
Maddrey L B—l
Martin J B—l
Watson J B—l

BONITA

Modrall J R—f

BOWIE

Bucaner W B & Co—f c
Colfield W H—l
Finch T E—l
Green F C—l c
Nance T S—l c
Parr J W—l

Sandfley R—c
Watkins H B—f

BRACKETTVILLE

Seargeant O F—f c

BRADY

Alexander J—l
Collan L G—f
Crothers & Matthews—f
Haile Chester—l c
Shropshire & Hughes—f
l c

BREMOND

Schmidt & Campbell—f
Stellbauer Henry—f
Turner J W—f l

BRENHAM

Botts C M—f
Brockschmidt Aug—f c
Delaney J D—l
Fischer M—l
Hogan C M—f
Key Jno M—f
Lide R A—l
Mackey B W—f c
Remmery O H—c
Rodesney A C—l
Schmidt J Co—f
Schultz Herman O—l
Searcy W W—c
Simmons Mrs Emma—f
Streikhardt Robert—f c
Van Ness Miss Etta—f c
Von Clakstein—f l

BROWNSVILLE

Aasheim A—c
Bartlett & Hicks—f l c
Hammond C E—f
Kelly Wm—f
Wreford & Besteire—f

BROWNWOOD

Brownwood Real Estate
Co—f
Henley E B & Co—f c
Kidd & Bell—f
Ludlow Miss Anna—f
Marquise Wm R—l
McNeese W E—l
Noel H M—f
Sternes J A—f l
Sweet & Zimmerman—f
West Texas Land Co—f

BRYAN

Adams Geo—f c
Derden Ed S—l
Hines J B—f l c
Mitchell J F—f c
Moore J A R & Co—f c
Reed J B—l
Robinson H C—f l c
Watkins W A—f l c

BURNETT

Howard C W—l c
Pearson C C & Co—f c

CALDWELL

Gray J A—f
Kilpatrick Levi H—f l c
McGown H C—l
Womack M L—f
Wotipcka S J—c

CALVERT

Gerson Bedach—f
Gibson P C & Co—f c
Jones T B—f l c
Murray Carroll H—c
Wynne Miss Ida H—f

CAMERON

Adams F M—l
Arnold Miss Mamie E—f
Brown R D—l
Joynes J V—f
Lesovsky F S—f l
Moore Jas B—f c
Oxshier Smith—f
Paden & Brown—f
Stafford T C—l
Tyson R L—f l c

CISCO

Davis Connie—f
Mitchell M V—f l c
Poe H C—f c
Stubblefield & Patterson
—c
Vernon Mrs Frank—f c

CLARENDON

Baldwin E E—l c
Barnett & Powell—f
Beville A M—f c
Curnette & Wattenbarger
—f
Lappington G W—l
Melton A N—f c
Parke Chas E—l
White H E—f

CLARKSVILLE

Barnett Wm—l
Barry Jas E—f
Chambers & Truce—c
Corley A G—f
Dick A P—f
Dickson B F—l
Edwards & Morrison—f c
Ferguson Sam W—l
Graves A M—f c
Harman S W—c
Hocker Sam T—f
Hooks David L—l
Hine Jas P—l
Lennex A D—f c
Nicolas & Hooks—f
Nicols Jas P—l
Taylor & Butcher—f c
Walker C W—l
Walker & Webb—f

CLEBURNE

Allard Ed M—c
Allin Phil T & Co—f c
Barber & Co A C—f l c
Bryan B F & Co—f
Byers C C & Co—f
Chauchon A—l
Crutchfield D D—c
Daniel Wm R—c
Davis & Davis—c
Deal Frank L & Co—f
Helsley W A—l
Hudzeitz A D—f
Joiner J B—f l c
Kounz S M—l
Lambard & Harrison—
f l c

Mertz C W—f l c
Milan J M—l
Mobley S D—l
Morgan & Cotter—f
Muse J A—l
Templeton Q C & Co
—f c
Walker Wm R—c

COLEMAN

Coleman Land & Loan
Co—f
Dibrell F A—f l c
Dickenson A L—f
Ledbetter & Co—f c
McClelland Claud—f
Murray Geo G & Co—f c

COLLINSVILLE

Caruth W T—f
Rodgers T F—l c

COLORADO

Buchanan & Morrison—f
Burner Gus—l
Cook W J—l
Garrett N B—f l c
Harness G B & Co—f
Keathley E A—f c
Knott M C—f c
Simson C W—f c

COLUMBUS

Hutchins E A—l
Lutz Orman H—f c
Miller & Frnk—f c
Simpson & Shaw—f
West T B—l c

COMMANCHE

Albin I S—l
Blue & Stewart—c
Eanes J R & Co—f l c
Hamilton & Lay—f
Hall Art G—l
Holman & Sons J A—f
Kearby J G—c
Little & Hughes—f c
Little F L—f
McMillan J H—f
Maryes J I & Co—f
Mayes J I & Co—f
Oliver S H—c
Palmer & Adams—f
Phillips & Jay—f
Reiger J M—f c
Sage W L—l
Sage & Neil—f
Sherrill Hugh—l c
Smith & Bradshaw—f
Stewart H L & Co—f
Stewart & Rawhut—f
Thodburg V H—f
Waring & Dunlap—c
Wilkerson Ed—f

COMMERCE

Debenport C J—f c
Hamilton V B—c
McDonald T V—l
Moore Marion L—l
Stephenson J B—f c
Stovall W E—l
Taylor & Price

CONROE

Griffith M E—l
Laws Ben T—f l c
Laws & Griffith—l
Llewellyn J—f

COOPER

Henslee Jno—f
McKinney Bros—f c
Ratcliff S C—f l c
Wynn Hugh—l

CORPUS CHRISTI

Bernard J D—f
Clarkson J T—f l c
Cubage Edw—f l
Evan & Caldwell—f
Leary Dan A—f
Luter Henry E—f
Pease Clark—f
Pumphrey Wm H—f
Randie Realty Co
Scott G R—c
Southgate Thos B—f l c
Wheeler F B—f c

TEX.—Con.**CORSICANA**

Adkisson D T—f
Bell & Johnson—f
Blanding R P—f
Burgess Walter & Co—
f c
Halsey Mrs R P—f
Kirven O C—f
Loggins P H—f c
Lucid C C—f
Olmstead L D—f
Pinkston & Church—f c
Poik E M & Co—f c
Purifoy E S—f
Reeves Wm T—c
Simkins J S—c
Shwartz & Shwartz—f
Taylor C W—c
Touchstone C—f
Wallace A C O—f
Watkins J V—c

COTULLA

Daniel Jno M—f
Earnest F G—f
Harding V H—f
Hendrichson Geo W—f
Herr L A—f
Knages G H—f
Russell Mat—f
Thomas C C—f c

CROCKETT

Arledge & Le Gory—f c
Matlock J G & Co—f
Moore C W—f c
Warfield Bros—f

CUERO

Graham & Cook—f c
Nau Jno—f
Schirvets B—f c
Schwab C T—f
Sheridan Jos—f c
Woodworth & Hamilton—
f c

DALLAS

Adams Harry—f
Addison W I—f c
Aldehoff John S & Co—f
Applegate C L—f
Armstrong J S—c
Ayres & Moberly—f
Bell Thad—f
Boli L A Jr—f
Brown W E—f
Caldwell & Kunkel—f
Chiles S H—f
Cranfill J B—f
Craycroft Bros & Dyer—
f
Dealey Chas L—f
Dexter Chas L & Co—f c
Dexter & Kelly—c
Farrell & Harris—f
Freeman & Burton—f c
Generes L M—f
Gillette D G—f
Green A A Jr—f
Gulick, Seay & Hall—f
Hall & O'Beirne—f
Hancock A F—f
Higgins R H & Co—f
Hodges H A—f
Holden & Urless—f
Jalonick Geo W—f
Jalonick I—f
Julian & Nixon—f
Kirby & Smith—f
Lawhorn & Buckner—f
Lee & Lee—f c
Manning T A—f
McAlier J A—f
Meador R T & Co—c
Miller & Stemmons—f
Mitchell R H—f c
Morgan E—f
Munn T J—f
Nabors J B—c

Owen John H—f
Parks H R—f
Patterson W H—f
Phipps Mrs E E—f
Pratt J R—f
Reinhardt I & Son—f l c
Rhodes J A—c
Robertson L O—f
Robinson D A & Co—f
Rosenbaum Bros—f c
Scruggs Gross R & Co—f
Slaughter Ed—c
Smith & Cochran—f
The Bennett Co—f
Thomas Bros—f
Thorp Orville—f
Tillman Sidney H
Trezevant & Cochran—f
f c
Trezevant, Cochran &
Beaumont—f
Trust Co of Dallas—f
Vonder Haya Mrs C B
f
Webber J T & Co—f
Whitney & Carlton—f
Wynne & Co—f

DECATUR

Beard C B—f
Boyd & Ragdale—f l c
Brady A H—f l c

DEL RIO

Barnes & Dodson—f
Dignowity A F—c
Gillett F E—f l
Howard E F—f c
McDowell—f
Rosenfield & Hart—f c
Swearingen E A—f
Waters & Frank—f
Wheeler W R—f
Wiggins J H—c

DENNISON

Alexander H G—f c
Bertrand D A—f
Brutsche Jos—f c
Eckard Jno B—f c
Ellis G R—f c
French Geo F & Son—f l
Gardner J H & Co—f l c
Handy & Paires—f l c
Kellogg E A—f c
Kennedy S C—f
Lane Hugh J—f
Lingo & Lingo—f c
Pitt Thos W—f
Reardon T E—f c
Watkins & Fewell—f l c
Williams & Shoup—f l c

DENTON

Birdsong W D—f c
Cazzell L C—f
Deavenport B H & Co—
f l c
Egan & Egan—f
Fry J H—f
Hopkins & Millican—c
Johnson & Co—f
Key E I—c
Poe O P—f c
Robertson N—c
Samuels H—f
Schwee H F & Co—f
Smith W C—c
Witherspoon C F—f
Woodward W F—c

DETROIT

Easley R J—f
Heath & Bailey—f

DUBLIN

Maloney G B—f c
Pipes Lee—f c
Weaver S J & Co—f c

EAGLE LAKE

Canady J F—f
Gwynn M E & Co—f
Thatcher W A—f l c

EAGLE PASS

De Bona Joseph—f l c
Douglas & Schmidt—f c
Hartup C W—f c
Hauser & Fennell—f
Simpson & Fennell—f

EDNA

Lee J M—f c
Rowlett J O—f l c

ELGIN

Carlson & Davis—f
Deener R S—c
Hill Miles H—c
Jones R P—f
Laird J E B—f c
Patton T—c
Rivers & Keeble—f l c
Webb C W—c

EL PASO

Adkins Saml E—f
Allen Wm E—f
Austin & Marr—f
Baer Jos—f
Behr & Watts—f
Bochos Numa—f
Broadus H W—f
Brounoff M—f
Coles A P & Bros—f c
Collier & Dorbandt—c
Coons J H—f
Crenshaw B F—f
Curtiss R W—f
Davis & Holmes—f
Dockery & Co—f
Dominguez O F—f
Fall H W—c
Ferguson E R—f
Folsom S H—f
Gaffney J R—f
Gaines & Holmes—c
Goode Jas M—f
Gurdorf Adolph—f
Haulock E J—c
Halbert & Cris—c
Hawkin W H—f
Holmes W W—f
Hopkins H A—f
Hunter Frank E—c
Latta & Harper—c
Leo Richard R—f
Loomis Bros—f
Lusk H E—f c
Magoffin J W—f c
Maxwell J H—f
McGregor D H—f c
Miller & Magoffin—f
Milligan W O—f
Molesworth W McK—f
Neal W E—f
Neff E W S—f
Newell G W—f
Newman & Newman—f c
O'Fallen T G—f
Olivas L M—f
Pandofo S C—f
Payne W F—c
Pollock Chas E—f
Ratcliff E G W—f
Ray J H—c
Rinchart R H—f c
Schneeman H—f
Shipman J W—f
Slaughter W H—f
Smith Guthrie—f
Smith Ralph D—f
Steely J S—f
Steevens Horace B & Co—
f
Tomlinson & McComas—f
Vance Wm H—f
Vogel George—f
Walker H E—f
Weber Max—c
Wood H R—c

ENNIS

Baker J H—c
Barnes J B
Clark John A—c l
Craig & Hoynes—f
Farris & Atwood—f
Griffith W G—c
Harris D W—c
Hooper J E—c
Lancaster E L—f c
McNaughton W R—c
Moore Joe—f
Neville F S—f
Overall J B—f
Seasons D S—f
Vallandingham Jno G—c
Welbern D W—f
Winn Ed H—f

FAIRFIELD

Childs Bros—f
Richards & Anderson—f l

FARMERSVILLE

Birghausen C J—f
Carver Joe & Co—f
Herron W P
Huddleston J P—f
Johnson D P—f
Pendleton J E—f
Spruill A G—f

FLATONIA

Flatonia Fire Agcy—f l c

FLORESVILLE

Bruff W C—f
Crech R R—f l
Wiseman R A—f c

FORNEY

Brooks M B—f l c
Cooley Jas A—c
Crain Hall S—f
Greenfield Emil—f
Pinson T J & Co—f c
Rhea Joe E—f c
Watson J T—f

FORT DAVIS

Steward Jas—f

FORT WORTH

Adams John M—f
Ames J C—f
Armstrong E C—f
Baker Jno F—f
Beaumont Sterling H—f
Bilheimer W E—f
Buchanan J W & Co—f
Buchlew Sam—f c
Burger Joe T & Co—f
Burke Jno & Co—f
Childress C W & Co—f
Conery C W—f c
Eakle H P—c
Fosdick & Mitchell—f c
Furman S M & Co—f c
Garvey & Beavers—f
Harrison, Collett &
Swayne—f c
Head J E & Co—f
Hird Jno P—f
Hollingsworth Geo—f
Kneeland E—f
Littlejohn J B—f
Massie J J—c
McChesney, Rose & Co—
f
McCracken J W—f
Nelson Norman—f
Peak D W—f
Rector D—f
Rollins W A—f
Samules A W & Co—f
Shaw W—f
Shilton Harry—f
Talbert W W—f
Walker Glen—f
Willie W H—f
Wheeler A D—f

Department Loss Ratio—1905, 42.6%; 1906, 36.2%; 1907, 35.7%

SAM O. SMITH

JAS. W. COCHRAN

SMITH & COCHRAN

DALLAS, TEXAS

General Agents

TEXAS, ARKANSAS, LOUISIANA, OKLAHOMA TERRITORY

Rochester German Insurance Co. of Rochester, N. Y.
American Insurance Company of Newark N. J.
Michigan Commercial Insurance Co. of Lansing, Mich.
Old Colony Insurance Co. of Boston, Mass.

Agricultural Insurance Company of Watertown, N. Y.
National Lumber Insurance Co. of Buffalo, N. Y.
Mechanics & Traders of New Orleans
Concordia Fire Insurance Co., Milwaukee

Exceptional Facilities for Handling Large Lines**ALL LOSSES ADJUSTED AND PAID FROM THIS OFFICE**

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DALLAS

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Hanover Fire Insurance Co. of New York

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Royal Insurance Co. of Liverpool
Commercial Union of London
Prussian National Insurance Co. of Germany
German Alliance of New York
Commonwealth of New York

Hartford Fire
Phoenix Insurance Co. of Brooklyn
Sun Insurance Co. of New Orleans
Hanover Fire Insurance Co. of New York
Springfield Fire and Marine

TREZEVANT AND COCHRAN

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Texas, Arkansas, New Mexico, Louisiana and Oklahoma

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DALLAS, TEXAS

BEERS, KENISON & CO.

GALVESTON, TEXAS

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Sun Insurance Company of N. O. Caledonian Insurance Company of Edinburgh

MARINE COMPANIES

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Representing
Germania, N.Y.; Delaware, Pa.; Southern Nat'l, Tex.; German Alliance, N.Y.; Farmers & Merchants; United Firemen; Michigan Commercial; Reliance, Pa.; Aachen & Munich; German Underwriters, Mil.; Western, Pa.; Fidelity & Casualty; American Nat'l, Tex.; Hartford Steam Boiler; Ocean Accident; U. S. Fidelity & Guaranty Co., Md. General Agents for Texas, Pacific Coast Casualty Co. (for Plate Glass Lines).

Galveston, Tex.

Stowe J N & Co—f l
Telfison John—f
Warren C B—l
Washington C—l
Waters James S—l
Zapp R—l

GATESVILLE

Adams T P—l
Boyd & Ayres—f c
Jenkins & Hammock—c
McClellan J R—f
Miles W T—f
Schley W H—l
Wells O F—l
White Mrs Pearl—f
Williams & Wells—f c

GEORGETOWN

Harrel H W & Son—f l c
Sayder J W & Son—f l c

GIDDINGS

Burns E A—f c
Falkes J R—f
Suchs M E—l

GILMER

Bryan S M—f
Childress H J—l
Crosby & McGough—f
Harrison & Barnwell—f
Marshall W H—l c
Mathis T M—f l c
Wall J W—l

GOLDTHWAITE

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Goldthwaite Land & Insurance Co

GOLIAD

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Lutenbacher L J—f
Maetze & Pettus—f c

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Adams H E—l
Burchard C A—f

Cole W M—f l
Coleman F W—c
Henrik Jos—f
Hopkins Henry L—f c
Menefee T W—l
Moeller Albert—c
Pendleton M V—l
Sharpe & Crockett—f c
Walker R H—f c

GRAHAM

Akin W Joe—f
McPhail C R—f
Norris & Son—f
Plaster Wm—c

GRAND SALINE

Davidson W A—f
Meeks T B—f
Prery T H—f l c

GRAND VIEW

Banner P S—l
Ellis J N—c
Flamson R J—l
Mastin W B—f c
Pitts Dr D—f
Polson Benj F—l c
Reed G W—l
Russell J A—l
Sturgis & Pitts—c

GREENVILLE

Chapman Robt M—f c
Edwards A E—l
Ende F V—f l c
Etter S R—f c
Holmes A R—f l c
Mattox J A—l c
Tisdal J M—f

GROESBECK

Bond Chas S—f
Bradley Jas E—c
Collins Frank A—f
Harrison Ed—f
Kennedy O—f l
McClintic G V—f
Mittenthal Miss Pauline—f
Nussbaum & Scharf—f
Oliver D—f c
Proctor A W—f
Williams H W—l
Winston Miss Carrie—f

HALLETTSVILLE

Houchess J F—f
Peterson Wm—f l c
Rosenberg & Young—f l c
Simpson French—f l c
Stavanaha C L—f
Torkington S C—l

HAMILTON

Brown W L—f c

Carter W O—f c
Moore & Williams—f
Perry Bros—f
Wallace J D—l
Warren & McKenzie—f c
Williams J M—c

HASKELL

Foster A C—f l c
Haskell Real Estate—f
McConne. H G—f
Scott S W—f
Sanders & Willson—f
Patterson O E—f

HEARNE

Hall J J—l
Lane J F—c
Pinkerton J W—f l c
Welch C P—f
Wilkinson Warren A—f

HEMPSTEAD

Ahrenbeck Ella J—f
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Henderson Alvin—f l c
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Sulak Louis—f
Wendorf A C—f l
West & Deveny—f

WHARTON

Bolton Chas—f
Brown R M—c
Cline H A—f
Estill J F—c
Gifford G C & Co—f
Hughes A C—c
Russell H J—f
Whitten J D—c

WHITESBORO

Bass W E—f l c
Buchanan J M—f l c
Cowell S B—f l c
Key T A—f

WHITEWRIGHT

Barbee Tom—f l c
Wilcox Mrs Nannie R—
f l

WHITNEY

Ballard & Ballard—f l c
Carver O B—f
McMahon O G—f l c
Noble & Dunn—f c
Sayers R H—f

WICHITA FALLS

Anderson & Patterson—
f l c
Frieze W E—f c
Goodwin H A—l
Scott Fred W—l

WILLS POINT

Brothers Wm J—l f
Cox Ben L—c
Curtin Jno W—f
Dean A J—l
Francis Rev R B—l
Gibbard & Gibbard—f
Mantins L J—l
Marable & Ball—f
Minge E A—f
Montague Geo B—f
Wingo, Howell & Owens—
f

Wynne & Collins—c

WOLFE CITY

Akridge R F—c
Jones J O & Co—f
King C B & Co—f l c
Knight & Knight—f l c
McWhirter C P—f l

YOAKUM

Lander J E
Ross A J
Shull Dave

UTAH

AMERICAN FORK

Bank of American Fork—
f
Hindley J R—f
Johnson H C—l

BEAVER

Greenwood Geo B—f c
Harris Louis W—f
Ipson N P—f l
McGarry E C—f l
McGarry J C—l
Pearce R—l
Tolton J F—f

BRIGHAM CITY

Baird Felix—f c

Bowring H N—f l
Burrows John—f
Piggins H M—f
Krudson Jas—f
Lee & Dunn—f
Stohl O N—f l

CEDAR CITY

Arthur C J—f
Foster S J—f
Higbee M D—f
Leigh Henry—f
Wilkinson Chas S—f

COALVILLE

Beard Geo—l
Branch W H—f

Cluff W W—f
Eldredge Alma—f

EPHRAIM

Anderson P C—f l c
Greaves P Jr—f
Quinn Geo—f

EUREKA

Gear H F—f
Kimball F D & Co—f
McCrystal J C & Co—f
Shriver Wm F—f
Stott B N C—f

FAIRVIEW

Danielson F J C—f

Empire Creamery Co—f
Hansen Joseph—l
Nielsen Sven O—f
Johnson A A—l
Peterson Lorenzo—f

FILLMORE

Anderson C—f
Callister Thos C—f
Greenwood Alma—f
Stevens Dan—f

GRANTVILLE

Erickson A S—f
Huntington R J
Spry Wm

HEBER
Duke Robt-f
Hatch Abram-f
Hatch Joe-f
Jensen J C-f
Jensat Development Co-f
Witt Wm-lc

HYRUM
Ames Hy B-f

KAYSVILLE
Barnes J G M-f
Blood H H
Burton Chris-f
Gailey J R-f
Sheffield H J Jr-f
Swan Geo

LEHI CITY
Asher Wm-f
Fyffe James-f
Ross S W-f
Smith J Y-f
Southwick Edw-f
Wadsworth T J

LOGAN
Anderson Hymn-l
Brangham R L-f
Cardon Louis S-f
Cramey Willard-l
Crockett John A-f
Flemming A M-f
Hansen Willard-f
Hansen Bros-f
Hatch H E-f
Kimball & Cranney-f
Knowles J C-f
Maughan H C-l
Maughan Peter W-l
Petersen H A-f
Picot A-f
Preston B-f
Smith E W-f
Stewart J Z-f
Thomas Zeph-f

MANTI
Crawford W W-f
Dyrcng & Carpenter-f
Madison J P-f
Tuttle Luther T-f

MERCUN
Bryan Geo W-f

MILL CREEK
North H K-f

MONROE
Erickson F-f
Nilsson Bros-f

MORONI
Anderson A-f
Jolley J L-l

MOUNT PLEASANT
Aldrich Amasa-f
Anderson Rasmus-f
Baumann H C-f

Candland A C-f
Lund C N-f
Rasmussen Daniel-f
Wall A C-f

MURRAY
Atwood H C-f
Williams J C-f

NEPHI
Hyde J A Jr-f
Whitmore G M-f
Winn T C-f

OGDEN
Auth Edward-f
Baird H-l
Boreman J S-f
Bratz E F-f
Brummitt J J-f
Cassin James-f
Cook I H-l
Forrestall J M-f
Goddard B H-f
Goddard H H-f
Grout Chas F-f
Hunter Investment Co-f
Hunter & Kennedy-f
Ives N H-f
Ives S L-f
Kelly & Herrick-f
Kennedy W W-l
Knauss J H-f
Matson G H-f
Nye J C-f
Peery Bros-f
Pierce W N-f
Richards C C-f
Rolapp E S-f
Scowcroft Willard-f
Smith S S-f
Stephens Frank J-f
Wedell W B-f
Wells Hugo D-l
Wilson & Wheatley-f

PARK CITY
Giles Eugene-f
Heath & Armstrong-f
Lockhart O C-f
Shields H-f
Wight & Co

PAROWAN
Adams Chas-f
Burtis Edw-l

PAYSON
Hinab R T-f
Loveless J-f
Snell C E Jr-f
Wilson Alfred-l

PLEASANT GROVE
Carson J H-l
Clark Bros & Co-f

PROVO CITY
Buttle Joseph-f
Clayton Wm
Jones E L-f
Marwick John-f
Rogers Alex-l

Ray W H & Co., Inc-f
Spencer Franklin Jr-l

RICHFIELD
Clark S G-f
Lewis & Hoffman-f
Peterson Jas M-f

RICHMOND
Funk James-f
Harris C Z-f
Hendricks S W-f
Richmond Co-op Mer Co-f
Shepard J I-f

SALT LAKE CITY
Adams J F-f
Agency Co-l
Allen A G-l
Anderson Ins Agency-f
Ashton E M & Jenkins-f
Ball I B-l
Bowring W D-f
Bransford, Westcott & Keith-f
Buzard A J-l
Caine & Hooper Co-f
Cannon Ins Agency-f
Capital Real Estate Inv Co-f
Clayton & Co-f
Curtis J W-l
Darling Elmer E-f
Done Wm-l
Dorius & Cassidy-f
Ensign, Elder & Cartwright-f
Giesy W S-f
Grant H J & Co-f
Halleran W J-f
Held C P & Co-f
Home Trust & Savings Co-f
Houston Real Estate & Investment Co-f
Hudson's Sons & Co-f
James J-l
Jensen L-l
Johnson J A-l
Johnson Henry-f
Jones E D-l
Konold R-l
Livingston D H-l
Lynn-Smith Co-f
Lynch William J-f
Lawrence Ins Agency-f
Martineau & Clark-f
Mays J H-l
McCormick, Cooke & Co-f
McGurra F E & Co-f
Meltzer J-l
Miller & Viele-f
Moreton J B-f
Mozley
Partridge Thos W-f
Pearson Simon T-f
Peck Geo W-l
Perkes J L-f
Peterson O H-l
Pierce E H-f
Rawlings F J-l

RITCHER A-f
Robinson M L-l
Rogers & Jennings Co-f
Romney-Daynes Co-f
Salt Lake Ins Agency-f
Salt Lake Security & Trust Co-f
Shaw A C-f
Shaw Jas K-f
Shepard E E-l
Sinclair Mrs A Porter-f
Sloan E L-f
Sloan Thos W-f
Smedley-Wakeling Ins Agency-f
Smith Jr E-l
Smith J V-l
Spencer J D-l
Stohr L H-l
Stout, Sorensen & Co-f
Taylor C E & Co-f
Thomas J J-f
Thomas Moroni J-f
Tracy Russel L-f
Tuttle Bros-f
Union Ins Agency-f
Vincent Al-f
Voyles L E-l
Wakeling Ins Agency-f
Walker D F Jr-f
Wallace W S-l
Warnock Ins Agency-f
Wells R S-l
Wells V P-l
Wicks E B-f
Williams B C-l
Wilson-Sherman Co-f
Windsor H B & Co-f
Young & Fowler-f
Young & Young-f
Zion's Benefit Building Society-f

SANDY
Crape C C-f
Wilson W W-f

ST. GEORGE
Andras James-f

SMITHFIELD
Farmers Union-f
Miles E R Jr-f
Smith A-f

SPANISH FORK
Herber J E K-f
Jones John-f
Snell F M-f

SPRING CITY
Baxter John R-f
Baxter & Blaine-f
Johnson J-f
Juster John F

SPRINGVILLE
Deal Bros & Co-f
Jordan Elliot M-f
Reynolds H T & Co-f
Westwood J M-f
Wood & Reynolds-f

TOOLE
Baker L L-f
Gowans H S-f

VERMONT

ARLINGTON Canfield F N-f Eaton H T-f Woodward E C-f c	Messer William H-1 Page G Herbert-f1 c Perry E E-1 Robinson R G-f1 c BARTON Webster Jas N-f1 e Webster P L-f1 c	BURNHAM C F-1 c Elliott H C-1 c Guild Geo O-1 Hayes L S-1 Leonard E S-f1 c Walker E L-f1 c	Harris Emory S-f1 c Harte J B-1 Norton L S-1 c Norton Harrison I-f c Quinlan B A-f Powers Chas N-f1 c Williams H N-1
BARRE Ballard Nelson B & Co- f1 c Dillon J W-f1 c Griggs J C-1 Miles A E-1	BELLOWS FALLS Barrett M J-1 Brosnahan John E-f1 c	BENNINGTON Booth E A-f c Gibson C D-f Hall E J-f c	BRADFORD Brown L J-1 c Earns & Brigham-f1 c

VT.—Con.

BRANDON

Hilton S—l
Jones S W—f c
Williams Frank W—f c

BRATTLEBORO

Childs F W—l
Childs & Putnam—l c
Clay G M—f l c
Daniels S A—l
Horton W C—l
Shumway W A
Stolte E M—l
Taylor H E & Son—f l c

BRIGHTON

Cobb L A—f c
Robinson Geo S—f

BRISTOL

Dumas E A—f l c
Hatch W W—l
Munnill C E—l
Nash W J—f
Wilson P K—f c

BURLINGTON

Bond J A—l
Daigle H J—l
Green C L—l
Hall L J—l
Hammond A C—c
Hawkins E W J—f
Hickok H H—f c
Lyon G S—f c
Magner Thos—l
Milne T K—l c
North G F—l c
Obrien T J—l
Patch Geo F—f l c
Peck T S—f l c
Powell & Marks—f c
Retan F S—l
Safford J M—c
St Pierre—l c
Stratton G E—f c
Waters S H—l
White J G—c

CAMBRIDGE

Griswold W H—f
Powell Ira M—f l c

CASTLETON

Clark Henry—l f

CHELSEA

Adams B H—f
Barnes E D—l
Bixby H O—c
Corwin M H—l
Townsend W P—l

COLCHESTER

Desautels E—l
Graves Geo T—f
Horton E H—f
Stanhope H I—l

DANVILLE

Brainard C D—f
Burbank H—f
Davis Salma—l
Tinker J E—f

DERBY

Robbins W S—f

DERBY LINE

Flint J T—f

ENOSBURG

Aseltine A M—f l c

ESSEX

Atherton Chas S—l
Chase & Bissell—l f c

Martin Allen—f
Marvin David—f
Nichols W B—l

FAIR HAVEN

Bachelor N—l
Durick J C—f l c
Preston W H—l
Reed N R—l
Sheldon H K—f l c
Smith W A—f
Vaughn F O—c
Williams John—l

HARDWICK

Dow W L—f l c
McLoud J H—f
Morse M G—f l c
Noble J—l c
Titus A O—f l

HARTFORD

Watson A E—f l c
White N W—f l c

HINESBURG

Andrews F S—f
Read Ed H—f l

HYDE PARK

Hulburd R W—l
McFarland F H—f
McFarland H M—f
Waite S B—f

ISLAND POND

Cobb L A—f l c
Robinson G S & Co—f c

LINCOLN

Gore M B—f
Morgan A T—f

LUDLOW

Humphrey Mrs Arden
H—f
Moore George M—f l c
Stickney, Sargent &
Skeels—f l c
Walker Frank A—f l c
Wilcox Julius A—f

LYNDONVILLE

Atwood H M—l
Campbell G M—f
Campbell & Blodgett—f l c

COBLEIGH F E—l

Nichols S D—l
Smith Geo P—l
Stuart & Pierce—f

MANCHESTER

Anderson W B—f l c
Bundy W H—f
Fowler J W—f l c

MIDDLEBURY

Burke J M—f l c
Hubbard F J—l c
Weeks J E—f c

MONTPELIER

Ballard S S—l
Brown Jos G—f l c
Daley O—l c
Drury E I—l
Ingalls C W—l c
Puffer F H—l c
Sumner Benj A—f l c
Washburn W C—f l c

MORRISTOWN

Bryant H D—l c
Cheney Thos C—f c
Hutchins D N—c
Morse G A—l

Niles A A—f
Raymore Chas—f
Smalley H A—l c
Sturgis O D—l
Wilkins Glenn A—l c

NEWBURY

Bowen A A—l
Jackson G W—f
Knight M C—f
Rogers B O—f
Tylor G L—c

NEW HAVEN

Kingale J W—l
Landon M J—f

NEWPORT

Alfred F E—f
Blanchard E C—l
Grout Aaron—c
McLane—l
Rawson O H—l
Robbins H T—l c
Root & Blanchard—f l c

NORTHFIELD

Orser H W Agcy—f l c
Plastridge Eugene A—
f l c
Smith M D—l

NORTH TROY

Elkins Leon—l
Ewins C P—f l c
Gilbert B B—l c
Lewis H H—f c

PITTSFORD

Burbank S K—f l c
Tippany A D—f

POULTNEY

Cushman A E—f l c

PROCTOR

Boyce G H—f
Butler E P—f l
Caldwell J A—l
Churchill F W—l c
Harris S L—l c
Howe W H—l c

RANDOLPH

Atwood J M—l
Blanchard P J—l
Cleveland F W & J P—f
DuBois John H—f c
Eldredge J B—f
McCollom N W—l

RICHFORD

Kelley L H—f l c
Seymour Bissette—l

RUTLAND

Burke J E—l
Burnham & Fletcher—
f l c
Chapman F B—l
Clark W A—f c
Dorsey Stephen—l c
Farrar H C—l c
Field F A—f c
Francisco M J & Son—
f c
Granger C H—l
Heyman J—l c
Hoadley J R—f c
Hubbard F W—l
Kinsley E S—l
Levin Miss M E—f l c
Reilly J P—l
Richmond R L—l c
Ross H H—l c
Whelan J V—l

ST ALBANS

Atwood N N—f l c
Brown W G—l c
Clark N F—f l c
Kearney J—f l c
McDonald Jas—l c
McGowan Geo—l c
Mason E L—f c
Northrop J—l
Roach C P—l
Scully Geo F—l
Shatton J—l
Stranahan J C—l
Watson S S—f l c
Wheeler H E—f

ST JOHNSBURY

Balch H F—l
Boynton C F—l c
Cady & Braley—f l c
Hastings Chas S—l
Hastings F W—l
Hastings L V—l c
Lewis W C—f
McDonald J A—l c
Moore & Co—f l c
Nelson H M—c
Noyes A B—f l c
Ranney Crawford—f l c
Schwenger J G—l
Sprague A G—l c
Sprague W W—l c
Sprague W W & Son—l
Stebbins C G—l c
West C H—l
Woodruff Caroline—l

SPRINGFIELD

Davis Fred C—f c
Donivan M J—f l c
Lawrence & Wheeler—f
l c
Leonard C G—f l c

STOWE

Buzzell G W—f
Cheney A H—f
Harris L L—f

SWANTON

Blake B B—f
J'adley & Mannix—f c
Butler C A—l

VERGENNES

Pierce C T S—f l c
Strong Wm J—f l c

WESTMORE

McFarland O E—l

WHITE RIVER
JUNCTION

Davis Edw—l c
Miller Garfield H—l
Pingree William S—f
Russell Wm W—f c
Watson Alfred E—f l c

WILMINGTON

McDonald N P—f c
Russell C M—f l

WINDSOR

Ayer W E—l c
Buck E R—f l c
Clark Frank H—f l
Cole Bert E—f
Davis & Davis—f l c
Hazen G T—c
Hoisington Harley—c
Taylor A G—l

WOODSTOCK

Dana H S—f l c
Globe E J—l
Hoye Harry W—f
Marham A F—f l

VIRGINIA

JOHN L. ROPEK, President
GEO. MCG. GOODRIDGE, Secretary

C. S. SHERWOOD, Vice-President
WM. HUNTER BELL, Asst Secretary

LOUIS T. DOBIE, Resident Secretary
TAKEWELL THOMPSON, Treasurer

The Seaboard Fire Insurance Co.

Commenced Business 1896

Cash Capital \$200,000

NORFOLK, VIRGINIA

Representing the Following Companies through Agency Department.

Home Insurance Co., N. Y.
Firemans Fund Insurance Co.
Hartford Steam Boiler Inspection
and Insurance Co.

Westchester Fire Insurance Co.
Atlas Assurance Co.
St. Paul Fire & Marine Insurance Co.

New York Plate Glass Insurance Co.
Employers Liability Assurance Corp.
National Surety Company of N. Y.
Lumbermens Marine Insurance Co.

Fire, Marine, Inland, Tornado, Accident, Steam Boiler, Plate-Glass, Employers Liability, Elevator,
Fidelity Guarantees, and Burglary Insurance.

ABINGDON
Brownlow Frank—l
Preston S R—f l c
Preston T & Kriger—f l c

ALEXANDRIA
Bruener Wm C—l
Dyson & Paul—l
Greenaway N S—c
Grubb H J—l
Harlow M B & Co—f c
Lukens C—f
Normoye John D—f c
Pelton Julius—f
Schneider & Warfield—f
Stabler Laurence—f l c
Warfield & Lennon—f l
Wise & Co—f l c

ASHLAND
Cox F H—f
Meyberg L E W—f

BEDFORD CITY
Bargamin & Richmond—
f c
Board C A—f
Fitzpatrick W A—f l
Scott & Carper—l
Wharton C W—f l

BERKLEY
Kettler & Co—f
Peoples Bank & Trust
Co—f
South Norfolk Ins Agcy
—f
Tilley G T—f c

BIG STONE GAP
Ayers J B—f l c
Hamblin C L—f
Jesse S R—l
Kilbourn W B—l
Morison R D—l

BOYDTON
Baptist & Faulkner—f l
Beales M C—l
Carter & Wall—l
Faulkner C J—l
Homes & Baskerville—f
Williams C N—f l c

BOYKINS
Beaton C F—c
Benton S L—f l

BRISTOL
Brewer W P Sons—f c
Connelly J H—f l c

Howell & Bachman—f l c
Lyon Co J B—f l c
McFarland Mrs M A—
f c
Sheen Wm G & Co—f l c
Trigg & White—f c

BUENA VISTA
Paxton W T & Co—f l c
Rucker A M—f l
Tardy S W—f l

CHARLOTTE C. H.
Daniel E F—f
Eggleston B P—f
Hutchesson C M—f l c
Thornton F C—f l c

CHARLOTTESVILLE
Carter Ivy D—l
Cloud W T—f l c
Dinwiddie Walter—f c
Elliott W T—l
Hankel L T & Son—f c
Jackson J T—f l c
Jones Robert E—l
Lovegrove J W—l
Maphis & Shaw—f l c
McKennie J C—f
Nicholas R C—l c
Piedmont Real Estate &
Sav Co., Inc—l
Saltsman W T—l c
Smith W L—l
Va Realty & Ins Co—
f l c
Walker & Sinclair—f
Watson R A—f c
White & Long—f

CHATHAM
Collie J W—f
Carter J L—f l c
Reid E S & Co—f l c

CHRISTIANBURG
Elbett G F—f
Pierce W L—f l c
Sheltman S—f
Walters G W—f

CLIFTON FORGE
Bowles T P—f
Nair C P—f
Tinsley W F & Co—f l

COLUMBIA
Stonemann G J—f l c

COVINGTON
Carter C D Jr—f
Friend W S—f l

Lear J J—f
Lear, Rinehart & Carter
—f l

CULPEPER
Hudgins Fred P—f l c
Latham J F—f
Rixey Robert H—f l c
Sampson & Howard—f l c

DANVILLE
Averett W P & Bro—l c
Catlin Jas T & Son—f l c
Craddock C W P—l c
Crew J D—f
Jefferson H M—f
Miller E H & Co—f l
Parham E T—l
Patton & Noel—f c
Raine C A—f l c
Southall A M—f
Swann & Holland—f c
Wade B H—l
Waddill-Holland Co Inc
—f l c
Walker B M—l
Williamson & Temple—
f l c

E RADFORD
Baldwin W T & Sons &
Dixon—f
Kearlsey L P Co—f l c
Kendirdim W J—f
Sullivan G A Co—f l c

EMPORIA
Goodwin E E & Co—f l c
Taylor H L—f l

FARMVILLE
Bass C C—f
Booker E R—f l c
Bugg Chas F—f
Cunningham C B—l
Garland & Martin—l
Martin E S & Co—f
Faulett-Venable-Garland
Co Inc—f l c
Venable W P—l c

FINCASTLE
Beckley A—f l c

FRANKLIN
Jenkins & Edwards—f l c
Maury L L—f l c
Parker J C & Co—f l c
Watkins & Co—f l c

FREDERICKSBURG
Allison & Co—f
Bernard Wm—l
Biscoe H C—l
Botts A B & Co—f l c
Chichister & Co—f l c
Cole E D—f
Gouldman John F Jr—f
Jones W T—f
Smith & Swift—f l

FRONT ROYAL
Allen S G—f
Kendrick & Son—f l c
Trout A W—f l c

GORDONVILLE
Champion & Powell—f
Linney Norville A—f l c

GUNS HILL
Revis Bros—f l

HAMPTON
Cumming Wm T A—f
Jones, Saunders & Co—
f c
Parker H G—f l c
Phillips Geo W—f
Phillips-Lackey Co Inc—
f
Powell E J—l
Shields E R—l
Thompson H S—f l c
Young Wm G—f

HARRISONBURGH
Bare D N—l
Deebart E L—l
Deebart W L—f l c
Lupton C E—l
Richardson C B—l
Staples J C & Co—f l
Tusting C J—l c
Williamson T L—f l c

KEYSVILLE
Morton - W—f l c

LAWRENCEVILLE
Devany J W—l
Mallory G R—l
May C E—f
Michael R T—l
Trotter & Snow—f l
Turnbull W & Bro—l

LEESBURG
Ferguson Geo O—l
Garrett & Co—f l c
Moore, Clemens & Co—
f l c
Pancoast & Paxson—f l c

VA.—Con.

LEXINGTON

Burwell T S—l
Dold H O—f
Letcher G D—f
McClung J W—c
Moore S R—f
Moore & Moore—f
Quisenberry E A—l
Shields W T—c
Waddell Harrington—l
Walher S B—l c
Witt R R & Co—f

LOUISA

Cameron Geo V & Co—
l f
Woodward A B—f l c

LURAY

Berrey T J—f l c
Price I S—f c
Smith B Norman—f l c
Smith & Rosser—c

LYNCHBURG

Cathoun C A & Co Inc—
f l
Garrington, Stevens & Co
—f l c
Davis, Childs & Co—f l c
Hill G B—l
Ingram T J & Co—f l c
Ivey & Kirkpatrick—f l c
Moore G E—l
Moore W L & Co—f
Moore J C—l
Osby J M & Co—f l c
Pollard & Glass—l
Smith Bros & Walker—
f c
Tyree & Wilkins—f
Yenabie & Ford—f l
Walker & Mosby—f

MANCHESTER

Adams A L—f c
Rayall & Co—f c

MARION

Brown Mrs C J—f
Sheffey Ewald & Fry—
f l c

MARTINVILLE

Burch T G—f l c
Engish J L & Co—f
Green J C & Co—f
Tuggle R E—f l c

NEWPORT NEWS

Barrett & West—f l c
Bawman Saml W—l
Barruss W B—l
Chapin W T & Co—f l c
Godwin S W—l
Haskins C R—f c
Kellum Geo T—f l
Miller Sol & Co—f c
Nelson & Co Inc—f
Powell Trust Co—f c
Reynolds Bros—f c
Sammerville Trust Co—
f c
Warren J E Co Inc—f c
Willett & Patton—f l c
Wemble & Bryant—f c

NORFOLK

Auspbaugh R C & Fred-
erick—l
Bank of Norfolk—f c
Barry, Osborne & Co—
f c
Broome W T—l
Burwell, Carr Co Inc—
f l c
Byrd & Baldwin Bros—
l c

Childrey & Metts—f c
Cobb W C—f l c
Collins & Van Denbergh
—f
Cook E R—l
Coupland & Harwell—l
Davidson C S—c
Dey G W & Sons—f c
Dobie R L—l
Gordon & Hume—f
Grubb W N—c
Hardy & Parks—f
Hoggard H C & Co—f
Humphreys D & Son—f l
Huster G J—l
Johnson E B Co Ins—f c
Turner M Johnston &
Co—f

Kehoe J W—l
Keister Co—f
Lawrence J D—l
Morris, Abbott & Co—f
Myers A—l
Peoples Bank & Trust
Co—f
Price J—l
Real Est Trust & Ins Co
—f c
Seaboard Fire Ins Co—
f c
Smithers & Batte—l c
The Norfolk Ins & Realty
Corp—l c
Thompson, Etheridge &
Co—f c
Tilley G T—f c
Trice W H H & Co—f
Walke & Son—f l c
Wright W J—l

ORANGE

Crafton & Slaughter—f
Field M G—l
Shackelford G S—f l
Shackelford H G—f l c
Williams J G—f

POCAHONTAS

Newton J M—f l c

PETERSBURG

Appomattox Trust Co
Bishop Carter K—f
Cuthbert Bros—f l c
Dunn James—l
Harrison & Talley—f
James Howard B—l
Jones & Stevens—f c
Moyler John—l
Moyler J Edward & Co
—f l c
Patterson N T—f l c
Petersburg Savings &
Ins Co—f
Spotswood & Friend—f l
Talley W H—l

PHOEBUS

Cummings J M—f c

PINNERS

Pollard Wm A—f l c

PORTSMOUTH

Barclay & Parr—f
Brooks R S—f
Dashiell E L—f
Dunn & Westbrook—l
Emerson J C—f c
Miller Frank H—f
Pollard W A—f
Watson John L—f l c
Welton Chas R—f l c

PULASKI CITY

Baldwin B F—f l c
Brewer O C—f c
Calfer L S—f
Laughlin O—f
Lyon S F—f
McGarver W K—f c

RICHMOND

Adams F W—l
Alfriend T L & Son—f c
Arrington I L—f
Bahkle G W—l
Bass S B—l
Benson E L & Co—f c
Blackford & Wilmer—l
Blair & Tabb—l c
Cary T A—l
Chapin & Hume—f c
Crenshaw W A—f l c
Daniels R W—l
Danner W A—l
Davenport & Co—f
Drewery J C & Co—l
Ellison H W—l
Freeman W B & Son—l
Gibson & Moore—f c
Gordon John W—f
Graves Jas W—l
Hall Cunningham—l
Harding J E—l
Hardwicke W W—f l c
Hardy W B—l
Heinrich A E—f
Heublein C M—l
Jefferson G C—f
Kabler E H—l
Laughton F C & Co—f
Lecky & Ruffin Inc—f l c
Lipscombe R T—l
Maury W G—f
McVeigh & Glinn—f
Midvette D R & Co—l
Montague & Co—f c
Moore J B & Co—f l c
Pleasants A L—f c
Pleasants F—l
Putney D A—l
Pulliam S T & Co—f l c
Realty Ins Agcy—f c
Richardson C B—l
Sampson & Shields—l
Schaefer Robt—c
Sills N D—l
Spence E Leslie—c
Straus Julius & Sons—
f l c
Swineford H & Co—l
Tuck R S—l
Walker D N & Co—f l c
Wallace J—l
Wherry & Co—f l c
Whitlock Danl—l
Williamson Talley & Ry-
land—f c
Willis C K—f
Worham & Hatke—f

ROANOKE

Ayres A H—l
Barton L D—l
Boswell J W—f
Columbia Trust Co Inc
—f l c
Copperidge W D—l
Davis & Stephenson—f l
c
Erb H E—l
Fairfax & Botsford—f
Glasgow H P—l
Goff J W J—l
Gregory J D—l
Hermes E G—l
Husk H F—f l c
Kabler E H—f c
Kent Miss Maude—l
Kreglor C E—l
Lunsford C & Son—f l c
McClanahan W S & Co
—f l c
Overstreet & Anderson—f
Pace & Bro S B—f
Pattie H H—l
Rhodes S T—l
Southwestern Agency Co
—l c
Speese C M—f c
Steele J A—l
Tagg S D—l
Wingfield & Starkey—f

ROCKY MOUNT

Davis C J—l
Davis W R—l
Garrett & Davis—f l c
Greer C S—l
Menefee W C—f l c
St Clair Walter—l

SALEM

Chapman J H—l c
Lee L M—l c
Oakley W H—f
Persinger J S—f c

SALUDA

Saunders John R—f

SCOTTSVILLE

Darrier Chas—f

SMITHFIELD

Clarke John I—l
Coleman C E—l
Folk Wm L & Co—f
Nelson Geo K—c
Spiers W T—l
West & Withers—f
Woodward & Elam—f l c

SMITHVILLE

Daniel E F—f
Eggleston B F—f
Hutchinson C M—f l c
Thornton F C—f l c

SOUTH BOSTON

Barlisdale & Watkins—f l
Faulkner & Edmonds—
f
Fry, Jordan & Wilson—
f l c
Glasscock J M—f
Hodges W W—f l c
Stebbins & Lawson—f l
Tucker J D & Co—f l c
Ward & Glenn—f l
Wright Jno A—l

STAUNTON

Anderson R C—l
Cushing E J—f c
Gay W P—l
Hoge & McChesney—f c
Knowles A L—f c
McCue W T—f
McIlhenny—f l
Perry Wm J—f l c
Smoot W B—l
Sproule & Crowle—f c
Taylor & Perry—f c
Werner Philip H—l
Sirkle Charles—l

STORMONT

Bristow J C—f l c

STUART

Vin & Stedman—f l c

SUFFOLK

Deberry J F—l
Dunn P R—c
Harris G A—l
Hosier J Walter—f
Johnson W T—f l
Jordan & Latzia—f l c
Kilby Bradford—f
Lewis C L—f l c
Lloyd F W—f
Riddick A A—f l
West & Withers—f l c
Woodward & Elam—f l c

TAPPAHANNOCK

Dangerfield G—f l c

WARRENTON Gaskins F D—f c Hotchkiss E I—f c Hutton & Payne—f Richards J D—f WILLIAMSBURG Brooks A—f c	Peachy B D Piedmont & Tidewater Land Co WINCHESTER Brown Miss F O—f Brayley H R & Bro—f c Good & Co—f c	Hansbrough & Carter— f c Lupton H S & Son—f l Russell J B & Son—f WYTHEVILLE Boyd C R—f l Campbell A A—f	Ewald S F—f c Gibboney J H—f c Heuser H M—f Rich D A—f Sexton G S—f c Terry F H—f c The S E Ewald Insur- ance Agency—f
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WASHINGTON

ABERDEEN Hart W W & Co—f c Jones F E & Son—f c Patterson-Locke Co—f c Pearson J C—f Perry-Lanning Co—f ANACORTES Bartow E S V—f Beagle C D—c Beard W G—f Hensler & Co—f c Hogan F V—f McCallum & Norville—f McLean E L—f l Odlin W T—f c Skagit County Abstract & Trust Co—f	CHEHALIS Alexander J W—f Bishop W E—f Coffman A L & Co—f c Cory A S—f Faurot C C—f Kenoyer W H—f c Rainey A—f Renoyer & Allen Settemaler Abstract & Security Co—f White S C—f c Willis John E—f CHENEY Garberg E E—f Green Frank—f Hull J S—f Minnick J W—f Percival D F—f Ratcliffe C A—f	Pearse & Lucas—f c Spriesterbaugh Realty Co—f Stone & Westland—f c Swallow Invest Co—f l FARMINGTON Paddock E E—f Renfrew W Claude—f GOLDENDALE Brooks N B—f Bowie & Rauch—f Chapman A C—f Duncan L A—f Flanary W P—f Montgomery T B—f Phillips & Aldrich Rauch W F—f l White W J—f Wilcox Clair C—f	Skagit Co Abstract & Trust Co Small R M—f NORTH YAKIMA Aumiller W J—f Coonse Harry—f Denley—f l Doust H B—f c Donovan C—f Lesh Land Co Martin McCrimmon & Needham —f Miller J J Scudder H B & Co—f Taylor Henry—f Yakima Commercial Co
BALLARD Cox E B Inv Co Inc—f De Mass & Twigg—f Grover R W—f Hokton-Hines—f Kean Bros—f Petri John W—f Schneider C A—f Siren J—f Vernon W H—f BELLINGHAM Baldy & Vaughn—f c Bevans T F—f Brisban & Smith—f c Campbell Allen—f Dickinson H L & Co— f c Easton J L—f Eckardt W A—f Felker G W—f l Fisher Geo C & Co—f Gamwell R G—f c Hull J G & Co—f Kline R L Investment Co—f Post & White—f Slade Investment Co—f Swartz & Britton—f Thomas & Simpson—f	COLFAX Brickner F Cram C C—f Larue G W—f Lennox Geo H—f c MacKenzie C L—f c Perkins J A & Co—f c Sherley J H—f COSMOPOLIS Brower C W—f Smith Stanley W—f Spiegel D F—f Wilson John O—f DAVENPORT Anderson E W—f Anderson F W—f Cathcart Bros—f Davies L—f Fraser J E—f c MacMillan H H—f Minnick I J—f Vanarsdale & Lee—f	HOQUIAM Dole Amos—f Fairbairn J A—f France G W—f Hodgdon A S—f Lamb W M—f Martin H B—f Morgan F L—f c Ogden W B—f c Philbrick—B S—f c Rockwell A G—f Warren S—f Werner A—f c Wilson Z T—f KELSO Bixby M Jr—f Hubble B L—f Kelley Daniel—f Stewart F L—f c	OLYMPIA Anderson R A—f Bigelow George—f Blake & Crosby—f c Brothers Co—f l Faulkner L B—f Frost Robert—f Gaillat A C—f Lindley C Z—f McDowell Jas—f l McKay & Martensen— f c Mitchell David—f O'Brien Mrs Fannie—f Ottis & Brown—f Porter Nathan S—f l Price B M & Co—f c Robbins E A—f Schomber Fred—f Talcott C R—f Thompson A—f
BLAINE Gillespie W J—f Gundloch L W—f Shaw G S—f l c Wilmut W C—f BUCKLEY Bank of Buckley—f Jones J F—f Sheets J H—f Stever Geo BUCODA Calais J C—f	ELLENSBURGH Boedcher S C—f c d. blasing G—f c Dickson G E—f c Gault & Graig Hubbell & Mathews Robbins W J—f c Snowden & Ross—f c Stewart C H—f c EVERETT Curry & Stamford—f l Duryee Daniel A—f l c Folsom Invest Co—f Garrigues T A—f Gunning T C—f Hunsaker J—f c Kennedy & Duryee—f c Lewis P K—f McRae John—f Mitchell & Swartout—f Opwig L P—f Padgett B A—f Parsons E A—f Peake Bros & Strong—f	KENT Shinn & Brown—f l c LYNDEN Austin J S—f Baman Mrs F A P—f Beavers C A—f MEDICAL LAKE First National Bank of Medical Lake—f Hallett Stanley—f MONTESANO Bignold L B—f Rush W H—f c Calder J E—f McKillop N D—f c Wheeler E—f MOUNT VERNON Bowen J S—f Brawley Augustus—f Brickey W L Dak & Shea—f Gardner & Ward McLean G D—f McLean Henry—f c Marble Geo W—f Miller I D—f Murlin Wm Packard W S—f Pickering Fred G—f l c Reed & Kean	PALOUSE Egan F P—f Greene P W Interstate Land Co—f Kincaid G D—f l McCormick J K—f c Northrup J C & Co—f c Palouse Real Estate Co Patten A R—f Shreve J W—f
BLAINE Gillespie W J—f Gundloch L W—f Shaw G S—f l c Wilmut W C—f BUCKLEY Bank of Buckley—f Jones J F—f Sheets J H—f Stever Geo BUCODA Calais J C—f	ELLENSBURGH Boedcher S C—f c d. blasing G—f c Dickson G E—f c Gault & Graig Hubbell & Mathews Robbins W J—f c Snowden & Ross—f c Stewart C H—f c EVERETT Curry & Stamford—f l Duryee Daniel A—f l c Folsom Invest Co—f Garrigues T A—f Gunning T C—f Hunsaker J—f c Kennedy & Duryee—f c Lewis P K—f McRae John—f Mitchell & Swartout—f Opwig L P—f Padgett B A—f Parsons E A—f Peake Bros & Strong—f	KENT Shinn & Brown—f l c LYNDEN Austin J S—f Baman Mrs F A P—f Beavers C A—f MEDICAL LAKE First National Bank of Medical Lake—f Hallett Stanley—f MONTESANO Bignold L B—f Rush W H—f c Calder J E—f McKillop N D—f c Wheeler E—f MOUNT VERNON Bowen J S—f Brawley Augustus—f Brickey W L Dak & Shea—f Gardner & Ward McLean G D—f McLean Henry—f c Marble Geo W—f Miller I D—f Murlin Wm Packard W S—f Pickering Fred G—f l c Reed & Kean	POMEROY Adams H A—f Baldwin N O—f l Cluster E C—f Gibson E W—f c Houser M H—f Jewett G W—f c Knettle N D—f Messenger Frank—f Morris W B—f Rauch E M—f Start G C & Co—f c
BLAINE Gillespie W J—f Gundloch L W—f Shaw G S—f l c Wilmut W C—f BUCKLEY Bank of Buckley—f Jones J F—f Sheets J H—f Stever Geo BUCODA Calais J C—f	ELLENSBURGH Boedcher S C—f c d. blasing G—f c Dickson G E—f c Gault & Graig Hubbell & Mathews Robbins W J—f c Snowden & Ross—f c Stewart C H—f c EVERETT Curry & Stamford—f l Duryee Daniel A—f l c Folsom Invest Co—f Garrigues T A—f Gunning T C—f Hunsaker J—f c Kennedy & Duryee—f c Lewis P K—f McRae John—f Mitchell & Swartout—f Opwig L P—f Padgett B A—f Parsons E A—f Peake Bros & Strong—f	KENT Shinn & Brown—f l c LYNDEN Austin J S—f Baman Mrs F A P—f Beavers C A—f MEDICAL LAKE First National Bank of Medical Lake—f Hallett Stanley—f MONTESANO Bignold L B—f Rush W H—f c Calder J E—f McKillop N D—f c Wheeler E—f MOUNT VERNON Bowen J S—f Brawley Augustus—f Brickey W L Dak & Shea—f Gardner & Ward McLean G D—f McLean Henry—f c Marble Geo W—f Miller I D—f Murlin Wm Packard W S—f Pickering Fred G—f l c Reed & Kean	PORT ANGELES Aldwell J L—f l c Aldwell T T—f c Bell J M—c Brumfield W—c Christensen J P—f Crooks S M—f Fisher & Hickok—f Fisher H M—c Hickok J D—c Lutz H E—f

WASH.—Con.**PORT TOWNSEND**

Bartlett Frank A—f
 Christian J C—f l c
 Eisenbeis F W—f
 Goodrich C F—f
 Hayden H F—f l c
 Klasel N A—f c
 Klocker Oscar f
 Lockhart J M—f
 McCurdy J G—f
 Rogers Jerry S—f
 Snyder N S—f l c

PULLMAN

Bean C W—f
 Chapman M J—f l c
 Downen Realty Co The—f
 Harvey W H—f
 Kinzie & Co—f
 Pullman Land Co The—f
 Rouse J J & Co—f
 Squires & Gaddis—f
 Swain Wm—f

REPUBLIC

Republic Abs & R Co—f l c

ROSLYN

Smith Henry—f

SEATTLE

Atkinson J M E & Co—c
 Baker B W & Co—f
 Bowden-Gazzam Co—f
 Bothwell James—f
 Burnett & Lamping—f
 Black John W & Co
 Carstens & Earles—f
 Crawford, Conover & Fiskens—f c
 Calhoun, Denny & Ewing—f c
 Carter J H & Co
 Chisberg Agency The
 Clayton John B & Co—f
 Davis John & Co—f
 Davis J B F & Sons—f
 DeMille Chas
 Duren P B—f
 Fiskens A J & Co—f
 Forrester & Co—f
 Garrigues John—f
 Guion & Co—f
 Grinnell Harry M—f
 Haitz Wm & Co—f
 Hunter-Mellen Co
 Hanford & DeVeue—f
 Johnson & Higgins—f
 Jordan F M & Co—f
 Kinnear Paul & Co—f
 Lippmann H E & Co—f
 Llewellyn & Ward—f
 McGraw & Kittinger—f
 Meacham Geo F & Co—f
 Miller C E & Co—f
 Morford, Ward & Co—f
 Northwest Trust & Safe Deposit Co—f
 Osner & Mehlhorn—f
 Olson-Mills Realty Co—f
 Pioneer Rent & Collection Co—f
 Parry Investment Co—f
 Ramsay, Elliott & Co—f
 Raser H A—f
 Russell & Dickinson
 Roberts Tom R & Co
 Schroeder H A—f

Seeley & Co—f
 Strout A E & Co—f
 Security Savings & Safe Deposit Co—f
 Weeks C S
 West & Wheeler—f
 Whaley John A & Co—f
 Williams W R—f
 Willcox, Peck & Hughes—f c

SNOHOMISH

Bowen J V—f c
 Boyle John—f
 Burton James—f
 Comegys H C—f
 Gorham C W—f
 Hall Jas W—f c
 McGuinness M J—f
 Shrewsbury D P—f
 Walton H F—f
 Weaver W A—f

SPOKANE

Allenberg H A—f c
 Ames Mercantile Agency—f
 Barnes Lafayette—f
 Barrett & Co—f
 Beecher & Thompson—f
 Bisbee & Miller—f
 Blanchard H P—f
 Bolster H & Co—f c
 Browne J J—f
 Byers Wm M & Co—f c
 Cassin J R Co—f
 Chamberlin & Chamberlin—f
 Connelly M B & Co—f c
 Cook & Clarke—f
 Corcoran J T & Co—f
 Cunningham J C—f
 Daggett Floyd L—f
 Daggett P A & Co—c
 Denzel Eugene—f c
 Dorn Rudolph—f c
 Dunn R H & Co—f
 Drumheller J L—f l
 Easley J H—f
 Elmendorf & Elmendorf—f c
 Flemming W M—f
 Folger W P—f
 Foster J E—f l c
 Gillespy Sherwood—f
 Griffith J E & Co—f l
 Harris, Shearer & Co—f
 Hoagland W W—f
 Holland & Son—f c
 Hughes Carroll—f
 Inland Empire Co—f c
 International Investment & Trust Co—f l c
 Johnson A P—f
 Jones Arthur D & Co—f c
 Jones W O—f
 Lange A P—f
 Liftchild Charles—f
 McCrea & Merryweather—f c
 Maloney W H—f
 Mann & Hinkle—f c
 Mariner & Riley—f c
 Martin W D—f
 Monfort L K & Co—f
 Moody H L—f
 Morgan T M—f
 Morris Geo—f
 Munson & Co—f c
 Murphy & Co—f
 Owen H E—f
 Oppenheimer & Co—f l c
 Peet J H—f

Prescott Bros—f l c
 Price J R & Co—f
 Prickett J L—f
 Reinhardt J A—f
 Roberts Bros—f
 Rogers & Rogers—f
 Rogers & Seat—f
 Rosenhaupt & Weaver—f
 Sawyer Land Co—f
 Scott Blair T—f
 Shields W H—f
 Steele & McLaughlin—f
 Stogdill & Leonard—f
 Strobach P J—f
 Swan Geo W—f
 Thomas & Co—f
 Thomas & Newcomb—f c
 Tickner W A—f
 Warner & Warner—f
 Warren W H—f
 Washington Trust Co—f
 Wendler Chas A—f
 West Horace G—f
 Wright & Wright—f
 Yancy G H & Co—f

SPRAGUE

Cole D R—f
 Damrell & Pettijohn—f l c
 Kinney J P—f
 Misner Henry—f
 Sanderson C E M—f
 Smith M D—f

SUMNER

Bray J W—f
 Montgomery Robt—f
 Trubshaw H J—f
 Young Frank—f

TACOMA

Anderson R E & Co—f
 Babcock Phenix—f
 Balfour, Guthrie & Co—f
 Barlow & Whitcomb—f
 Barnes W A—f
 Bertelson & Co—f
 Blodgett Miller & Co—f
 Broenkon & Young—f
 Cleveland G E—f
 Corey & Kennedy
 Cotton & Moser—f
 Dakin & Co—f
 Fidelity Rent & Collection Co—f
 Fowler G W—f
 Garretson-Palmer—f
 Gillespy Sherwood—f
 Grant C D & Co—f
 Gregory E F & Co—f
 Gunston-Heath—f
 Hanbey A L—f
 Hausen L N & Co—f
 Hayden & Whitehouse—f
 Heller, Lyon & Co—f
 Hopping & Co—f
 Judson Co—f
 Keen J M & Co—f
 Longstreth Hy—f
 McCandlese—f
 Manning L R & Co—f
 Mead F F—c
 Morrison & Balkwill—f
 Nattingby F I & Co—f l
 Norton & Hill—f c
 Opie W H—f l
 Parsons & Smith—f
 Phillips Calvin—f
 Pierce Joshua—f
 Purdon & Stacy—f

Read Jesse—f
 Reith A & Co—f
 Ritz H B & Co—f
 Rudolph W F—f
 Russell Geo & Co—f
 Sampson & Guyles—f
 Schwinn & Co—f
 Seeley & Co—f c
 Shores R P—f c
 Spalding B—f
 Thompson Karl—f
 Vissel & Eckberg—f
 Wolbert J A—f

UNION TOWN

Fidelity State Bank—f
 Fix A—f
 Grief J J—f
 Hilliard S—f

VANCOUVER

Arnold H W—f
 Beard S M—f
 Brine F—f
 Crawford Wm P—f
 Crowley Dan—f
 Ellwell J H—f
 MacMaster Donald—f
 McCredie W W—f
 O'Keane Jas J—f l
 Rowley E M—f
 Scanlon E M—f
 Stapleton Jas P—f
 Wilkinson J—f

WAITSBURG

Denton E M—f
 Gentle W S—f
 Houtchens J S—f
 Kingman C H—f
 Laidlaw J D—f
 Morgan J W—f
 Peterson H P—f
 Preston-Parton-Milling Co—f
 Pool W F—f l
 Pickett M O—f
 Smith S W—f

WALLA WALLA

Baumelster & Paxton—f c
 Baxter Realty Co—f
 Bodwell A M—f
 Boyer E H—f
 Cadman Walter—f
 Dice & Jackson—f l c
 Earp D D—f
 Howard C R—f
 Jones-Scott Co—f
 Kent John P—f l c
 Kirkman, Dice & Jackson—f l c
 Lorenson A L—f
 Mattison E D—f c
 McCarthy M—f
 Nixon E H—f
 Olsen & Copeland—f
 Reed H M—f
 Raymond Roach—f c
 Shaw & McConaghy—f l c
 Stirling W L—f
 Webster T O—f
 Zent Investment Co—f

WATERVILLE

Case A E—f
 Davis A J—f
 Davison M H—f
 Hendricks G W—f
 Kennedy J G—f
 Weston Fred—f

WEST VIRGINIA

BENWOOD
Evans Chas L—f
Sinclair Josiah—f

BERKLEY
Dawson T H B & Son—f
Shockey C H—f
Johnson V E—f

BETHANEY
Scott C B—f l c

BEVERLY
Ward J B—f l c

BLUEFIELD
Anderson R A—l
Citizens Underwriters' Agency—f l c
Dickey W W Jr—f l c
Easley E H—f l c
Flat Top Ins Agency—f l c
Moss C W—l c
Reynolds & Thornhill—f c
Smith L M Ins Agency—f l c
Snow & Easley—l c

BUCKHANNON
Boreman A I—l c
Chidester J M—f c
Drummond Bros—f l c
Herndon J E—c
Jenkins & Hodges—f c
Lindsay L H—f l c
Lynch G A—l
Sexton F P & Bro—f l c

CEREDO
McDougal T T—f l

CHARLESTON
Bacon N O—l
Capitol Realty & Ins Co—f c
Chamberlain J E—f
DeGruyter & Fraiser—f c
Elk Agency Company—f l
Faudree J H—f l c
Franklin R C—f l
Gallaher—f
Hanna W S—l
Hickel A C—l
Jeffries Thomas E—f
Jones Wm—c
Jones-Winkler Ins Agcy—f l c
Kenna & Collins—f l c
Lloyd D E—l
Lohmeyer Goshorn Patterson & Co—f l c
McCasney J Z—l c
Robson & Prichard—f l c
Scherr A E & Co—f
Thayer J S—l
Thornhill J L—l

CHARLESTOWN
Campbell Wm—l
Gallaher C Frank—f l
Moore & Moore—f l c
Norris W O—l
Washington, Alexander & Cooke—f l c
Wynkoop A G—f l c

CLARKSBURG
Alexander & Alexander—f c
Bentley Saml R—l
Clarksburg Ins Agency Inc—f l c
Hawase A L—l

Hornor J Davis—f
Koblegard Mark & Co—f c
Long P M & Son—f
Reed D K—f
Vance J Carl—f
Willison & Dennison—f c

DAVIS
Meyer H A—f l c

ELKINS
Cobb W H—l
Forman Geo R—f
Keim N G—l
Keim & Keim—f l c
King O J—l c
Kirk King—l c
Moyer G H—f
Nydegger Jno F—f
Sutherland Howard—f l
Wilt Albert—l

FAIRMONT
Black W S—f c
Evans C W & Co—f l c
Fairmont Trust Co—f
Holbert S B—f c
Kelly L W—l
McIntire Seymour—f
Miller C O—f
Nichols F E—f c
Poling J W—l
Smith Hugh F—f

GRAFTON
Barlow J H—f
Cole & Davis—f
Cruise W B—f
Dudley Mrs Daisy—f
Misgrove S M—f
Parrish R M—f c
Pollock G W—f
Sommerville Bros—f
Starcher & Co—f c
Thayer J R—f
Williams G—f

GRANTSVILLE
Miller A G—l
Stutler D E—f
Waldo S T—c

HINTON
Boggess & Boggess—f
Durrett Wm H—c
Ewart H—f l c
Peck E H—f
Schweickert Chris J—l
Spencer A T—l

HUNTINGTON
Blair & Buffington—f l c
Bowles & Gordon—f
Burdette J G—l c
Caldwell Bros—f
Cammack C W—l c
Colonial Casualty Co—c
Ellis & Wilson—f l c
Richey & Andrews—f c
Shelton & Son—f c
Smith H C—f
Thompson & Thornburg—f l c
Watts Hans—f l c
Werninger A W—f l c
Wheat O P—l

KEYSER
Babb F H—f
Banc George W—l
Brazile W P—c
Crooks W E—f l c
Doyle J T—f
Newhouse Geo B—l
Wolfe J G—c

KINGWOOD
Albright & Gibson—f l
Wolf C W—l

LEWISBURG
Burdette W R—f c
Dice John C—f l c

LOGAN
Hudson Clement—f
Johnson W B—f

MANNINGTON
Furbee Wm H—f l c

MARTINSBURG
Alexander H L—f l c
Bowers & Gordon—f l
Harrison P R—f c
Porterfield & Boyer—f
Nadendousch & Pownall—f
Thompson H S—f l c
Whitmore Bros—f l

MAYSVILLE
Highberger W F—f

MONTGOMERY
Montgomery F H—f l

MORGANTOWN
Anderson T W—f l c
Groninger Jas D—f
Hayes C R—f l c
Huggins & Son—f l c
Jones W B—l
Mills J H—f l c
McNeil Ed W—l
Purinton John—f
Sanders Harry—f l c
Wharton J L—f l c

MOUNDSVILLE
Brown & Son—f
Roberts—f c
Scott & Booker—f
Woodruff L H—l
Wright & Thompson—f c

NEW CUMBERLAND
Bradley C S—f l c
Robb & Scott—f l c

NEW MARTINSVILLE
Hughes James—c
McIntyre L—f
Postlethwaite S—l
Stender Leo L—f l

PARKERSBURG
Beard D C—l
Blackford B R—f l c
Bush J C W—c
Chancellor E P Jr—f c
Citizens Insurance Agcy—f c
Crane S F—l
Flower M H—f
Fristoe L J—c
Hall W H—l
Kuhn Harry—f c
Mathison A J—f
Neale J K—f
Paden & Luttrell—f c
Paines & Shannon—f
Park Joe—f c
Peadro J T—f
Pell J R—f
Shrewsbury J A—f c
Smith & Good—f c
Swearingen C A—l
Travener G W—l
Waterman F E—l
Werniger & Nelson—f c
Whitlock R H—f

PENNSBO
Cunningham Jay E

PHILIPPI
Bowman's Ins Agcy—f l c
Hall J K—f

PIEDMONT
Kenny Thomas—f l c
Metzger D R—l
Richardson H S—l
Ritter S W—l

POINT PLEASANT
Gibbs B F—f l c
Robey H L—f l c
Shiflett M D—f
Tippett & Hutchinson—f l c
Windon J W—f

RAVENSWOOD
Edwards J C—f
McKay W S—f l c

RIPLEY
Armstrong Holly G—f l c
Staats C C—f l c

ROMNEY
Haines C W—l
Whitacre A B C—f

RONCEVERTE
Doughty T P—c
Gibbs Geo W—l c
Johnson Jos R—f
Thompson C H—l

ROOSEVELT
Hoffman W L—l
Roberts G W—f
Thorn Z E—l
Woodyard R—l

SHEPHERDSTOWN
Harrison Schley—f l c
Weltzheimer F L—l

SISTERVILLE
Kirtland Lynn—f c
McCox H W—f
McCoy John—f c
Neill J Fred—f l c
Neuenschwander W J—l
Smeltzer S S—l
Strance Geo—l
Whiting E A—l

SUTTON
Kelly L H—f
Morrison W F—f
Sutton O K—l

TERRA ALTA
Burke K E—f l
Crane O C—f l
Gandy F W—l
McGinnis W A—f
Miller C A—f l
Reed L V—l

THOMAS
Martin Geo—l

UNION
Keadle R L—f
McClagherty J C—l
Wheelwright F D—f

W. VA.—Con.**WELLSBURG**

Buchanan T H—f
Curtis & Reeves—f
Everett & Mahan—f
Jacob C K—f l c
Kilmyer & Carnahan
Reid S J—f
Windsor Chas R—f

WESTON

Edwards W A—f l c
Rymen H F—f l c
Warren A A—f l c

WHEELING

Armbruster F E—l
Baird Geo—l

Barger F D—f c
Batelle R B—l c
Boswell & Smith—l
Bowie E B & Co—f l c
Brown L S—l
Crook Geo—l
Crane S F—l
Emshaimer Jos & Son—f
Fink Theo W & Co—f
Foose W S & Co—f c
Fulmer, Shaffer & Marshall—f
Garrison G I—l
Gundling & Nohilly—f
Hanley J P—l
Haslett & Son H—f
Hesse & Karchner—f
Jenkins J H—l
Kilbeyer & Calahan—f l

Mathison Geo J—f l c
Merkle H—f
Milligan J S—l
Morgan D G & Son—f c

ALFRED PAULL

& SON

**GENERAL
INSURANCE**

1136-40 CHAPLINE ST.

Paul & Paull—f l c
Reinhart W H—f

Reister F—f
Rice, Hendrix & Co—f c
Robinson J E—l
Rodgers J V L—f c
Rolf L A—f
Roller & Emig—f
Shaffer E E—f c
Simpson & Tatum—f
Smith G O & Son—f
Smith Lee—l
Stalnaker D E & Co—f
Sweeney Thos B—l
Taylor Bros—l
Taylor & Thomas—f c
Wiedebusch A H—c
Whitehead Ralph & Son—f
Zane Platoff—f l

WISCONSIN**HILBERT, BAERWALD & DAWE COMPANY
INSURANCE**

98 WISCONSIN ST., MILWAUKEE, WIS.

San Insurance Office, London, Eng.
Orient Insurance Co., Hartford, Conn.
Aachen & Munich Ins. Co. of Germany

Mechanics & Traders of New Orleans
Hanover Fire Insurance, New York
Travelers Ins. Co. (Liability Dept.), Hartford, Conn.

Cooper Insurance Co. of Dayton

STATE AGENTS**METROPOLITAN CASUALTY INSURANCE CO., NEW YORK**

and AMERICAN BONDING COMPANY (Burglary Dept.), Baltimore, Md.

ALGOMA

Baster & Boedecker—f
l c
Bretl & Hamachek—f c
Hagadorn B J—f
Parker M T—f

ALMA

Buehler & Gans—f
Busch John—f l c
Ibach R E—f c
Mueller Rudolf—f l c

ANTIGO

Benesch & Ryder—f
Chandler F S—l
Hall J C—l
Hay Henry—f
Hogan Thos—f
Kieflers Fred W—f c
Morse & Tradewell—f
Palmer E H—f c
Trevor & Crandall—f c

APPLETON

Allen W F—l
Brigg T W—f
Clark W A—l
Conkey P M—f l c
Concross R E—f
Harbeck-Hilbert Insur-
ance Agency—f l
Hipp C A—f
Keller Louis H—l
Kent & Co—f
Koffend Joe—f l c
Kornely P A—f
McGill Miss E—f
Marcellin LeBreck—l
Pierce D H—f c
Rhulander A—f
Smith & Tuttrup—f

Stevens J—f
Vaughn Ed—f c
Vexey W J—f l c
Weidmann W J—f
Wettengel Fred Felix—
l c
Wettengel & Wettengel
—f l c
Winkenwerder J W—f

ASHLAND

Bardon Thomas—f c
Bissett E E—f
Buchanan Geo H—l
Burch & McDermott—f c
Ellis J S—f l c
Good Jas W & Co—f
Lamal Peter—l c
Lloyd Con W—f
Noble A B—f c
Pinahoski C—f
Quam W—f
Rea & Winckler—f
Rodd Geo S—l
Undseth P O—l
Van Dooze J F—f c

AUGUSTA

Bradford A E—f
Bradford I B & E M—
f l c
Dittmer Gus & Son
Paul G W—f c

BARABOO

Allen Wm—l
Avery F—f l c
Bentley F—f
Cady V H—f
Christie J—l
Coleman Chas—f
Dithmar E F—f

Gemmill A G—f
Halsted E L—f
Jackson R—f
Meisl A W—f
Mould T M—f
Petton & Battles—f
Philbrick F A—f l c
Rodwell Thos—c
Ruggles Dan Jr—f c
Selleck & Cheek—f l c
Shultz F E—f l
Simon W H—f c
Smith A R—f
Tinkham H H—l
Witwen J P—f l c

BEAVER DAM

Babcock B—f
Bird Hugh C—f l c
Daniel Jno W—f
Healey John C—f
Healy J T—f
Lawrence A P—f
Malone P H—f
Markham C A—f l c
Mason E S—f
Miltgen Jno L—f
Roedi A F—l
Schemmel Mrs Minnie—f
Stacy E D—f l c
Veling Peter—f
Williams E E—f

BELOIT

Baumes W H—f l c
Bullock E D—f
Burdge & Gault—f
Burns Bros—f
Dow J B—f l c
Dow J S—l
Livermore F F—f c
Love & Van Wart—f c

MacAfee G M—f c
McArthur & Quixley—
f c
Mason M
Northrop M E—l
Peet Brothers—f c
Roberts H—f c
Thornton W J
Williamson A L—l
Wilkinson Geo—l f

BERLIN

Babcock W G—f c
Christie & Crawford—
f c
Engelbracht F Jr—f c
Gibberd C N—f
Hitchcock Chas W—f l c
Mormon Henry—f
Peck C A—f
Schumekoosky John M—
f c
Tucker A L—f l c
Tucker Frank H—f
Woodman W W—f

BLACK RIVER FALLS

Castle P B—f
Johnson H A—f
Lund Sam—f
O'Hearn W B—f l c
Ormsby H J & Son—
f l c

BOSCOBEL

Ableiter A—f
Blaine J J—f l
Blair Mrs Frank—f
Brooks John W—f l c
Daeringsfeld A E—f
Dewitt Eda A—f
Gilman W W—f

arsen Benj-f
ienkhausen C-f c
tuffey F C-f c
Richardson D B-f
Walker Geo-f

BRODHEAD

roughton A-f
arpenter C W-f
errick F R-f l c
fatter Miss Mary C-f
andall A N-f
hempp Wm-f
prague Burr
kinner C E
kinner & Stone-f l c

BURLINGTON

brehm L-l
ones C A-f l c
emper C F-f
icCanna C B-f
einhardt A-f
ole C A-f
dunhardt E-f
rasch John-f
euschlein F & Son-f
lc
euschlein J-f
chwaller F A-f
mith G W-f l
Valler G W-f
Vehmhoff J E-f

CEDARBURG

Armbruster John-f
Becker M P-f
loerner A R-l
horn W H-f
ochem L E-f
kenney C F-f c
kuether F R-l
Neber John Sr-f

CHILTON

bechlem Otto-f
berger Geo J-f
Connell T E-f
Dorschel Gregor-f
lume G C-f
kersten H-f
Noll Andrew-f
Paulsen Wm J-f l c
Peffer & Hanert-f
rollmann Henry-l
shewe August H-f
/incant G W-l
Vincent Sam-l

CHIPPEWA FALLS

Bailey M S & Co-f c
Favell H P-f
Bailey Robt-f
Greenwood W R-l
Hughes F R-f l
Joas Joseph-f
Johnstone Alex-f l
Lord C M-l
Nolan Jas M-f l c
Nunke A-l
Richey T H-l
Robinson & Howland-f
Tilton & Fife-f
Fodd & Co-f c

CLINTON

Ames F A-f l c
Collyer F C-f
Kemper J F-f l
Mochlenpach H A-f l
Tuttle V C-f

COLUMBUS

Buns G E-f
Cook H R-f
Dering Guy V-f c
Gamidge C R-f
Goff J R-f c
Grist G C-f
Holts F G-f
Leitch W C-f l

Riedner W J-f
Sherman O D-l c
Topp R F-f
Wheeler J R-f

CUMBERLAND

Fuller W N-f
Hart R B-f
Kalk C F-f l
Larson Lewis-f c

DARLINGTON

Bower Walter-f
Carey J K-f c
Conley P H-f c
Fallon F H-l
Jolly H L-f l
McConnell & West-f l
McDaniel C F-f
Mackay T C L-f
O'Brien John-f c
Orton P A-f l
West Geo F-f c

DELAVAN

Crane Effie-f
Johnson H C-f l c
Kendrick A H-f
Morrisey Edw-f
Von Suessmilch E L-f
Williams E F-f

DE PERE

Dillon Kay P-l c
Kelley Geo-f
Maes M J-f
Ritchie Robt-f
Smith F A-l c
Smith John-f
Weyenberg R-f
Workman W M-f

DODGEVILLE

Hoskins James J-f
Hocking & Thomas-f c
Perkins E A-f
Ransom O K-f
Reese John M-f l c
Robbins A L-f
Strong Orville-f
Taylor C H-f l
Williams D H-f l

DURAND

Brainard K K-f l
Eldridge J D-f
Fuch Frank-f
Hammond A V H-l
Ingram C O-f
Pattison E-f l c
Pattison T J-f c
Wallace A J-f l c

EAU CLAIRE

Aanstad Ole-f
Atkinson Percy C-l c
Bartlett E M & Son-f c
Bletcher F J-l c
Bright Horace-c
Bullis R V-c
Chase Hiram-l
Christophel Henry-l c
Culver J C-f c
Dodge A L-f c
Gile & Mosher-f c
Heiss E W & Co-f c
Hubbard M B-f
Jackson's Sons O F-f c
Kildahl J-f c
Lawson Brady-f
Lobby Geo J-f
McCorkhill M V-l
Rounds E D-l
Schlosser Peter-f
Shaw Mrs Nettie-l
Smith J A-f c
Thomson J C-l
Weinfeld Emil-l c
Weyand Wesley E-l c
Wilcox S H-f c
Woodworth Thurston-l

EDGERTON

Farman & Drotning-l
Johnson Henry-f l c
Ladd E M-f
Son H C-f
Towne L H-f

ELKHORN

Barnes C-f l c
Cain Geo B-l
Closihy A-f
Clough W E-f
Gott W W-l c
Hooper E J-f
Howe H F-l
Lyon Jay F-f
Lytle Samuel-c
Morrison S B-l f
Norris H C-f
Norton W C-f
Sprague E H-f
Stewart P S-l
Tubbs W J-f

ELROY

Cleary P A-f l
Dithmar J T-f
Hart J E-f
Phoenix Wm G-f l c
Telfer Archie-f

EVANSVILLE

Clarke Fred O-l
Clarke Geo H-l
Colony O C-f
Fish M R-f
Hartley Robert D-l
James F L-f l c
Phillips W R-f
Pullen Geo L-f l
Richmond R M-c
Tolls Will-f

FOND DU LAC

Amory R M Co-f c
Baker A P-f
Brennan F J-l
Bradley J L-f l
Boreham & Steele-f l c
Cole W E-c
Crosby R H-f l c
Dana A G-f l c
De Steese-f c
Fairbank R C-f
Freiberg C F-f l
Givens F B-f
Gleason M F-f l
Hand C L-f l c
Hinman C E-f
Maloney E L-f l c
Maloney L E-f c
McDermott J P-l
McDermott Wm-f l c
Madden & McKisson-f l c
Meikle John W A-f c
PHELPS & Watson-f
Pilon A A-f l
Rodgers C E-f
Ryan W J-f
Sack:tt H T-f c
Schuchardt A B-f
Seeley E A-f
Schater & Johnson-f
Watson G W-f c
Wyatt S D-f l c

FORT ATKINSON

Aspinwall C H-f l c
Becker A E-c
Bradt N D M-f c
Brandel J C-l
Caswell C A-f c
Chase Roy D-l c
Eighmy Frank-c
Fellenz L J-f l c
Ganong W G-f
Hammerson W F Jr-c
Hoffmann W O-l
Porter Minnie E-f
Rice E S-f l
Rogers F H-f c

Schreiner J F-l
Webb Paul A-f l c
Webb & Tratt-f c
Wigdale E A-f c

FOUNTAIN CITY

Fugina Martin L-f l c
Schworbel Geo-f l c

FOX LAKE

Davison F I-l
Hughes John-l
Medley John-f
Merwin H S-f
North Wm C-f
O'Connell Wm F-f
Parkinson LeRoy-f
Roberts Geo S-l
Williams J C-l c
Williams M E-f

GRAND RAPIDS

Boles C E-f
Fritzsinger C M-f
Gilkey F C Agency-f c
McCann H C-l
Pease Earle-f l c
Pomerville Ed-f l
Taylor & Scott-f l c

GREEN BAY

Ansoorge E K-f l c
Bell S A-f
Bong G-f
Brice O J B-f
Burdon R T-f l c
Fisk Ins Agency-f
Green Bay Agency-f
Johann E-l c
Koldrowicz Edward-f
Lefebvre J Frank-f c
Macy J P-f c
Martin Eli-f c
Mohr & Lenz-f l c
Mortensen M-l c
Murray Earl-l
Nelsen J J-f l
Ornstein N C-f l c
Parmentier Jule
Rondo E-f
Schepek John-f c
Security Loan and Ins
Agency
Stillier A F-f c
Van Deuren P J-f
Warren Edgar B-f c
Wilson Robt-f l

HAYWARD

Ralph H E-l

HORICON

Dasenbrock H F-f
Hawkes Charles-f l c
Herker C-f c
Laupp Chas-c
Rehfeld C W-l
Simon E W-l
Yorgy J M-f c

HUDSON

Bailey N B-l
Bailey & Gorham-f l
Boyd P Q-f
Bunker B-l
Clark R W-f l c
Crady F O-f l c
Dinsmore R-f l c
Ferguson & Roe-f l
Haid C-l
Hemmingway F-f
Jones J E-f
Kinney A J-f
Randall Geo-f l c
Webster W E-f

HURLEY

Flanagan J C-f l c
Foster Geo C-f
Reid Dan-f l c
Trezona & Lamtrix-f c

WIS.—Con.

JANESVILLE

Bailey E C—
Burns J H—f l
Beers L L—
Blanchard H H—f
Carter & Morse—f c
Cary Harlan E—l c
Cleveland C S—f c
Clemmons Fred L—f l c
Cunningham H J—f
Engle J P—
Gately John—
Grubb S D—f
Harney G C—
Hayner & Beers—f l c
Head E A—
Haggart H S—
Hudson G W—
Kelly S Mrs—
Lowell E W—
McKinney H D—f l c
Moser Harry—f l c
Moulton W D—l c
Pember Chas A—
Robinson Geo—
Scott & Sherman—f
Skelly—
Snyder Frank H—f
Stevens Geo S—
Strauss Simon—
Strickland Frank C—
Tanberg Geo—
Timsead J W—
Winans A R—
Woodruff S B—

JEFFERSON

Haberman O T—f
Henry W S—l c
Kerschensteiner O J—f c
Mistele & Smith—f
Muck Wm A—f
Roessler O—f l
Shakesheky L W—
Stoppenbach Frank—
Stoppenbach O F—f l c

KAUKAUNA

Becker F F—f l
Faust N—f l c
Mitchell J C—f
Mulholland H J—f
Schwin N D—f
Tanner H B—f
Weifenbach H—f l c
Towale F A—f l c
Tracy G A—f

KENOSHA

Baldwin H M—f l
Barber M F—f l c
Blackman Frank—
Bullamore H Z—f
Corcoran & Swift—f c
Crook H C—f
French A H—f l c
Grasser F J—f
Hollister E H—f
Hudson Geo W—
Huep G W—
Jordan H F—f
Kenosha Realty Co—c
Marx F A—f
Mathews Theodore—l c
Miller Jas—f
Pennefather Jas—f
Pfennig Chas—f c
Reith H W—f
Schend C—f
Schend & Son—f c
Simmons & Brine—f
Simmons & Parker—f c
Tarbell C A—f
Villnow G L—f
Zens John—f

KEWAUNEE

Bruemmer O H—f
Dewane James H—f
Erichsen Albert—f

Karel & Janda—f c
Simanek M—f
Wing G W—f
Wojtechovsky W—f

LA CROSSE

Cramer H & S C—f
Daniels J A—f
Eberhart A J—f
Fries W J—f l c
Getts H E—f
Hickelch W J—f c
Holbek W E—f
Holley J M—f
Holmes L—f l c
Hunt Clint W—f c
Kilian L J—f
Kleeber L—f
Klein C F—f c
Lienlokken J—f
Loomis E D—f c
Mahoney Paul W—f
Martindale S Jr—f l
Marvin Geo B Jr—f c
Niebuhr H—f c
Pettinijl J L—f c
Pobresalo Jos—f
Remick F A—l c
Ross Chas—
Ruhlman W F—l c
Schofield F H—
Steenberg O—f
Taylor Geo—
The Burke Agency—f l c
Van Auker C S—f l c
Verchota John M—f
Volz B H—f l
Walker W E—f c
Wheeler Holway & Co—f
Whyte D G—
Withee, Borreson &
Hiscox—f c

LAKE GENEVA

Barfield J—f
Brown Louis—f
Burdick H A—f
French C S—f
Kaye A M—f
Kestel C C—f l c
Kull Fred—f
Sampson L D—

LANCASTER

Carthew John—f
Lathrop W E—f
McBrien James—f
McCoy E L—l c
Morse A C—f l
Shimmins W E—f
Schreiner David—f
Stevens L—f
Stone John M—f
Taylor S H—f
Wayne Alonzo—c
Wheeler G B—f
Young T M—f

MADISON

Adams & Cass—f
Ames A R—f
Anderson R B—
Angell Geo R—
Ball Frank R—
Corry J P—f
Crowley J J—
Davis Frank M—
Dow C M—
Feathers M D—
Fish & Schulkamp—f c
Fox Edwin M—
Haley Louis—f
Haley John C—f l c
Herfuth Theodore & Son—f c
Hobbins H B—f c
Hobbins Louis M—f
Kropf R R—f
Ladd N A—f
Lamp Robt M—f c
Main A H & Son—f l c

Main W E—f
Morgan H H—f
Morrison Howard—l c
Nicodemus R C—f c
Noble H H—f
Ott J G—f
Paunack Aug—f
Pressentin Chas—
Prindle L—
Pringle J D—
Proctor J C—f
Ratcliff—f l
Riley Geo C—f
Runge A E—f
Shaffer C E—f
Stevens L E—f
Summers Max—f
Webb A T—

MANITOWOC

Cole J H—f
Falge H—f l c
Ertz C C—f l
Kranz, Schmitz, Kadow
Co—f l c
Gielow C A—f
Guttman—f
Hacker & Groth—f
Hansen Carl—f
Haugen & Brady—f
Healey D—f c
Hubbard H F—f l c
Lindstedt Julius & Co—f c
Markham & Markham—f c
Paulus Carl H—f c
Shenian A P—f
Sherman E S—f
Sladky J—f
Svacina A F—f
Willinger Wm—f c
Willott Jos—f
Zentner F T—f

MARINETTE

Baker Fred W—f
Baker Wm S—f
Evans L J—f
George & Green—f
Graves Geo—
Grinner Ed—
Holgate & Duxbury
Leroy Joseph—
McGillis J J—f
Ruff Geo H—
Sherman J J—f
Setright J K—f
Sunstrum C W—f
Williams E L—

MARSHFIELD

Bouldrie A L—f l c
Cole J F—f
Deming E M—f
Doll Fred—f
Edwards C B—f
Fleckenstein M G—f
Hahn & Hahn—f
Hoene Arthur—f l
Hume J P—f c
Pulling E B—f c
Reynolds Geo H—f
Vedder C S—f
Welton Geo—f

MAUSTON

Adler F A—
Ensch Peter—f
Grubb Geo S—f l
Hosig W G—f
Lyon C—f
McFarlane J A—f
Powers T F—f
Winsor W F—f

MAYVILLE

Bachhuber Andrew—f
Dreger Alvin—f
Haerle Matthew—f
Herberg John—f

Herberg Paul—c
Janssen Geo—f c
Klooden & Prochnow—
Ringle Wm—f
Thielke Heru—f

MAZO MANIE

Clough Geo H—f
Cork Wm—f
Lapley Henry—f
Leonard H R—f
Schmidt Henry—f
Willard H H—f c

MENASHA

Banta Geo—f
Fedrau Herman—f
Fieweger J L & Co—f l
Fieweger W H—f
Little S S—f c
Pleasant J M & Co—
Schoetz M M—f
Schoetz & Sensesen—f

MENOMONIE

Becker W H—
Burch N—f
Clark P B—
Clark W A—f l c
Hopwood J—f c
McLean W C—f
Miner Frank—f l
Noyes A H—
Seely G H—f l c
Swenson P N—f l

MERRILL

Allen H R & Son—f c
Bowell H J & Co—f l c
Brassard Wm—f c
Downie & McQuinn—f c
Mathews T J—f c
Phinney & Kubas—f c
Roseman F G—f l c

MILWAUKEE

Aarons Elias—
Adler H A & Co—f
Albright James G—
Armstrong F—f
Auer L & Son—f
Baldani Joseph—f
Barber E B—f
Barker Chas—
Basse G D—f
Bauman J H C—
Bell S R—
Bennett F J—c
Bogt & Pfleger—f
Borth Otto—f
Bowers J D—f
Boyle W H—f
Braun O A—f
Brodeur G J—f
Buckner Sam—
Calhoun A R—f
Callen Thos J—f
Citizens Trust Co Agr—
Courtney & White—f
Crain C E—
Crollius S H—f
Cserwinski Ignatz—f
Damboehler & Co—f
Daumling Chas—f
Delancy Frank E—c
Desmond Thos—
De Wolf John E—f
Dietrich & Schwengel—f
Dingwall R—f l
Dole F A—
Dunbar T W—
Dunn W A & Co—f
Durand W T—f
Durand Loyal—f
Ehlhardt B—f
Elmer Richard—f
Etwell Nathaniel—
Eau Chas—f

ttenheim Sol H—f
 wens & Son—f
 casley F H—f
 ederal Underwriting Co
 —f
 ischbeck W D—f
 leming Chas—f
 ous & Wawrzyniakow.
 ski—f
 orster A C—f
 roede Albert—f
 ullen H S—f
 ibson Miss C M—f
 ollusch & Ernst—f
 ordon J D—f
 ottschalk S W & G H
 —f
 raebner W H—f
 range Wm—f
 reens Bros & Hansen
 —f
 rootemaat A L—f
 rutza F J & Co—f
 lackett & Hoff—f
 amn Ph H—f
 ansen T A—f
 aughton W E
 lerdgen S—f
 ertzberg Jos—f
 ibbard C F & Co—f
 ilbert, Baerwald &
 Dawe Co—f
 olzhauer & Weber—f
 oach John J—f
 ost Clem F—f
 ummel H D—f
 ighting F B & Son—f
 unkel G P & Son—f
 ymen J C—f
 ida J S—f
 imes G H Son & Co—f
 zdzewski B—f
 erson R—f
 ones J Elias—f
 allmeyer Chas T
 ayser A F—f
 aysor Theo—f
 ennedy J A—f
 eppel C H—f
 eck G H—f
 eppel Geo—f
 ichter & Heimann—f
 owles T—f
 oeffler H—f
 oepke E H—f
 outhoefter Wm J—f
 reiter W E—f
 remers O A—f
 cedom Jas B—f
 ewis O E—f
 affer Roberts & Co—f
 indemann H J—f
 ong Samuel—f
 ow Mrs M E—f
 labbatt H J—f
 cGrath J—f
 lac Laren M N—f
 acNeill E H—f
 laher J J—f
 lappel John J—f
 Matthews O A—f
 laynard C A—f
 aynard & Picken—f
 cMillen M W—f
 errill Roger—f
 lexiner L E—f
 illard Fred C—f
 lorgan B A—f
 lorgan Jas—f
 ueller E E—f
 ueller M L—f
 ueller R C Jr—f
 ueller Theo—f
 yers J O & Co—f
 aish E B—f
 orris R H—f
 'Brien T L—f
 smer S C—f
 tjen Theo & Co—f
 age Geo H—f
 atten M M—f
 ercles Herman—f
 erthesius W H—f

Pittelkow Chas—f
 Poposkey P T—f
 Posorski S J—f
 Ragdale J C—f
 Rebhan Aug & Co—f
 Reid James—f
 Richter & Dick—f
 Robertson F A A—f
 Rock H J—f
 Rogers E E—f
 Rohlfing Chas F—f
 Rossbach A C—f
 Russell Geo H & Co—f
 Saltstein A L—f
 Saltstein L—f
 Schissler Bros & Spurny
 —f
 Schneider J M—f
 Schroeder Edward—f
 Schroeder Walter—f
 Schroeder Wm F & Co
 —f

Semmann J L & Co
 Shenners W H—f
 Showalter Clyde R—f
 Siegert John—f
 Stiglbauer F J & Co—f
 Strozky J S—f
 Suelflow F W—f
 Surles W H—f
 Tapping & Riedeburg—f
 Taylor T H—f
 Thomas A—f
 Thompson W E—f
 True E C—f
 Trzebiatowski Chas—f
 Tschientschy Fred—f
 Tuttle Joel C
 Vance David Co—f
 Vowell S H—f
 Wallber Albert—f
 Waller Geo C—f
 Walfr F W—f
 Wanta S A—f
 Washburn Faist Co—f
 Wawrzyniakowski M J—f
 Weller W B—f
 Weils B M Sons & Co—f
 White E E—f
 Wilde M E—f
 Williams J J—f
 Wilmanns O—f
 Wolke G—f
 Woller & Blum—f
 Yarber Wm R—f
 Zillmer & Zenter—f
 Zwaling R—f

MINERAL POINT

Feidler Ernest—f
 Hanscom F E—f
 Hartert N—f
 Hutchinson & Son—f
 Iowa Co Bank
 Jeuck John—f
 Meserole J A—f
 Penhallegon Alfred—f
 Priestley T M—f
 Reynolds J B—f
 Spensley & McIlhonn—f
 Treweek Jos—f
 Weil H S—f

MONROE

Etter & Treat—f
 Hodges & Tachudy—f
 Ruggs Edward—f
 Suggs D A & Co—f
 Thorp & Gorham—f
 Wright Geo—f

NECEDAH

Babcock C E—f
 Barney Harry W—f
 Fuller C C—f
 Niles A P—f
 Pfaff L G—f
 Stowasser Jos—f

NEENAH

Brown W G—f
 Christensen P—f

Clausen H H—f
 Gerhardt C F—f
 Gerhardt W A—f
 Hilton H C—f
 Hinterthuer W H—f
 Howell J H—f
 Kellogg A W—f
 Mott Mayhew—f
 Sorensen Sam—f
 Williams E A—f
 Ziemann G G—f

NEILSVILLE

Bradford C M—f
 Grow, Schuster & Co—f
 —f
 Kimball J A—f
 Phillips Jas A—f
 Root H M—f
 Woodward Wm F—f

NEW LONDON

Hermann A C—f
 Hilderbrandt J G—f
 Knapstein M W
 Nussbaum Wm—f
 Pape A H—f
 Pape E C—f
 Putnam G H—f
 Ritchie S T
 Sullivan G—f
 Van Doren R N—f

NEW RICHMOND

Baker Luther A—f
 Beebe S S—f
 Hawkins S N & Co—f
 Kibbee A R—f
 McCoy J W—f
 McNally Wm F & M P
 —f
 Ronnasvall H E—f
 Smith & Oakes—f

OCONOMOWOC

Agnew D W—f
 Bender John—f
 Delaney C W—f
 Edgerton B G—f
 Edwards L—f
 Eibert H J—f
 Huribut Margery J—f
 Jaeger Hermon—f
 Jones Oscar F—f
 Kelly John A—f
 Lehman L J—f
 McDowell W S—f
 Palmer E L—f
 Probert C D—f
 Robinson Geo E—f
 Smith D B—f
 Theobald E C—f
 Webb E M—f
 Williams Louise C—f

OCONTO

Brazeau & Pelkey—f
 Harvey L C—f
 McAllister A—f
 Morrow G C—f
 Pamperein S C—f
 Pecor David—f
 Pocquette Joseph—f
 Urwan Frank A—f

OMRO

Davidson G B—f
 Day F Y—f
 Hotchkiss Miss Nettie—f
 Huribut Wilbur E—f
 Shelp J S—f
 Trelwen John D—f

OSHKOSH

Armington & Baker—f
 Baker W H—f
 Barber A J & Co—f
 Cameron D N—f

Carr J D—f
 Chase O F & Son—f
 Christianson N P—f
 Cray Oscar F J—f
 Daly B J & Co—f
 Fernandez & Laabs—f
 Gruenewald W F—f
 Harmon Dan D—f
 Harmon John C—f
 Harmon L D & Son—f
 Kirst A W—f
 Kloeckner J & J—f
 Lawson & Cray—f
 Leopold Alma V—f
 Leopold W H—f
 Luscher G S—f
 Luscher Wm D—f
 Palmer, Andiss & Hin-
 man—f
 Rollins J M—f
 Stroud Horace—f
 The Davis Agency—f
 Van Keuren B E—f
 Van Slyke A R—f
 Weisbrod E W—f
 West Nevitt & Tuttle
 Co—f
 Wright F E—f

OTSEGO

Matthews C E—f

PEPIN

Langers E—f
 Thies J C—f

PITTSVILLE

Crowley T J—f

PLATTEVILLE

Dolan P J—f
 Evans J H—f
 Gardner D—f
 Gribble C H—f
 Guernsey Maud—f
 Hethington & Dewit-
 —f
 Kopp A W—f
 Loveland & Doscher—f
 Marcussen F W—f
 McArthur Claire—f
 Wyne Miss Mary—f

PLYMOUTH

Bade H C—f
 Bergeman Otto—f
 Chaplin W—f
 Dow E A—f
 Dow R W—f
 Hostman H W—f
 Leudtke H—f
 Robertson R W—f
 Rooney H J—f
 Sweet M—f
 Wilson R—f

PORTAGE

Baker E S—f
 Beattie W D—f
 Crump L C—f
 Dering C L—f
 Dering Sara A—f
 Downey M J—f
 Fulton Wm—f
 Hanley T C—f
 Hetlinger John—f
 Holmes A—f
 Jaeger E L—f
 Kelm W O—f
 Kellogg A C—f
 Klefer F W—f
 Kuiser F N—f
 Lawson J M—f
 Mitchell Robt—f
 Pullman Wm—f
 Von Berg C W—f

WIS.—Con.**PORT WASHINGTON**

Bostwick E B
Bostwick J M—f l c
Eckel C F—f
Hill Clarence—f l c
Niederhorn Henry—f
Schumacker Frank—f c
Shanon W F—f
Zastrow Walter G—f

PRAIRIE DU CHIEN

Bull N S—f
Crowley J—f
Evans Wm M Co—f c
Garrity John—f l
Neidenmyer F—f
Otto H—f l
Smith Wm T—f l
Smrcina F—f

PRESCOTT

Cook Geo—f
Firner Barbara—f
Longworth Edward—f l
Miller H S—f l

PRINCETON

Harrison Edw—f
Manthey H J—f
Maxwell H J
Megow H E—f
Schulties Henry—f c
Whittemore W W—f l

RACINE

Anderson Jacob—f
Baahell R E—f
Bliah Byron C & Co
Boyd R M—f
Carpenter & Rowlands—f c
Comer John—f
Davies J E—f
Deitrich Bros—f c
Durgin J E—f
Fagen T A—f
Frankson J R—f
Gemmill J A
Herzog & Co—f c
Jagers & Co—f l c
Jones D G—f c
Johnson C—f
Knight J W Co—f
Leach E W—f
McCaughy W F—f
Miller Wm H—f l
Miller L D & Co—f l c
Morey D J & Sons—f
Nelson Peter
Nelson & Mogensen
Petura J L—f
Powers Thos—f
Schlegel L—f
Wendt & Nelson—f
Yance & Son—f l
Zimmers & Co—f

REEDSBURG

Bates & Sherman—f
Daly Patrick—f c
Gill N I—f
Morse Geo T—f
O'Connor Hugh W—f
Perry R P—f c
Riggert Wm—f c
Shelden C F—f
Stolte E G—f
Stone Chas H—f
Stone James—f c
Winchester W F—f c
Wyse Wm A—f c

RHINELANDER

Barnes-Weaner Agcy—f l c
Browne Paul—f c
Jewell & Steele—f
Mahoney Geo F

Miller S S—f
Teal J C—f c
Walker & Orr

RICE LAKE

Bailey N W—f c
Barry M P—f
Borers E N
Constance L L—f c
Deitz W W—f c
Demarest J B—f
Everts E L—f
Olson Jasper E—f l
Peterson S A—f
Rasmussen K E—f c
Sudeson Theo—f

RICHLAND CENTER

Campbell J A—f
Clark H J—f c
McCorkle W S—f c
Moody G S—f
Pier A V—f
Thomson C R
Wulffing & Higgins—f

RIPON

Dunlap A E—f
Everas H C—f l
Foot J J—f
Horner G B—f
Horner G F—f
Loper A A—f c
Lyle W R—f c
Nash H O—f
Steele Frank E—f
Thomas David—f

RIVER FALLS

Dodge Cecil—f
Ellis C R—f
Knowles C G—f
Sanderson W H—f
Spruce W G—f
Weiger C—f c

SAUK CITY

Kahn Andrew—f
Naffs Chas—f
Theisen Math—f
Williams Andrew—f

SHARON

Densmore F C—f c
Hoard Ralph—f c
Mansfield Geo C—f l c
Warren S M—f c
Wise J B—f c

SHEBOYGAN

Aldag & Burhop—f
Benfey Felix—f
Bowles & Bowles—f
Christianson James—f
Clarenbach E—f
Cole N—f l c
Deland A D—f c
Detling & Maynard—f
Dewey H G—f
Freihammer A—f
Giblin J M—f l
Grasse L—f
Heller Geo Jr—f
Hoope & Co—f c
Johann W C—f c
Keli Frank & Co—f
Lutze E—f
Luhmann A E—f l
Lynch Thomas—f c
Nagel F—f
Nehrlich Emil—f
Neuens H J—f l c
Nickel J H—f
Oehler & Trilling—f
Opgeorth H—f
Pfister Ed—c
Prescott A C—f
Reuter P—f
Roennitz W C—f c
Schmidt Will—f
Schrage Gus—f c

Steimle John—f
Strassburg G A—f
Trester & Weiskopf—f
Walvoord H—f
Wetzel F—f
Zeuner Adolph—c
Zundel E A—f

SHEBOYGAN FALLS

Bauernfeind J—f
Delavan John—f c
Ehren J P—f
Heald A O—f l c
Little LeRoy T—c
Osthelzer J P—f
Thomas John E—f
Wachter Chas—f

SHERIDAN

Bostwick H—f
Sheridan Real Est Co—f
Smith E S—f
State Loan & Trust Co—f
Stotts F H—f l c
Sumption & Kay—f
Tyler H W—f c

SHULLSBURG

Law T J—f
Rule Edwin—f
Weatherby Geo E—f c
Williams John P—f c

SPARTA

Ady I H—f c
Belle Ady—f
Blyton W H & Co—f c
Broadwell J E—f
Button S W—f
Dickerson E W—f
Dunning T A—c
Givler & Longwell—f
Masters Harry—f
Merrill R A—f
Rice & Roberts—f l c
Teasdale H—f
Trux M E—f

STANLEY

Bartlett G D—f c
Culbertson C B—f
Lynn W H—f
Olson Nils—f l
Stalheim Nels—f

STEVEN'S POINT

Buckingham W B—f l c
Clarke Henry—f
Dille F L—f l c
Finch H J & Co—f l c
Hayes G—f
Hein G W—f l c
Johnson A T—f
Kielaszewski Martin—f
Moen L P—f
Shumway W J—f l c
Simonson C W—c
Wakefield Geo—f l c

STOUGHTON

Currier L C—f c
Dow, Robe & Sons—f c
Gilbert A E—f
Hibbard J M—f
Hegelmeyer W C—f c
Huber Fred—f c
Hulsether H A—f
Lowry W J—f
McCook R D—f
Severson A L—f l c
Wait B E—f

STURGEON BAY

Fetzer, Cody & Bernhardt—f l c
Nelson & Lawrence—f l c

SUPERIOR

Agan J H & Co—f
Bardon J A—f c
Bird C H & Co—f
Crumpton F R—f c
Culver-Harper Agency—f c
Duncan-Mott Co—c
Eaton A S—f
Erhart Charles A—f
Finch Bros—f c
Gilbert H W—f
Harper W F—f
Heimbaugh & Spring—f
Hobe J A—f
Howe Agency—f
Jerrard & Lenroot—f
Loney & Peckham—f c
McCabe John M—f
Moss L J—f l c
Newton Geo G & Co—f
Peyton B M—f
Rogers-Ruger Co—f
Stephenson R & Co—f
Stratton & Hammond—f
Sunderland & Ostrander—f c
Tennis Chas C & Co—c
Webb W H—f
Wildner & Cooke—f

TOMAH

Allen D J—f
Drew Frank—f
Frish & Rowan—f
Hollister A E—f
Homermiller W C—f
McCaul Thomas—f c
McCaul Wm—f c
Palmer Mrs S D—f l c
Rockwood D—f
Sowle H M—f
Vandell H B—f
Warren W W—f

TOMAHAWK

Froehlich John—f c
Hogan R D—f l
Kelly James—f l c
Macomber C E—f
Olson A J—f l c
Seth Jas A—f c
Sheldon G M—f c

TWO RIVERS

Bartelme Peter—f
Dicke Geo H—f
Gaynon Peter—f
Gerner J A—f
Goeler Mike—c
Klause A—c
Lohman Arthur—f l
Magee G A—c
Mueller, Hamilton & Co—f c
Pfeffer Ed—f
Schmitt Peter—f
Schroder Frank—f

VIROQUA

Beab & Sandsmark—f
Dawson John & Co—f l c
Helgeson A D—f
Lind W D—f
Packard & Proctor—f c
Powell & Dawson—f

WASHBURN

Clausen L N—f c
Morgan & Axelbury—f c
Sowder C O—f

WATERFORD

Berger C—f
Sanders Wm—f

WATERTOWN

Brandt Edward J—f
Ruchheit Gustav—f c
Conway John G—f

Javies & Muelberger—f
 Jammerling C E—f l
 Jey Chas E—f
 Jamm Fred—f
 Jahn O C—f
 Jacobi & Blumenfeld—f
 Jaeger Robt—f
 Kading & Kading—f
 Krebs & Van Ouden—f
 Melzes S—f
 Moore J W—f
 Prentiss J F—f
 Rohr Max—f
 Schoeckert P F—f
 Skinner Chas A—f
 itacy W D—f c
 Tanck Emil—f c
 Voss W F—f
 Venck Chas J—f l c
 Wright Jos—f c

WAUKESHA

Davis W L—f l c
 Douglass R E—f
 Frame & Blackstone—f
 Jerkin G E—f c
 Hardy W H—f
 Hartshorn W—f c
 Hardy & Ryan Co—f
 Holt & Coombs—f
 Moses D—f
 Nelson Chas E—f

Snyder M L—f
 Tulliar Hobart A—f
 Zimmermann D K—f

WAUPACA

Brasure & Heaney—f
 Churchill Charles—f
 Hansen W R—f
 Havenor R T—f c
 Herrman B W—f
 Holst Peter—f
 Jeffers E B—f l
 Johnson Alfred & Son—f c
 Lord Irving P—f l c
 Peterson H P—f
 Scott M B—f
 Van Epps Mrs Frances—f
 White N L—f

WAUPUN

Brinkerhoff J E—f l c
 Bunker E J—f
 Butts L J—f l c
 Curtis H C—f
 Hooker C E—f c
 Johnson Fred—f
 Murray James—f
 Oliver R L—f
 Pautsch W—f
 Sumner S J—f c

TeLinde G—f
 Zimmerman F F—f
 Zimmermann L E—f

WAUSAU

Albrecht W Jr—f
 Alderson V A—f
 Braatz H C—f
 Chartier F E & R E—f l c
 Coates Jos W—f
 Eggers F W—f
 Huntington Henry B—f
 Krutow & Lamont—f
 Manson J N—f l c
 Manson & Winfield—f
 Muckerheide J J—f
 Regner & Ringle—f
 Ripczinski J—f
 Zimmerman & Rowley—f

WAUWATOSA

Bradley H P—f
 Gridley L R—f
 Kellogg Alonzo F—f
 Meyers J O—f
 Smith G E—f
 Watner Henry—f

WEST BEND

Bratz W C—f l c
 Knechenmeister G A—f

Leins C F—f l
 Oppenorth H—f c
 Pick John—f
 Schuler F M—f l
 Schwin Mark—f
 Thielmann Anton—f
 Wagner Adam—f c
 Ziegler B C—f l c

WHITEWATER

Bosch Fred—f l
 Buckley R—f
 Burton James E—f
 Cass E T—f
 Fryer Frank—f
 Hamilton—f
 Henderson J F—f l c
 Kestol James G—f
 King & Coomer—f l
 Kiser F C—f
 Kiser F H—f
 McMillen—f
 Uttes C E—f
 Wheeler & Tratt—f
 Williams Chas—f

WINNECONNE

Becker M—f
 Lund L—f
 Miller Geo H—f
 Russell C A—f c
 Vredenburg E—f

WYOMING

BUFFALO
 Cochran S B—f
 Langworthy B S—f
 Wyoming Loan & Trust Co—f l

CASPER

Barnes J B—f
 Bury J H—f l c
 Butler A T—f
 Hagens G R—f
 McFadden Jas—f
 Palmer E P—f l
 Scott J T—f
 Wheeler M P—f
 Wood Frank—f

CHEYENNE

Bailey Chas B—f
 Branson C C—f
 Brookhart H—f
 Bruner J W—f l c
 Chapman Ab—f
 Kabis L—f
 Munn Fred W—f
 Newman J M—f c
 Pollard & Roberts—f c
 Riner & Schnitger—f l c
 Stone L E—f

Trump E G—f
 Whitely A R—f

DOUGLAS

Knittle F S—f
 Maurer Chas F—f
 Mecum W F—f
 Miller Henry C—f
 Phillips L C—f l c

EVANSTON

Beeman & Cashin Mercantile Co—f
 Blyth & Fargo Co—f
 Dawson I—f
 Evanston National Bank—f
 First National Bank of Evanston—f
 Foote F M—f
 Goodman Geo C L—f
 Gunnell Charles—f
 Isherwood M W—f l c
 Nisbet Alexander—f f

GREEN RIVER

Christensen P O—f
 Hadley W F—f

Morris Roft—f
 Rogers Wm—f
 Wendt H J—f

LANDER

Amoretti E Jr—f
 Boucher Harvey—f
 Cook John W—f
 Coutant Wilber—f
 Fourn E H—f
 Hardin W E—f
 Keister Mrs S A D—f l c
 Keister Pearl S—f l c
 Knifong O L—f l
 Nickerson H G—f
 Noble F F—f
 Sharp J W—f
 Webster Bros—f
 Westbrook Geo F—f

LARAMIE

Butler Richard—f l
 Campbell Geo A—f
 DeKay C W—f
 Fitch E E—f
 Fitch R E—f l c
 Rauner C L—f
 Roach H N—f

Spalding C D—f
 Symons J H—f
 Tigner C—f
 Ulen Mrs Adda—f c
 Wilkinson E A—f c

NEWCASTLE

Cooper F R—f
 Fakler David A—f
 Musser S B—f
 Raynor H V—f l
 Schoonmaker Walter—f

RAWLINS

France Homer A—f
 Luckfield F A—f
 Merrill Homer—f c
 Rasmussen & Thode—f c
 Rumsey Jas M—f
 Schalk Louis—f

ROCK SPRINGS

Boyer J P—f
 Kendall & Boyer—f c
 Mellor W—f
 Park John—f
 Smith B L—f
 Van Dusen & Murphy—f

DEPENDENCIES OF THE UNITED STATES**HAWAII**

HONOLULU
 Alfonso G F
 Davies T H & Co
 Hackfield H & Co
 Jackson A H
 Lyman E

KAUAI

Hofgaard C B—f l c

LAHAINA

Lufkin C D—f l c

Morray H J—f l c

OAHU

Alexander & Baldwin—f c
 Bishop E F—f
 Bishop Ins Agcy—f
 Bishop Trust Co—f
 Bishop & Co—f l c
 Bolte C—f
 Cartwright Bruce—f c
 Castle & Cooke—f l
 Davies Theo H & Co—f c

Dillingham B F Co—f
 Dowsett J M—f
 Gilman J A—f
 Grinbaum & Co M S—f
 Hackfield H & Co—f c
 Hawaiian Trust Co—f l c
 Hoffschlaeger Co Ltd—f
 Hutchins C J—f c
 Irwin W G & Co—f
 Lansing T F—f c
 Macfarlane F W—f
 Schaefer F A & Co—f
 Smith W O—f
 Trent Richard H—f l

Trent Trust Co—f
 Von Hamm-Young Co—f
 Von Holt H M—f
 Waterhouse Co The
 Henry—f l c
 Wickett F S—f
 Wolters W—f

WAILAKU

Coke J L
 Lufkin C D

PHILIPPINE ISLANDS

MANILLA	Germann & Co	Lucio y Limpango	Smith, Bell & Co
Andrews J H & Co	137 S Jacinto	24 Sacristia Bin	2 Carenero Bin
89 Anloague Bin	Heinssen C & Co	Lutz, Moll & Co	Sprungli & Co
Behn, Meyer & Co	158 Rosario Bin	69 Anloague Bin	28 David Bin
114 Anloague	Herdman R E	Macleod & Co	Spitz Enrique
Buck Martin	6 Plaza Moraga	311 Muelle del Rey	42 Escoba
16 Martinez Bin	Hip On & Co	Macondray & Co	Stevenson W F & Co
Donaldson Sim & Co	7 Olivares Bin	18 P Cervantes	323 Muelle del Rey
62 Nueva Bin	Holiday, Wise & Co	Meerkamp & Co	Struckmann & Co
Findlay & Co	100 Anloague	237 Muelle de la Reina	95 San Vicente Bin
26 Plaza Goiti	Ker & Co	Reyes Feo	Tunson J M & Co
Forbes Munn & Co	7 San Gabriel Bin	19 P Moraga	106 Carriedo Quiso
48 David Bin	Kuensle & Streiff	Sackermann Sr	Warner, Barnes & Co
Froelich & Kuttner	48 David	95 Anloague Bin	7 Carenero
83 Anloague			

PORTO RICO

ANASCO	COAMO	Fernandez Y Gomez J M	Luchetti A & Co
Benigno Vientos J	Rivera Manuel A	—1	Toro Manuel A
AGUADILLA	HUMACAO	Font Y Quillat E—1	SAN JUAN
Sanders, Philippi & Co—1	Basso Narciso	Fritze Lundt Co—f	Finlay Bros & Way-
CABO RAJO	MANATI	Moral & Co—f	mouth Trading Co—f
Montalso Colberg Elias	Padro J & Co	Ramos & Suares—f	Fritze Lundt & Co—f
CAROLINA	MAYAQUEZ	Schroder & Co—f	Gandia & Stubbe—f
Oelir Modesto	Bravo A & Co—f	PONCE	Muellerhoff & Korber—f
	De La Cancela Luis—f 1	Armstrong Carlos—f	Ochoa J & Hermano—f
		Cortada Ramon & Co—f	Sanchez Morales L—1
		De Oca Mantes—1	Silva J T Co—f
		Felici & Co—f	Sobrinos de Esquiaga—f
			Villar & Co—f

DOMINION OF CANADA

BRITISH COLUMBIA

CHILLIWACK

Bent J H—f
Cawley S A—f
Pelly J—f
Scott J—f

KAMLOOPS

Appelby E—f
Gilman & Calland—f c
McArthur & Harper—f
Nelson J B—f
Palmer L A—f
Robinson J T—f l c
Skey W—f
Strutt & Nash—f c
Swanson J D—f
Wood E S—f l

NANAIMO

Leighton Wm K—f l c
McAloney Jos—f l
Shakespeare E—f l c

NELSON

Annable J E—f l c
Bird H & M—f l
Brydges, Blakemore &
Cameron, Ltd—f l c
Crossdale H E—f
Dockstrader A E—f

Hunter G A—f l c
McDermid & McHardy—f l c
McMorris & Horstead—f
Mighton & Cavanaugh—f
Proctor & Blackwood—f l c

Steel J R—f l c
Truesdale W E—f
Waixel Jos—f

NEW WESTMINSTER

Bell Alex—f l c
Diamond & Corbould—f
Dominion Trust Co—f l c
Gordon R H—f
Hart F J & Co—f l c
Keary W H—f
Kerr W J—f
McLeod A W—f
McLeod, Mark & Co—f
Malina, Coulthard & Coy—f l c
White Shiles & Co—f l c

VANCOUVER

Baufield J J—f
Bell-Irving H & Co—f c
Boak A A & Co—f c
Breeze J D—f l c

Burnett & Son—f
Ceperley & Rounsell—f
Charleston Percy—c
Evans J E—f
Evans, Coleman & Evans—f c

Faulkner S G—f
Ferrie W B—f
Hope, Graveley & Co—f
Horne A P—f
Kerr J W—f

Macaulay & Nicolls—f c
MacGowan & Co—f c
Mahon McFarland & Mahon—f

McGregor D C—f c
Richards & Akroyd—f
Robertson & Mackenzie Ltd—f c

Scott A J
Twiss J W—f
Ward Robert & Co Ltd—f c

VICTORIA

Baird S A—f l
B A Trust Co Ltd—f
B C Land & Inv Agency Ltd—f

Bond & Clark—f l
Bostock & Co—f
Brett R E—f l c
Bridgeman A W—f
Brown P R—f c
Conyers L W & Co—f
Day R S—f c
Drury & Macgurn—f
Duck & Johnson—f l
Findlay, Durham & Brodie—f c

Grant & Lineham—f l
Hall Ricard—f l c
Heisterman & Co—f l c
Jones A W—f l
Johnson E M—f

Kingham J—f
Kinsman J E—f
Leeming Bros Ltd—f l c
Lee & Fraser—f l
Matson & Coles—f l c
Monteith W—f c

Musgrave J—f
Parke Bevan & Co—f
Pemberton & Son—f l
Rithet & Co—f c
Robertson A S—f c

Swinerton & Oddy—f
Turner, Belton & Co—f
Ward Robert & Co—f l c

MANITOBA

BRANDON

Barclay E J—f l c
Bawden Geo—f
Best H—f l
Cameron & Magee—f
Cormel Jos—f
Currie Wm J
Evans A A—f l
Fortune Robt—f
Hall Robt—f
Harwood O L—f l
Irwin A R—f l
Kearney—f l
McNeil H J—f
Moore Dr—f
Riggs Jas—f
Scott D H & Son—f l c
Slynnor H J—f
Townsend E—f
Wiswell & Ayres—f l
McCrae J W—f

CARBERRY

Barrett G—f c
Belt H R—f
Dickie N—f
Harrison R M—f
Dickie N—f
Harrison R M—f
Hooper H—f l c
Huckell B A
Ireland W W—f
Logan & Co—f

PORTAGE LA PRAIRIE

Beattie G J—f l
Garrioch W S—f
Heath & Johnstone—f l c
McKnown A P
Metcalf & Son—f
Meighan A—f
O'Brien John—f c
Remy L—f l c
Richardson & Ferris Hart—f l c
Rundle W P—f l c
Snider M B—f
Souche E A—f l c
Turner E S—f

WAWANESA

Atkinson C L—f l
Hardy S W—f c
Robertson Robt—f
Saunders J H—f
Story J J—f l
Sweeney Jas—f
Town Chas S—f

WINNIPEG

Allan, Lang & Killam—f l c m
Baker E S—f

Blakely Dr E A—f
Brock J H—f
Brydges F H & Sons—f c

Brown C W—f
Burch R E—c
Campbell A McT—f
Carruthers, Johnston & Bradley—f

Clarke F A—f c
Colgate W R—f
Cornell S W—f
Cote J B—f
Day O H

Dowler James—f
Douglas R W—f
Dickson J J—f
Drummond F A—f

Enderton & Co C H—f
Gardner John B—f
Grant J R—f
Grayburn K F—f

Harvey Wm—f
Hogan & Quinn—f
Irish A D—f
Kendall J T—f

Killer Casper—f
Lake A—c
Lewis T L L—f
Lord J W—f

Lovell G S—f
Macdonald R C—f
Macdonald W E—f

MacKenzie Wm—f
McAllister Miss M D—f
McBride William—f
McDonald D—f

McKinnon P D—f
McNichol A R—f
Mitchell S H—f
Morgan J G—f

Murdoch Andrew—f
Nares, Robinson & Black Oldfield, Kirby & Gardner—f l

Oslar, Hammond & Nanton—f
Pace F W—f
Reid A—f

Riley R T—f
Robb Miss Annie—f
Roberts J J—f c
Robertson R S—f

Ryan Agency Ltd—f
Scrimmes W W—f
Scroggie J—f
Strang Robert—f

St Louis L R—f
Sweetman W P—f
Taylor E A—f
Wallace J S—f

Waugh J C—f l c
White W H—f
Williams J—f
Winnipeg Ins and Vessel Agency—f

NEW BRUNSWICK

BLACKVILLE

Coughlan Peter D—f
Grindley R M—f l c
Wetmore James P—f l

BATHURST

Gilbert Geo G—f l
Johnston D T—f
Lannigan B M—f l c
Mullins B C—f

Melanson S J—f
Veniot P J—c

CAMPBELLTON

Alexander A E—f
Lingley S H—f
McAlister John—f
McKenzie J B—f l
Moore Stephen—f
Murray F M—f l c
Murray William—f

CHATHAM

Connors Jas F—f l c
Flanagan J—f
Haviland J A—f c
Johnston Ed—f
Lawlor R A—f
MacKenzie J B D F—f
Miller Mrs Fannie—f
Murray R—f c
Peacock E S—f f

Snowball W B—f
Winslow Warren C—f l c

FREDERICTON

Babbitt B H—f
Babbitt Geo—f
Bliss F St John—f
Coulthard W B—f
Farrell W E—f
Gregory Albert J—f

N. B.—Fredericton, Con. Holland Jas—l Hooper D S—l Hooper W S—f l c McCready J W—f McLellan R W—f Morrison Frank I—f c Peters Fred—l Sharkey Jas T—f Smith W E—f Sterling A A—f Tibbitts Richard L—f Wilkinson T S—f l c Winslow I I F—l c Winslow J A—f l	Creghan J D—f Davidson A A—f Davidson James W—f l c Lawlor J R—f McCurdy A E—f Morrissey Charles—f Nicholson Osburn—f l Whalen T H—f Williston E P—f l REXTON Harrison S L T—f l c Jardine James—l	Fairweather A C & Sons —f c Fenton W—f Frink R W W—f c Gibson W A—l Grant J M & C W Hope—f Hall & Fairweather—f Jack D R—f Jarvis E L—f Jarvis & Whitaker—f Jarvis Wm M—f Jordan Gilbert—l Kaye J Sidney—f Knowlton & Gilchrist—f Lavers T B—l Leavitt A G—f Lockhart & Ritchie—f c Machum A J—l Machum The E R Co—f l c Machum & Foster—f McDade William—l McDonald C A—l c McKay Edwin K—f McLean & Sweeny—f McLeod D A—l McLeod S A—l Norman L V—l Ott George O D—f Pearce R J—l Parker Geo W—l Peters A W—l Queen J M—l Ritchie R S—f Robertson & Owens—l Robinson T B & H B—f l c Rogers R R—l Scammell Chas E—l Sipprell E M—l Sturder E T C—c Sullivan J Fred—f Tennant W B—l	Thomson Wm Co—f c Tilley & Fairweather—f c Vroom & Arnold—f Weldon & McLean—f White & Calkin—f ST MARTINS Cochran Fred M—f l c Skillen W E—f Smith Wm—f ST. STEPHEN Budd Lloyd—f l c Clarke G J—f l Grimmer W C H—f Hill Henry E—l Kenan Emanuel I—l c Richardson J W—l c Short Fred—l c Stevens Jas G Jr—l Whitlock Julius T—f l c Whitlock R W—f l c SACKVILLE Alison J F—f c Ayer A A—l c Copp A B—l Murray Thos—f c Powell Bennett & Titus—f l c Rainnie F G—l c Rainnie Jas—l Sangster J W—f WOODSTOCK Aste James—f l c Comben Charles—f Dibble William—f Harrison G H—f c Hartley J C—f Lindsay T A—l c Young L E—f
MONCTON Card C T Faulkner W H—l Girouard Ed—f l Harris George L—f Jones M B—f Knight J M—f Mackay J—l Masters & Snow—f l c McCully F A—f McWilliams G A—l Magee J S—f Newman A H—f l c Read Le B—f Reilley E A—l Robinson C W—f Rogers J H—l Schwartz W O—f l Sweeney F J—f Willett G B—f	ST. ANDREWS Coakley E B—f Cockburn M N—f Forster & Summer—f Grimmer G D—l Lambe G H—f Morris W B—f l c Whitlock W—f	ST. GEORGE Baldwin M E—l Cawley F M—f l Dewar H Vaughan—f McGee C Hazen—f l c McKay James—f l O'Neill James—f ST. JOHN Austin H A—l Blair Andrew—l c Bonnell F S—l Clarke J A—c Clarke Percy A—f Clinch Peter—f l Cowie & Edwards—f DeForest S S—l Everett C S—l Fairweather Geo E & Son—f	
NEWCASTLE Belyca W H—f Butler T W—f Call Byron M—f			

NORTHWEST TERRITORIES

BATTLEFORD Atkinson F G—l Bradburn C H—f l c Brokovski E—f l c Nicholson J G—l Pettypiece R C—f Prince J G—f White E H—f l	Lyon I—l Markley A W R—l c McPhee J A—l McQueen A—f l McQueen C P—l O'Neill J D—l Peet G L—f l c Tempest Geo—f l c Tisdale O E—f c	McQueen A—f l Patteson T E—f Sharman E A—f Skeith H J H—f Tues A E—f MACLEOD Beecher C D T—l Campbell D J—f l c Heap & McLean—f l Jell R W—f MacDonnell R G—l Malone & Scougall—f Mathews R G—f l c REGINA Baker A—l	Barrow S R—l Brown & McKennie—f Calkender S F—f l c Ferguson R B—l Gordon A L—f Grovell M—l Jameson S—f l McBride—l McCalum J—f l Marsh G H—f Marshall T—f l McAra P Jr—f l c Ryan W B—l Trackwell E M—f Watson Jno—l Whitmore Bros—f Young J M—f
CALGARY Armstrong W C—f l Bernard W L—f Crandall E H—f l c Darker R H—l Ellis & Grogan—f c Lee T S C—f Lott C S—f c	LETHBRIDGE Barford M & Jones—f c Bowman C B—f l c Conybeare & Jones—f Gibbons R V—f MacLeod N T—f l Macbeth H—f		

NOVA SCOTIA

ANNAPOLIS Atlee A E—f l Cheese G O—f l c Corbitt G E—f Edwards J P—l Hardwick G B—f Hardwick Rollins—f Harris F W—f l c King A M—f McDormand M C—f Mills A D & Son—f Owen J M—f Pickels F W—f Ruggles H D—f Runciman J H—f Whitman F C—f Whitman John—f	Chisholm A D—f Chisholm D C—l Gerrier E L—f l Gregory C E—f Grimm R R—f Harris C E—f l c MacPhee F H—f Morrison R P—l Trotter F R—f Whidden C Edgar—f l	Sproul D & O—f Stewart W B—f Van Blarcon W E—l HALIFAX Albro J E—l Arundel & McInnes—f Baker J C—l Baillie A C—f Beer E L & Co—f Bell A J—f l c Bissett F W & Co—c Boreham E E—l Butler J & Co—f c Butler Wm J—f Crosby H S Curren A E Daly & Corbett—f c Duffus William—f	Evans C A—f Evans H C—l Evans W P—l Faulkner & Co—f c Flannery D P—l Gass J C—l Goudge T—l Grant, Oxley & Co—f l c Gunning C W—l Harvey J H—l Hebb W E—l Hewat W R C Huestis M B—l Johnson J A—l Kenny E G—f Lithgow J C—l c MacCoy W B—l Marquand W J—l McLennan M C—l Merlin R E—f
ANTIGONISH Brough J M—f l c	DIGBY Daley J—f c Jamison C—f Jones Dr J E—f Jones O C—c King J H—l Nichols Miss Annie J—f Peters G H—f l c		

Iorton R E—l
ichols G E E—f
owell W—l
ainnie J G
onnan F P—c
aunders & Duffus—f c
eeley E J—l
horrtt Alfred—l f c
trachan J—f
tudd W H
hompson W J G—f
hompson, Adams & Co
—f c
homson Wm & Co—c
racy Geo—l
winning Russell—f c
Wilson J T—l
Vylde A S—l c
Vylde H & A—f

NEW GLASGOW

ell A C—f l c
ameron W M—c
itzpatrick H K—f
raser Stanley—f l c
raham R H—f l c
rant R—l
enison H V—f
ay Daniel M—l
fcCurdy R S—f
fcDonald J Ed—f c
fcGillivray Miss Jessie
—f l
fcGregor P A—f
fcKenzie W F—f c
fcQuarie W J—l
fcQueen A R—l
fctterson G—f
mith J R—l
eeley E J—l
inclair J H—f c
uteland H T—f
hompson J G—f

Verge R—l
Wilson J A—f l c
Wolfe H A—f l c

PICTOU

Carson Adam—f
Chisholm G R—f l
Dickson W A—f
Dwyer Dodd—f l
Fraser Wm—f c
Ives Chas W—f c
Ives Welsford—l
Logan David—l
Mackay John—f l c
McArthur Alex—l
Priest I W—f

SPRINGHILL

Davidson Alfred—f
Heffernan F S—f
McLeod Daniel—f
Murray R B—f l c
Oxley A O—f
Ross George—f

STELLARTON

Campbell Robert—l
Fraser John—f l c
Fraser John K
Grant Bros—f c
Gray Donald—f
Henderson J W—f l
McKay R G—f
McLeod John T—l
McQuarrie Jno—f
Miller W G—f l
Reid T J—f
Kogers B D—f

SYDNEY

Betcher J W—l c
Bown C R—f
Burchell J E—f l

Cox F L
Crofton A M—f l c
Dempster—l
Gunn A D—f c
Hanrahan E—l
Hill W A G—f
McLennan A N & Co—
f l c
Moseley E W—f
Ritchie H & Co—f
Semple E W—l c
Wetmore C V—f l
Young & Lorway—f l c

TRURO

Archibald P McG—f
Armstrong C A—l
Bigelow H V—f l c
Bishop D A—f l
Black A S—f l
Campbell A J—f l
Creelman Currie—c
Crowe L G—f c
Dickie H A—f l
Ferguson W—f c
Fulton G O—f
Gladwin E H—l
Griffin A M—l
Griffin D M—l
Holyoke A D—l
Joy W H—l
Kent J H—f
King T M—f l c
King W P—f l c
Layton Geo—f
Layton N J—f
McLellan S D—f
Moorman Jas—f l
Odell W F—c
Porter B F—f l c
Schurman F B—f
Vernon G H—f l
Waddell S J—l

WINDSOR

Anslow Jas J—f c
Blanchard J W—f
Blanchard W H—f
Christie W M—f
Curren J E—f l c
Dimock C Henry—f
Graham James E—f c
Graham John P—l
McDonald John—l
Morse E J—f l
O'Brien Jas—l c
Roach Frank—f l
Sangster H W—f c
Sargent J H—l
Shand A P & Co—f
Shaw W B—f
Smith Jesse P—l
Spence Jas C—f
Tremain H B—f

YARMOUTH

Armstrong E H—f
Royd Joseph W—f l c
Corning Wm—f l
Corning & Chipman—f
Godfrey C G—c
Godfrey Wm L—l
Goudy Hiram—f l
Gray J Bond—f l c
Kelley R Charles—f
Killam Bros—f l
Law W & Co—f c
Lewis H K—f l c
McGray A E—f
McKay Robt S—f
Pe on Chas—c
Robbins J Clarke—l
Rogers B E—f
Sanderson Geo G—f c
Spinney E K—f c
Stoneman A P—f
Trefry Albert H—l

ONTARIO

ALEXANDRIA

terr J—f
faddonald A G—f
fcDonald Angus—f
fcDonald Donald A—f l
fcDonald J J—f l
mith Jas—f l

ALLISTON

lark W—f c
illis W S—f l c
lendusen Robt—f
wright H W—f l

ALMONTE

oulter L—f c
reig & Greig—f
irkland J T—f l
ollock W C—f l c
tosamond J M—f
lattery John—f
lafford W H—f
Wilson Geo—f l c

AMHERSTBURG

larron D—f
lott George—f c
alls Bros—f l c
eggatt J H C—f
ovegrove John—f
uckham D R—l c
fcGee Samuel—f
Wilkinson W T—f c

BARRIE

arnold James—l
all Henry—f l
arwick R L—f l c
ennett John H—f l c
lraden A—l
letcher R J—f l c
lrafton G F—l

Jory H E—f l c
Lett F A—f l c
Lett F C—f
Lyon O H—f l
Malcolhuson A F A—l
Montgomery F M—f l c
Moore John—l
Morton G
Oliver John—f
Plaxton George
Rogerson John—f l c
Smith Thomas—f l c
Wilkes Alfred

BELLVILLE

Adams R W—f
Ashley C—f
Burrows S—l c
Butterfield J W—l
Campbell W H—f c
Clarke F M—f
Diamond F Davy—f
Diamond Irvine—l
Diamond W J—f
Ewen T E—f
Hudson W P—f l
Hurst Jas—l
Ketcheson H F—f l c
Jarrell Geo W—l
Ketcheson R H—f
La Roche E H—f l
Levett Sam—l
Little Jas—f l
McMullen W M—l
Parks J E—l
Richardson Ass—l
Stewart Thos—f
Thomas John Parker—l
Vandusen J G—f c

BERLIN

Bricler M M—f l c
Edan J R—f l c

Kimmel John—f l
Kranz Carl—f l c
McMeekin J—f l c
Seibert A H—f l c
Schulte & Riener—f l c
Staebler H L & Co—f l c
Weber I S K & Co—f c

BLENHEIM

Burse Peter—f
Crookshank John—f
Greenwood Jas—f
Greenwood W R—l
Hall W E—f l c
McVittie Jas—f l c
Morris J K—f
Rutherford Jas—f
Samson A—f
Thompson Geo—f

BOWMANVILLE

Allen W F—f
Bingham Thos—f c
Cann Harry—f l c
Jones W L—f l
King W C—f
Lucombe R R—f
McMurtry T H—l c
Simpson D B—f
Trebelcock P—f

BRACEBRIDGE

Arnold O M—f
Bard Chas—f
Bridgland H B—f l c
Dickie Moses—f c
Godson T E—f
Hunt A—f
Kinsey W W—f
Mawdsley C E—f l
Perry R P—f l c
Wallace Harry—f
Warne Francis P—f

BRADFORD

Bateman L J—f l
Broughton H—f
Elliot J—f l
Garrett E—f l
Green G G—f l
Green R F—f l
Martin S—f c
Scanlon A E—l
Stevenson R E—l

BRAMPTON

Anderson A S—f
Center Martin—f l c
Cheney L—f c
Cooney John—f c
Gordon J D—f c
Justin B F—f
Manning J J—f
McLelland John—f l c
McFadden W H—f
Morphy Thos—f
Morton—f l c
Pringle R H—f l
Trimble—f
Young W C—l

BRANTFORD

Adams H B—f
Ballachey Geo—f l c
Brooks R W—f l c
Ruchanan C K—f l c
Bullock & Co—f c
Bunnell A K—f
Rurbank J—l
Campbell John—f
Campbell Wm A—l
Clarke W—l
Dowling & Co—f l c
Dunn Frederick—f l c
Elliott A—f
Ferguson W A

ONT.—Brantford, Con.

Ferguson W W—1 c
Frank Fred—1
Freeman Jas—f 1
Genett H A—f c
Griffith J E—1
Hendrie T—f 1
Heyd Geo D—f
Howell Nelson—f 1 c
Hyland E J—1
Johnson Allan—c
Jones & Hammond—1
Killmaster W G—f 1 c
Leitch John A—f
Liddell J G—1
Lucner Wm—1
McEown A C—f 1
Muir M—f
Muirhead A D—1
Olive A—f
Peirce Robt—f c
Percy L E—1
Pickard R J—1
Pitcher J P & Co
Read S G—f c
Ross W W—1
Sage Alfred—1
Sims E—f
Stewart S R—1
Stratford Joseph—f c
Sykes B D—1
Turner Wm—1
Vanderburgh W—1
Wade Thos S—f c
Walker Jas—1 c
Webbing W H—f 1 c
Weed J S—1
Westwood W—1
Yugh H—1 c

BRIGHTON

Becker B C H—f 1 c
Butler W C—f 1 c
Davidson W N—1
Hewitt Richard—f
Morrow J H—f c
Phillips H B—1
Porte W W—f 1
Sanford T D—f

BROCKVILLE

Bain W R—1 c
Buckman E A—f
Buckman Geo—f
Cawley John—1
Cochrane K C—f
Cummings A & Son—f c
Fulford F W—f
Fraser O K—f
Jones D B—f
Kilpatrick S J—1
Leslie E—1
Mansell I J—f 1 c
Nash R A P—1
Patton Levi—1 c
Shearer Wm—f 1
Sayder H E—f 1
Stewart H A—f
Taylor J—1
Weatherhead G H—f 1 c
White Harry B—1

BRUSSELS

Kerr W H—1
Leckie J—f 1 c
Scott F S—f 1 c

CAMPBELLFORD

Bedford G—f
Benor George—f 1 c
Brown G—f 1
Denike R B—f 1 c
Ferra J B—f 1 c
Free A—f 1
Horkens T J—f
Irwin J—f
Johnston J—1
Rutherford John—f
Third T—f 1 c

CARLETON PLACE

Hudson A T—f
McIntosh C—f
Morgan R—f c
Murphy J L—f
Nagle T L—f c
Patterson & Findlay—f
Robinson R J—f 1

CHATHAM

Aitkens & King—1
Atkinson & Merritt—f c
Clive G—1
Dunn & Merritt—f c
Farrott & Son—f
Ferguson J—f
Fleming Jas—f
Grandy John—1
Harris T R—f
Humphrey J W—f 1 c
Keller C—f 1
McDonnell A—f
Murdoch Wm—1
Murphy R A—f c
Richardson J—f c
Risipin W E—f 1 c
Ruthven N—1
Smith & Smith—f 1 c
Snider W W—f

CLARKSBURG

Hartman C W—f 1 c
Pye C—f 1

CLINTON

Doherty L E—1
Dowding C E—1
Farran W W—f
Hale C B—f 1
Hooper A—1 c
Ireland J—1
Macpherson D L—f 1 c
Manning R E—f 1 c
McClacherty Jas—1
Pattinson A O—1 c
Ridout C—f
Ridout J—f
Taylor Jacob—f 1
Tisdall J P—f 1 c
Wiseman John—f

COBOURG

Bickle John W—f
Bulger James—1
Clarke Jas—f
Fice Robert—1
Field F M—f
Hagerman J G—f 1 c
Hewell S S—f c
MacNachtan N F—f 1 c
Masten George—1
Minaker D H—f
Orr J G—f 1
Osler E H—1 c
Penwarden W—1
Roberts Arthur—f c

COLLINGWOOD

Archer J W—f
Barr D C—f 1
Begg M S—f
Carmichael W—f 1
Churchill Fred W—f 1 c
Coles G C
Copeland W A—f 1
Hogg W A—f
Hilborn N B—f
Knight A D—f
Mair John—f 1
McKin & Son—f
Williams D Jr—f 1 c
Wilson A A—f 1 c

CORNWALL

Atchison J B
Bigelow Geo C—1
Brown E H—f
Callaghan P F—f 1
Campbell Hill—1
Cline R S—f
Cline John H—1

Corrigan K—f 1 c
Fetterly G E C—f 1
Freeman Jas—f 1 c
Harkness J G—1
Johnstone J C
Kirkpatrick J T—f 1
Leblance Ed—1
McDonald Capt A J—f
McDonnell D G—f 1
Mildon Geo G—f 1 c
Monroe G D—f 1 c
Mulhern A F—f
Porteous A F G—f
Tennant Rev E—1
Watson A G—f

DESERONTO

Bedford H R—f
Egar Geo D—f
McCullough Jno—f 1 c
Rathbun Co The—f 1 c

DRESDEN

Bridgewater B—f c
Hicks D V—f 1
Hicks D V Jr—f 1 c
Poussett H M—1
Ruthven N H—1
Smith James—f
Webster I B—f
Weir Geo E—1

DUNVILLE

Anderson & Anderson—f c
Hinson William—f
Holmes J W—1
Massecar L—f 1 c

ELORA

Broley W E—1
Carter Alex—f
Clarke Henry—f c
Lipsev Thos—1 c
Patmore Edward—1 c
Wissler Sem—f c

EXETER

Brooks C T—f
Carling W J—f
Dickson & Carling—f
Elliott Ernest—f c
Huston Henry—f c
Kay T—f
Knight J J—c
Senior Jos—f 1
Vincent L D—1
Well Johns—1 c

FENELON FALLS

Arnold Jas L—f c
Graham Thos—f 1 c
Marks E—f
McArthur Wm—f
McDougall F—f c

FOREST

Campbell P W—f
Farrell Jno—1
Gordon J N—f 1
Jones Jno—f
Jones Thos—f 1 c
Pollock J C—f
Porte W J—f
Scott R E—1
Sparling William—f
Tripp N—f 1 c

GALT

Blake & Aitkin—f 1 c
Cole W—1
Colvin W—f 1 c
Deans W—f
Elmalie A G—f
Hawk H O—f 1 c
Head C R—f 1 c
McArthur W—1
MacBean A—f 1 c
Moffatt J S—1

Montgomery W H—f c
Radigan E—c
Shupe Leon—f c
Strong A D—f c
Strong R S—f c
Taylor J W—f
Virgil W T—1 c
Williams J A—1

GANANOQUE

Bews D W—1
Boyd W Y—f c
Davis A—f c
Headlip P—f 1 c
Jackson J A—1
Logan J W—1
Peck Geo—f
Robinson Geo—1
Rogers D—1
Sheppard R—f

GEORGETOWN

Kennedy H W—f 1
Roe C C—f 1 c

GLENCOE

Campbell M C—1 c
Poole James—f 1 c

GODERICH

Ball H W—f c
Campbell W—f
Carey O S—f
Craigie J W—f 1 c
Horton W L—c
Lee Wm—c
Proudfoot Hays & Blair—f
Radcliffe R—f
Robertson W R—f c
Woodcock E—f
Woods Geo—1
Yates Jas—f 1

GUELPH

Bell W J—1
Black A A—1
Brydon R H—1
Chapman Geo—1
Daniels E—1
Davidson John—f c
Felker W—1
Firth W—c
Forbes J J—1
Hamilton G Powell—1 c
Hamilton W H—1
Heartwell E—1
Heffernan Jos—f
Jones T J—f 1
Jones W H—f 1
Kilgour J—f
Law Samuel—f 1 c
Lawson Joseph—1
Precious H—1
Stone A—1
Strachan John—1
Sutherland John—f
Vanderburg W H—1 c
White W W—f 1 c
Woodwork T K—1

HAMILTON

Ambrose W F—f 1 c
Ambrose Walter—f 1 c
Applegath J K—f 1 c
Bell John—f
Birely G F—f 1 c
Bull J E—f 1 c
Burns John M—f c
Cochrane & Gayler
Coulthard J Boyne—1
Cramer & Burkholder
Davidson F R—f
Dexter David—1
Dunlop R—f
Faulkner E M—f 1 c
Findlay S A—f
Gates F W Jr—f 1 c
Harvey John & Co—f
Healey H J—1

Hooper F L-f l c
 Jones S-f c
 Kidd David-f
 Leitch Thos-f
 Lester T E-f l c
 Linton C B-f
 Martin R S-f c
 McLroy S R-f
 McKeand & Dougherty-f
 Menger Bros-f
 Milne & Lyall-f
 Mills S G & Co-f l c
 Moore A H-f c
 Moore & Davis-f
 Morden W & J-f c
 Murdoch Andrew-f
 Niles W C-f
 Payne Elford G
 Pennington M A-f
 Robins F C-f l c
 Ru herford & Rilett
 Scott C S-f
 Spratt W A-f l c
 Stoney John L-f
 Stuart W R-f
 Tidswell W O-f l c
 Waldron L W-f
 Walker Jas-f
 Walker C W-f
 Waters W J-f
 Whipple H A-f
 White H A-f

HAWKESBURY
 Berthume F-f
 Doyle Denis-f
 Higginson J G-f l
 Lawlor H W-f

INGERSOLL
 Agar R T-f c
 Coleridge John-f
 Cuthbertson D G-f l c
 Dundas W-f
 Hugill E H-f l c
 Macaulay Alexander -
 f l c
 Rogerson R-f l c
 Ryan C B-f l c
 Storton J-f l
 Story E-f
 Sutherland Geo-f l c
 Woodstock Gen'l Agt-f

KINCARDINE
 Boyer J S-f
 Campbell Alexander-f l c
 Fair J E
 Fleming Jas H-f l c
 Henry S-f c
 Henry Wm J-f
 Locombe W C-f
 McPherson M J-f
 Millar Elijah-f
 Powell F C-f
 Scougall J H-f l
 Smith A M-f
 Stewart James-f
 Washburn A C-f l c

KINGSTON
 Bateman G A-f l c
 Bell R C-f
 Cooke J B-f
 Davis R E-f l
 Fair W J-f
 Flanagan Miss-f l
 Gardiner John A-f l c
 Givens David-f
 Godwin W H-f
 Howard H-f
 Hutton J-f c
 Kirkpatrick C S-f l c
 Laird W L-f
 Lockhard F J-f
 McCann J S K-f l c
 Maxwell G W-f
 Meece James H-f c
 Metholson J B P-f
 Mills & Cunningham-f
 Richardson H W-f
 Reid E J-f

Roughton S-f
 Strange & Strange-f c
 Swift Jas-f
 Swift Joseph-f l c
 White W J B-f l c
 Zeigler Geo-f

LEAMINGTON
 Baker A G-f l c
 Coulson W C-f
 Leonard John-f
 McSween Wm-f
 Morse G A-f
 Stares W-f c

LINDSAY
 Campbell A J-f l
 Connolly T-f
 Cornell R G-f c
 Dean James-f
 Ferguson R-f
 Fowler Geo H-f
 Gillogie J A-f c
 Kennedy John-f
 Kennedy Peter-f
 Knowlson J B-f l c
 Knowlson Bros-f c
 Low J-f
 McClory F-f l
 McLean B L-f
 O'Boyle W F-f
 Smyth Robt-f
 Sootheran J H-f c
 Widdess W R-f l c

LISTOWEL
 Bolton L-f
 Bricker S-f c
 Carthew J M-f
 Hamilton J C-f l
 Culthilton T L-f l c
 Male Thomas-f c
 Meyers J S-f
 Scott J W-f
 Smith S M-f l
 Taberner C-f c

LONDON
 Atkinson Geo-f
 Beddome & Brown-f l c
 Butler R & Son-f l c
 Campbell D & Son
 Elliott Angus-f
 Ellis Andrew-f
 Ferguson H J-f
 Ferguson & Coy-f
 Gates H E-f
 German C E-f
 Gillean A-f l
 Glass C T-f
 Glass S H-f
 Gregory S-f
 Gunn G M & Son-f l c
 Hambly R S-f
 Hammond F J-f l c
 Hayes G W-f
 Johnston J R-f
 Luid Wm-f
 Macgregor A S-f
 McPherson A-f l
 McRobert E J-f l
 Maine J F-f
 Marshall F-f
 Merritt G H-f l c
 Miller W R-f
 Nelles J A-f l c
 Oliver J R-f c
 Pritchard G-f l c
 Reeve Vivian-f
 Russell J A-f
 Simcox E G-f
 Smyth A G-f
 Taylor Israel-f
 Towse E-f l
 Udy A N-f l c

LUCKNOW
 Murcheson John-f l c
 Siddall G A-f

MEAFORD
 Hamill J D-f
 Johnston J J-f
 McDonald E-f
 Reid Homer-f l c
 Robinson W J-f l c

MITCHELL
 Babb R-f
 Barnett J-f
 Burritt C H-f
 Campbell H-f
 Cannon A D
 Cull J W-f l c
 Dent & Thompson-f
 Hord F C-f
 Martin Wm-f
 May W F-f l
 Wodger C-f l

MT. FORREST
 Cook J J-f l c
 Gilroy George J-f f l
 Perry W C-f l
 Reid G L-f l
 Stovel S K-f l c
 Wilkes J C-f
 Yuler R-f

NAPANEE
 Bogart M C-f
 Grange J T-f
 Grange W A-f
 Hall W F-f l c
 Ham John-f
 Harshaw A T-f
 Lapum E S-f c
 Metzler J W-f
 Wilson U M-f l

NEW MARKET
 Anderson P J-f
 Atkinson L-f
 Brunton T H-f l
 Dillaim E-f
 Doyle Frank-f c
 Eck C D-f l c
 Halliday Wm-f
 Hughes J E-f
 Keith Wm-f l
 Lehman L-f l
 Lundy C E-f
 Ramsay A A-f
 Robertson K N-f l c
 Widdifield J E-f l
 Widdifield W C-f

NIAGARA FALLS
 Coulson B J-f l c
 Gribble F L-f l c
 Hewson William-f l c
 Robertson W W
 Robinson John-f c
 Warner The C S Co-f c

NORTH BAY
 Burke J-f
 McCool P-f
 Martin W & Son-f l c
 Rheame E C-f l

NORWICH
 Beatty D C-f
 Hogarth J D-f l
 Irwin James-f
 Moore H S-f
 Van Valkenburg H-f l c
 Yeo John A-f

ORANGEVILLE
 Bennett J M-f c
 Brown D B & Son-f l c
 Clark E-f
 Endacott H-f l
 Fish J N-f
 Henry R E-f l
 Henry W-f
 Hughes J H-f
 Hughson & Son-f l

Kent W R-f
 Irwin Francis-f l c
 McKim & Son-f c
 McPherson D-f
 Parsons Thos-f l
 Still E-f l
 Wilkins M & Son-f l

ORILLIA
 Bingham H A-f
 Boyle John-f c
 Clark G H-f c
 Croker W H-f
 Dunham J B-f c
 Evans F G-f
 Ferguson C D-f
 Fittion C E-f
 Fowlie James-f l c
 Gover H-f l c
 Henderson Jas B-f c
 Hipwell R-f l
 Horn F-f l c
 Hooley J J-f
 King T-f
 Rapley G-f
 Robins T W-f
 Robinson R H-f
 Robinson S S-f
 Rose J C-f
 Scott J-f c
 Secord J P-f c
 Sparling J-f l c
 Thompson A B-f
 Webber & Webber-f c
 Wilson H H-f

OSHAWA
 Beck G-f
 Bowden Wm S-f l c
 Carwell H Thos-f
 Cassels L G-f
 Currie John-f l c
 Dickey Wm-f l c
 Le Roy J-f
 McLean Alex-f
 McMillan Thos H-f
 Miller & Sons Thos-f
 Morris Geo-f
 Morris Thomas-f
 Owen J P-f
 Panshon P H-f
 Scott George J-f c
 Siemon E-f l
 Thomas Chas E-f

OTTAWA
 Acres A G-f
 Babin E-f
 Bick W-f
 Bishop Wm-f l c
 Black W G-f
 Brown W E-f
 Brownlee T R-f
 Caldwell J Y-f
 Carriere C H-f
 Cote Jos-f
 Courtney & Brown-f l c
 Cunningham C R-f
 Cunningham & Co-f
 Culbert John & Son-f
 l c
 Dewar & Stewart-f c
 Douglas C A & Co-f l c
 Egan & Gorman-f
 Fleming H P-f l c
 Grant Wm-f
 Harty M J-f
 Haycock R H & Son-f
 Hawkins G J-f
 Healy J J & Co-f c
 Ingersoll N F-f
 Johnson C R-f
 King Charles-f c
 King & Ray-f l c
 Lamb W A-f
 Larmoth P-f
 Larmouth E-f c
 Larmouth & Rowatt-f
 Macoun L S-f
 Marriott E-f
 Mason L S-f

ONT.—Ottawa, Con.

McMahon E-f
Mill I A-1
Mooney H-1
Moxley R-1
Pennock A W-f 1
Pennock & Mason-f 1
Porter N D-f
Reid John R-1
Richard A Hector-f 1
Robertson J D
Rogers V W-1
Selwyn E A-1 c
Shaw S C-f
Smith R R-f c
Sparks & Leggett-f 1 c
Stewart Robert-f 1
Taggart C B-f 1
Taggart C S-1
Thornton G E C-1
Thompson S F-1
Weaver M E-1

OWEN SOUND

Armstrong J-f
Benner A-f 1 c
Black P A-1
Cameron C S-f
Chisholm A J-1
Cochrane James-f
Creighton G P-f 1 c
Craig Samuel-1
Dobie D R-f 1 c
Legate Wm-f 1
Menzies George-f 1 c
McGill & Patterson-f 1 c
McInnis J H-f 1 c
Miller R B-f 1 c
Raven J P-f
Rutherford John-f 1 c
Stephens W B-f 1 c
Telford James S-f c
Telford Wm-f

PARIS

Baird A H-f
Carroll G H-f 1
Kay John-f 1 c
Kent S W-f 1 c
Key Henry-f
Smiley Jas-f 1 c
Wilson Edward-f 1

PARKDALE

Cooper & Son-f
Lowes John W-f
MacMath Hugh-f c
Sanders & Jones-f
Shaw E S-f 1 c
Sutherland Henry-1

PARK HILL

Dickson E A-f c
Mactavish A A-f
Maybury & Dawson-f 1 c
Stanley Wm-f c

PEMBROKE

Burritt J H-1
Fortier A J-f 1
Horn T R-f 1
Johnston A-f 1 c
Lockhart I R-f
Morris & Cofford-f 1
Ross Geo W-f 1
Sheriff R M-1
Sutton S Jr-f
Warren D B-f 1 c

PERTH

Cameron W G-f
Code John-f
Downson S T-f 1
Foy C J-f 1
Hall W F-f
Hope Peter-f
Malloch E G-f
Matheson A-f
Matheson & Balderson-f

Meighen W-f
Robertson W S-f
Rogers & Stewart-f 1 c
Sewell C G-f
Shaw A C-f 1
Taylor Henry-f 1 c
Warren W J-1
Whately F-f

PETERBOROUGH

Bradburn T E-f 1 c
Crane John-f
Davis-Thompson Co Ltd
-f 1 c
Hall & Hayes-f
Hill W H-f 1 c
Kampf Ernest-1
Lindsay H P-1
Martin G K-f 1
McBain J J & Son-1 c
McKee Thos-f
Mills Joseph-1
Morrow W G-1
Pope Geo-1
Robinson T W-f 1 c
Rush H-f 1
Stephenson Geo-1 c
Williamson J B-1
Wood R E-f
Young Con-f 1 c

PETROLIA

Egan Charles-f 1 c
Farrel John-1 c
Matthews J J-1 c
Peat J & Son
Walker J W-f 1 c

PICTON

Baker A H-1
Bog T-f
Brown J Roland-f
Gillespie J F-f c
Hubbs O C-f 1 c
Roblin J W-f
Ross Walter T-f 1
Spencer C C-f 1
Williamson W H-f 1 c

PORTR ARTHUR

Andrew T N-f 1 c
Dobie & Gordon
Duffy C-1
Jackson & Co
McCallum W A-f 1 c
Rapsey Geo H
Ray, Street & Co-f 1 c
Ruttan R A

PORTR DOVER

Barrett H B-f
Morgan L G-f
Tibbetts W F-f
Varey Josiah-f c

PORTR HOPE

Benson F A-1
Bletcher Miss M-f
Bletcher Wm-f
Choate N-f
Chisholm D H-f 1
Dyer E V-1
Furby G M-f
Philp Fred C-f 1 c
Purdon J T-c
Long Thos-f 1 c
Long A H C-f 1 c
McComb Jas-1
Robertson W J-f 1
Runnalls Jno-f 1
Sanders J W-f c
Scott Wm-1
Smart J E-f 1
Smith S S-f
Wallace Ida Mrs-f 1 c
Ward H A-f

PORTR PERRY

Adams D J & D-f 1 c
Brown J H-f
Ebbels H L-f

McCaw Wm-c
McHany John W-f 1
Pearce C J-f
Ross Wm-1
Ross Geo A-1 c

PRESCOTT

Buckley James-f 1 c
Coates J B-f 1 c
Coates J E-f 1
Davy F J-f 1 c
Dowaley J K-f c
Dubrule J-f
Elliott Fred-f
Whitney Albert-f
Willard Harper-f

RENFREW

Brownlee David-f
Devine John-f
Grigg C K-f c
Rocheester J K-f 1 c
Stafford T-f
Wright Orange-f 1

RIDGETOWN

Cochran Duncan-f c
Elliot J A-f 1
McDonald H J-1 c
McKinley Arthur F-f 1 c
McKinley John P-f
Reycraft L J-f
Skeel Thos-f 1
Watson Geo A-f c
Watson O R-f

ST. CATHARINES

Benson Chas I-f 1
Casey & Kernahan-f 1 c
Dwyer E F-f
Fowle Robt-f
Gordon George-f 1 c
Gordon J W-f 1
Gripton C M-1 c
Lindsay A N-f 1 c
McGibbon Walter-f 1
Moyer F H-f c
Moyer M W-f 1 c
O'Loughlin H-f 1 c
Parnell & Craise-f
Thomson & Moore-f 1 c
Timmons J-1 c
Turner W B-1
Walker D M-f 1 c
Young J W-1

ST. MARYS

Carman A-f 1 c
Johnston W-f
Long Miss M E-f
Shepherd R-f 1 c
Stanley T D-f 1 c
Wilson H E-f 1 c

ST. THOMAS

Alway R-f 1 c
Black Arch-f 1
Black W T-f c
Black A N C-1
Clark A J-f
Coughell E H-f 1 c
Coulter W R-f 1 c
Danach Alex-1
Ferguson L-1
Fraser McD-1
Geddes Geo-f 1 c
Glasgow W S-1
Horton E A-f 1
Idardi W E-f 1
Lewis Fred S-f
May W H-f 1
McIntyre D A-f 1
McPherson W I-f 1 c
Moore E-f 1
Morton G K-f
Murch W H-1
Newcomb Wm Geo-f 1
Newworthy W E-f
Pease W A-1
Ponsford & Perry-f
R-ache G-f 1

Roe Henry-f 1 c
Smiley G W-f
Stewart J W-f
Tait D M-f
Trudwell C-f 1
Waterbury I-1
Wright T-f

SARNIA

Beresford W-c
Brinker S-1
Buck E-f c
Chester A J-c
Cook & Ferguson-f 1 c
Cook T H-f 1 c
Elliott J F-f 1 c
England W T-1
Ferguson W T-f 1 c
Gordon T J-f c
Hamilton John W-f c
Liddell W-1
Leys George-f
Maxwell Tim-f
McMann J E-1
Mills Henry-c
Paul Robert-f 1
Palmer R C-f
Poussett H M-1
Sanders M A-f 1 c
Sinclair D N-1
Stewart Wm-f
Sweet Wm-f 1 c
Wade A F-f 1 c
Watson Fredk C-f 1 c
Wiggins W A-f 1 c
Winlow F J-1
Yard H-f c

SEAFORTH

Beattie John-f
Gibson A E-f
Rankin John-1
Scott R-1
Van Edmond L-f
Watson Jas-f 1 c
Wilson Alex-1

SIMCOE

Boyd W D-f
Curtis Frank E-f 1
Everett W C-f 1 c
Groff H H-f
McCall W C-f 1 c
McKie George J-f 1 c
McPherson H S-1
Moore Thos A-f
Nelles T R-f 1 c
Schuyler H H-1

SMITH'S FALLS

Bennett R A-f 1 c
Caswell B-1
Cross C F-f
Forrest S L-f
Hambleton H J-1
Jarvis G H-f c
Jekell J R-1
Lavell & Farrell-f
Lewis J A-f
McEwen John-f 1
Miner H C-f 1 c
Sparham B-f

STRATFORD

Andrews H B-f 1
Ballantyne & Sons Thos
-f
Burritt R-f c
Bolger W S-f
Brown John-f 1 c
Buckingham Wm-1
Calgary M T
Dingman A-f 1 c
Duncan Stewart-1
Greer & Aldin-f 1 c
Harris J-1
Humber M-f 1
Jarvis P R-f
Jeffrey Wm-f 1 c
Johnson H M-f
Krechtl Ezra-1 c

Lawrence & Son—f l
Mallion S—f
Marshall W R—f
McBeth A—l
McNichol R—l e
Maywood Thos—f l e
Miller W—f l
Montieth J C—f l
Orr R Thos—f
Packert C—f c
Penrose Chas—l
Smith William—f l
Spotton George
Stevenson R Jr—f l e
Trow T & J—l
Waddell & Son—l e
Westman George—f

STRATHROY

German G G—f e
Irwin John—f l e
Kinder Geo—l
Liddell Jim—l
Lindsay H G—f
McDonald James V—l
McIntosh J H—f l e
Nicholson H—f l
Noble James—f
Orr F W—f l e
Paterson Duncan—f
Rapley M—l
Thompson H—l
Trueman R M—f e

THORNBURY

Burk James—l
Idle T G—f
McLean Angus D—f l e

THOROLD

Hoover A M—f
Munro D J C—f l e
Pattison F F—f

TILLSONBURG

Biette F—f
Brown T T—f l
Caverhill John—f c
Denton C H—f l e
Dobbie T W—f
Imrie Wm—f l
Jackson E C—f l e
Livingston B—f l
Livingstone W W—f l
McMehan E—f
Merrill L—f
Ostrander C A—l
Raynes A E—f l e
Stuart J A—f
Tillson E V—f

TORONTO

Adamson W—f
Armstrong H D P—f
Badenach W & E A—f
Bailey P L—f
Baird R S—l
Beatty E P—f
Begg H—f
Bessey W H—l
Blackburn H M—f
Blight Walter—c
Blogg T C—f
Boyd Jas T—l
Bradshaw T—l
Brandon Jas—l
Bretz A—l
Briggs A W—l
Briggs J M—f
Broughall Geo—l
Brown J S—l
Bryan W J—f
Buck C E—f
Buckland H G—f
Burnett G G—f
Butt R H—f
Camp L C—f
Campbell J W—l
Cannon—f
Carrie Robt—f
Cawthra Victor H—f

Chadwick C W—l
Charlesworth H G
Cox & Baillie Ltd—l
Cox E W—l
Craig Jas—l
Cr. wford A J—f
Crowther W C—f
Dingle F E—f
Durham J H C—f
Eastmure A L—f
Eastmure & Lightbourn—c

Edmand Frank—f
Edward A—l
Ellis Alf H—l e
Evans H W—f
Evans & Gooch—f
Ewart J H—l
Fairbanks Wm—f
Farquhar J D—f
Foster F X—f
Gall Wm—l
Garrett J W—l
Gibbs Malcolm—f
Goldman L—l
Gooch F H—f
Gouinlock John—f
Granz J C—l
Greenwood R—f
Grundy Geo H—l
Hall W H—f
Hamilton R C—f
Hamilton Wm—l
Hanson Geo F—l
Hargraff Geo R—f l e
Harman S B—f l
Harrington A—l
Henderson E—f
Hewlett J—f
Higinbotham & Lyon—l
Higgins David—l
Hood Chas & Sons—l
Holland W H—l
Hoover A H—l
Howarth J G—l
Hunter Chas—l
Hunter R—l
Hunter Thos—f
Irish Mark H—f
Jennings James—l
Johnston A L—f
Jones Geo H—l
Junkin J F—l
Junkin R—l
Kearns R J—l
Kenny J J—f
Kernahan M G
Kerr John W—l
Kingston Geo A—l
Kirkpatrick A M—f c
Lee Frank—f
Lee P T—f
Lee W A & Son—f
Livingston John—l
Love R W—f
Lowry Dr D—l
Lovell Robt—l
Macdonald J K—l
Macdonald W C—l
Magurn J B—l
Marshall—l
Marter E C—f
Marter G F & Son—f l
Mason T H—f
Matson R H—l
Maughan John & Son—l
Maulson Frank E—f
McCarthy J O—l
McCallum P A—f
McFadden J A—l
McIntyre W T—l
McKay Benjamin P—f
McMurrich Geo—f
McMurtry W J—l
McNaught C B—f
McTaggart W O—c
Mason & Shaw—f
Medland & Jones—f c
Merritt Thos—l
Miller David—l
Mills J S & G—l
Minton T S—f
Moon Robert—c
Moore Wm M—l

Muntz & Beatty—f
Murphy J T—f
Murton S W—l
O'Hara & Sons—l
Orr Geo H—l
Orr W H & Son—l
Parkes G H—f
Parkinson W—l
Peake L C—l
Pearson E P—f
Peck W J—f
Plumb F—l
Pringle A R—f
Pyke G A—f
Qua F W—l
Kamsay W T—l
Reed J B—l
Reed J C—f
Richardson T D—f
Riddell T A—l
Ridout D K—f
Ridout & Strickland—f
Roberts J D—l
Ross F H & Co—f
Russell F H—l e
Sallis S E—l
Sanderson F—l
Scadding E A—f
Scarth Chas G—l
Scott Chester G—c
Scott & Walmsley—f l e
Shaw Geo B—f
Shaw H A—f
Shaw & McNaught
Smith A W—f l
Smith F J—f
Smith & Mackenzie—f
Sparling C P—l
Sparling F—l
Stark John—f
Stewart F J—f
Stewart L A—l
Strathy A G—f
Sutherland H—l
Sylvester S A—f
Szeliski Paul—f
Szeliski & McLean—f
Thayer Ira B—l e
Thompson M G—f
Troy John L—l
Vanderwater M—l
VanKoughnet A H S
Walker Harton—f
Walker F W—f
Wallace T C—f
Walmsley Wm—f c
Walton M—f
Walton & Locke—f
Washburn W O—l
Williams H H—f
Wood & Kirkpatrick—l
Woodland C—c
Wright A—f

TRENTON

Fraser R—f
Hawley A W—f
Ireland G A—f l
Smith J—f l
Whittier H—f l
Winterborn James—f

UXBRIDGE

Boyd Thos—f l
Breen E J—l
Chapman W—l
Chinn J—f
Crosey F—l
Dobson F—f
Hamilton W—f
McHare V—f l
Miller A E—l
Moore R J—l e
Nix C—l
Nutting M L—l
Ormiston W S—l
Peters H S—f
Sharp S S—f
Thompson S F—f

WALKERTON

Atwood Thos E—f l e
Cousins J A—f

Hawthorn R J—l e
Robertson N—f l e
Shaw W M—l
Shumacher J J—f

WALLACEBURG

Beattie J H—f l
Chubb Chas—f l e
McDougall H J—f l e
Riddell R T—f

WATERLOO

Armstrong T L—f
Ball & Son J—f l e
Boehm C A—f l e
Carthew W—f
Halstead F—l
Hughes J B—f
Roos P H—l
Stauffer L—f

WALTER'S FALLS

Dayman W A—f l e
Howey J H—f l

WATFORD

Fitzgerald W E—f
Fuller W S—f l
Hume J H—f l e
Shrapnell W H—f l e
Watt David—f

WELLAND

Demore J S—f
Garner O H—f
Hill J F—f l e
McCormick B J—f
Morwood H R—f
Ross D—f
Smith Walter—l
Whites A E—l e

WHITBY

Blow E R—f
Howden H—f l
Howden J D—l
O'Connor John—l f
Pringle W B—f
Richardson W J H—f l e
Stephenson E—c
Stewart C F—f l e
Warren E D—l e

WINDSOR

Bartlet Geo—f
Bell Thos A—l
Broughton S J—l
Churchill I B—f
Chittles Thos—l
Connolly J H—f l
Cowan Miles—f l e
Dixon James
Duch J M—f l
Fuller Charles H—l
Gangnier J G—f l e
Laing F H—l
Latta C B—l
Lemire A C—l
Morton R M—f l e
Oliver James—f l
Pacaud Gaspard—l
Peck J O—f c
Prowse G K & Son—f l
Reynolds & Son R A—f l e
Richardson W H—l

WINGHAM

Armour Wm—f
Bank of Hamilton—f
Bell David—l
Clegg Wm—f
Cline Geo—l
Cosens Abner—f l e
Davis Henry—f
Dulmage Anson—f l
Ferguson J B—l
Grierson W—f

ONT.—Wingham, Con.

Holmes Dudley—f
Holmes R—f
Leary B—f
Morton J A—f
Ritchie John—f c
Ross Alex—f l c

Smith A E—f
Vanstone R—f

WOODSTOCK

Brown J Henry—f c
Clarke W G—f

Eden Geo C—f l
Edgington J—f
Francis V L—f l c
Hall John—f
Hewitt B—f
McKay J A—f l
Martin F C—f
Munroe D—f

Nesbitt E W—f l c
Newton R W—f
Ormsby & Clapp—f l c
Perry D M—f
Sawtell R G—f
Scarff J S—f c
Sproat H B—f l c
Wadland J V—f c

PRINCE EDWARD ISLAND**CHARLOTTETOWN**

Arsenault J O—f
Balderson B—f
Beer E H—f l c
Beer Lewis H—f c
Brow E R—f l c
Davison H M—f c
Hazzard Horace—f
Holbrook G H—f c
Hyndman & Co—f l c

Maceachern John—f l
McRae F B & Co Ltd—f l c
Mitchell C—f
Norton Edward H—f
O'Callaghan B—f
Poole & Webster—f c
Rogers W K & Co—f l c
Ross & Matthews—f c
Stewart D B—f c

KENSINGTON

Anderson John—f l c
Darrach D—f

SUMMERSIDE

Burrows W T—f l c
Campbell Alex—f l c
Currie D K—f l c
Gordon D—f

Hazzard H—f
Hicks S M—f l c
Hyndmay F W & Son—f
Morrison Dond—f
Mecham E R Co
Rogers David—f
Rogers W K Co—f
Sharp Herbert S—f
Stavert H W B—f
Tanton B W—f

QUEBEC**BEDFORD**

Coslett E—f
Currie E F—f c
Gough H—f
Rolland J T—f
Shelters W A—f

BUCKINGHAM

Cameron Robt—f
Garman E F—f
McCoy P W—f
Martin Harry—f

CHICOUTIMI

Cassegrain L A—f
Dallain Elz—f
Guay Eng—f l
Lemieux Edward—f l c
Savard T E—f l
Savord Jos Ed—f l
Trimblery Adelard—f l

COATICOKE

Chagnon H C H—f
Dupuis A L—f
Fontaine H C—f
Fraser John—f
Gooley Richard—f
Hanson A C—f
Nunna F H—f
Roy A B—f
Shurtleff W L—f l c
Woodman A—f

COWANSVILLE

Arsenault F P—f
Draper F E—f l
Goyett Ed—f
Kerr David—f
Lawrence E E—f l c
Ruiter P A—f
Stinehour J P—f
Taber C P—f l c
Taber H M—f l

FARNHAM

Avdette E—f l
Berian A L—f
Berthiaume J A—f
Galipeau P A—f
Hesse A—f l c
Leguin J A—f
Noisieux S—f l
Odell H E—f l c
Portelance P A—f
Simar E—f

HULL

Bornier J A—f
Charon Dolphis—f
Cousineau Jos—f l c

Dessaint Pierre—f
Herbert E—f
Johnstone Frank—f l c
Lafamme E H—f l c
Leblanc J A—f
Lecompte A—f
Simon D C—f c

JOLIETTE

Carswell N M—f l
Charland A—f l
Masse O D—f
Page J O—f l
Piché E G—f l c
Perreault J M E—f
St Georges L W—f l c

LACHUTE

Bouchonne J B—f l
Calder Charles—f l c
Desjardins G—f l
Dorion J M—f l c
Garretsee W H—f
Raitt Jas W—f l c
Walker G J—f l c

LAUZON

Bergeron J E P—f
Bomgett P A—f
Couillard F—f
Dion F—f
Nohn J B—f
Robitille L—f
Vien G S—f l c

LEVIS

Bouchard B—f l c
Dumontier J A—f

MAGOG

Audet L A—f
Jasmin H—f
McDougald H—f
Peters W W—f
Taylor Percy—f
Tourigny Alf—f
West Dr J—f
Wilcox J R—f

MONTREAL

Abbott A E—f
Alarie J B A—f
Allin Jas & Son—f l
Alloway C J—f
Adams R Percy—f
Amos E C—f
Anderson David—f
Ault Chas—f
Ayer H H—f
Barthiaume O F—f
Bickerdike R—f

Bickit O G—f
Blache C R—f
Borland W F—f
Boronow M—f
Boyer N—f
Bridge R H—f
Brosseau H H—f
Brown Chas J—f
Brown B Hal—f
Brown Fayette—f
Brown Godbee W—f
Browne Fitz James E
Browning A—f l
Burke David—f
Burkette P W A—f
Byrne Chas A—f
Cairns Wm—f
Campbell R A—f
Carson Bros—f
Charlebois C—f
Chevalier Jos—f
Christmas H A—f
Christmas T H—f
Cleghdon Power C—f
Clelland Wm—f
Cole Minden F—f
Colletet J A—f
Collette S A
Collins Francis—f
Courtois Jos—f
Crepeau Isidore—f
Dale Robt J—f
David D—f
Davidson Randall—f
Decary & Hurtubise—f
Denne David—f
Dick Arthur E—f
Dickson I E E—f
Dobbin Thos F—f
Donovan T J—f
Dosheller A O—f
Dostaler A O—f
Duff J M—f
Dupuis J B—f
Eadie Stanhope G—f
Edgar E M—f
Evans Trevor A—f
Evans & Johnson—f
Fauteux & Pacauds—f
Forest C E—f
Fox Geo G—f
Fromings H A—f
Gabeas M—f
Galletty J—f
Garland G S—f
Garon P—f
Gault Percy R—f
Gauthier F—f
Gauthier Pierre—f
Gauthier Raoul S—f
Gauthier Thos—f
Gohiers Arthur E—f
Gowan John—f

Gray Samuel—f
Grier J W—f
Guilbault Denis—f
Hagar W—f c
Hague C A—f
Hague & Lesage—f
Hart Chas T—f
Hart Claud B—f
Hawthorne J A—f
Hayden A W—f
Hayman J E—f
Hebert Mrs Mary—f
Hiam & Pangman—f
Hampson Robt & Son—f
Hare & McKenzie—f
Henderson J McK—f
Hinshaw M C—f
Howard Robt—f
Hudson T H—c
Huote Jules—f
Hurtubise & St Cyr—f
Hurtubise Wm—f
Johnston W G—f
Johnston Geo F—f
Johnston H J—f
Joseph Horace—f
Joseph W J—f
Kavanagh Walter—f
Kavanagh Walter—f
Kydd R A—f
Labelle J H—f
Labelle Jos—f
Labrecque W—f
Lambert H M—f
Langlois E J—f
Larriere J N—f
Laurin Cyrille—f
Laurin J A—f
Lee W L—f
Leger O—f
Leet L L—f
Lewis Lansing—f
Lilly E A—f
Lukis, Stewart & Co—f
Lyman Geo—f
Lyman W E—f
Lyster James—f
Macaulay R—f
Macaulay T B—f
Mackay Edgar E—f
Mackay Wm—f
Marois Jos—f
Masson Dominique—f
McBeam Geo A—f
McCombe W M—f
McDougald A—f
McDowell Stanley H—f
McGregor Jas—f
Meilleur A A—f
Miller E S—f
Miller J H—f
Minden Cole F—f
Molson J W—f c

Molson Markland W—f
 Monday O J—f
 Mondou S—f
 Mooney J H—f
 Morrissey T L—f
 Mudge N R—f
 Nairn A M—f
 Normandin & Desbro-
 siers—f
 Ogilvie D W—f
 Oswald M C—f
 Pagnuelo M—f
 Painchard L H—f
 Parkins Frank F—f c
 Paterson & Son—f
 Pellerin J H—f
 Perrin L—f
 Pinkerton & Co—f
 Popham H R—f
 Poirier R—f
 Quenneville O—f
 Quessnel, Sharpe & Co—c
 Ramsay A—c
 Ranger A R—f
 Raphael H W—f
 Rawlings Edward—f
 Reid F G—f
 Reinhardt H—f
 Richardson C A—f
 Riley J J & Son—c
 Robertson Frew W
 Robertson G R & Sons—f
 Robillard Adolphe
 Rolland, Lyman & Bur-
 nett—c
 Ross Arthur—f
 Ross A G—f
 Routh C H
 Roy Jos E—f
 Sexton, D—f c
 Shannon C A—f
 Sharpe C A—c
 Sherritt J M—f
 Simard Arthur—f
 Simpson Craddock J
 Simpson Garland C—f
 Smith W F—f
 Smith Pemberton—f
 Snowden W A—f
 Stanger Jas T—f
 Stearns S P—f
 Stewart Alexander—f
 Stewart W T—f
 Suckling H W—f
 Sylvain J H—f
 Tansey Denis—f
 Tatley J W—f
 Taylor E T & Son—f
 Thompson J—f
 Thompson J G—f

Tiffon Chas L—f
 Tyre Robt W—f
 Utton Henry—f
 Veith J G—f
 Welsh Miss M E—f
 Walsh M J—f
 Ward S H—f
 Waterhouse E C—f
 Whitehead E A Jr & Co
 —f
 Wickham P—f
 Wonham H W—f
 Wright A—f

NICOLET

Beauchemin Narcisse—f
 Beaubien Chr M—f
 Chillas P A—f c
 Duval Joseph—f
 Rousseau J B A—f f

ORMSTON

Beattie Hugh—f
 Gale H E—f
 Fatten H B—f
 Tomson J H—f f

QUEBEC

Arel J F—f
 Belleau J F—f f
 Belleau & Belleau—f
 Bignell H B—f
 Bruneau J C—f c
 Bruneau Louis—f f c
 Budden & Welch—f
 Champion C P—f f
 Chateaufort Geo P—f
 Delaney W I—f c
 Demers Geo—f
 Drum S Wilson—f c
 Fraser W J—c
 Glass Frank—f c
 Giroux & Cote—f c
 Holloway F—f f c
 Lechance J T—f
 Leclerc E—f f
 LeClerc Theo—f
 McGee D & Son—f
 McPherson W M—f f
 Marcoux J A—f
 Mahony & Hay—f f c
 Marcotte Arthur—f
 Monaghan M—f
 Morin Oscar—f
 Morissette J B—f f c
 Murphy J E—f
 Payette E J—f

Quebec Fire Agcy—f
 Racine Pierre—f
 Rollit Chas G—f f c
 Scott Arthur E—f f c
 Trudel & Dion—f
 Vallieres Alfred—f
 Vezina Robt—f
 Walcot C W—f
 Yagnon Oscar—f

RICHMOND

Alexander G J—f f c
 Bedard David F—f
 Brown Thos L Jr—f c
 Campbell Chas—f
 Cleveland E F—f
 Dresser G F—f
 Ewing William—f f
 McCaig J C—f
 Rowat D M—f

RIVIERE DU LOUP

Binet G A—f
 Doucet E A—f
 Magnan—f
 Michaud J P—f f
 Morin D E—f f
 Paradis D—f
 Pellant J F—f f
 Potvin G J—f
 Têtu Alex—f

ROCK ISLAND

Harry E W—f f c
 Paouette John—f f c

ST. HYACINTHE

Bartels F—f f c
 Bernier & Cormier—f
 Boisseau F X A—f
 Brousseau L—f
 Carreau S—f f c
 Chabot E—f
 Desautels J C—f
 Jodoin A—f
 Masse & Cabana
 Monette T—f f c
 Morin Jos—f
 Nault J—f f
 Robitaille T—f c
 St Germain H—f f
 St Germain T A—f f

ST. JOHNS

Beauchemin C H—f f c
 Beauchemin A S—f
 Hall F—f

Hebert J E—f
 Lavoie Jos—f f c
 Marcoux E—f
 O'Cain James—f f c
 Perrichard H G

SHERBROOKE

Belanger T—f
 Burrage R R—f f c
 Dresser W S & Co—f f c
 Duberger C H—f
 Fraser G E & C K—f f c
 Gagné Alf—f f
 Hale E C—f
 Kennedy J D—f f c
 Palmer C O—f
 Parkes T J—f
 Payette Frank—f
 Villeneuve P H—f
 Worthington & Borlase—f

SOREL

Beaubien J E—f
 Guevremont A—f
 Lafrenière J B T—f f
 Laurin L—f
 Masse N—f
 Morgan W G M—f f c
 St Martin L H—f

THREE RIVERS

Duplessis C Z—f
 Gouin & Desilets—f f c
 Lambert O—f
 Spénard & Gravel—f c
 Turcotte E—f f c

VALLEYFIELD

Emard R—f f
 Fortier S—f f c
 Jordon R S—f f c
 Langevin L J H—f f c
 Lavinodiere C A—f
 Lavinodiere N E—f
 Leveille J A—f
 Low J Jr—f f c
 Normundin Geo—f
 Renaud J L—f
 Wilson H A—f

WATERLOO

Bridge W H—f
 Fontaine F—f
 Harvey & Call—f f c
 Payan Louis—f
 Shaw R F—f f c

ATTORNEYS AND COUNSELORS

SPECIALY QUALIFIED TO HANDLE INSURANCE CASES.

It is a well-known fact that few lawyers are competent to properly handle an insurance case without a special knowledge of the business, however skillful they may be as general practitioners. We have requested from a large number of well-known underwriters the names of attorneys whom they have found to be competent and satisfactory in the conduct of cases placed in their charge. The following list is made up of the names thus voluntarily given, together with a few others who have given special attention to insurance law

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Paid Policyholders during 1907, over	- - - -	18 Million Dollars
Total Payments to Policyholders to Dec. 31, 1907, over	- - - -	141 Million Dollars
Loans to Policyholders, on Security	} - -	7 Million Dollars
of their Policies, Dec. 31st, 1907, over		
Tax Payments by Company in 1907, over	- - -	1½ Million Dollars
REDUCTION IN EXPENSES IN 1907, on a Basis of	} - -	1 Million Dollars
Equal Premium Incomes in 1906 and 1907, nearly		

Gain in Insurance in Force in 1907, over 84 Million Dollars
This was a Greater Gain than in 1906.



The Prudential

through its Splendid Equipment,
Experience and Organization Has
Given, Since the Introduction of
the New Industrial Policy and

New Low Cost Ordinary Policy
More Life Insurance for Less Money

Than Ever Before.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated as a Stock Company by the State of New Jersey.

JOHN F. DRYDEN, President.

Home Office: Newark, N. J.

THESE LOW RATES

Backed by the Strength of

The Prudential

Have Made the New Low Cost Policy the Greatest Success
in Life Insurance. Public Pleased—Agents Enthusiastic.

The Prudential Rates Are Lowest

Consistent with Liberality and Safety, Offered by Any Company of Corresponding Size, Importance and Responsibility Throughout the World.

READ THIS TABLE

OFFICERS

JOHN F. DRYDEN	President
LESLIE D. WARD	Vice-President
FORREST F. DRYDEN	2d Vice-President
JACOB E. WARD	3d Vice-President
WILBUR S. JOHNSON	4th V.-P. and Comptroller
RICHARD V. LINDABURY	General Counsel
EDWARD KANOUSE	Treasurer
EDWARD GRAY	Secretary
T. C. E. BLANCHARD	Supt. of Real Estate
FREDK. C. BLANCHARD	Supervisor Loan Dept.
JOHN K. GORE	Actuary
EDWARD D. DUFFIELD	General Solicitor
VALENTINE RIKER	Asst. Secretary
WILLARD I. HAMILTON	Asst. Secretary
HENRY OVERONE	Asst. Secretary
GEORGE W. MUNSICK	Asst. Secretary
EDWARD H. HAMILL	Med. Director
ROBERT L. BURRAGE	Med. Director
FREDERICK A. BOYLE	Cashier
FREDERICK H. JOHNSTON	Associate Actuary
WILLIAM PERRY WATSON	Asst. Med. Director
FREDERICK L. HOFFMAN	Statistician
GEO. H. KIRKPATRICK	Asst. Actuary
GEORGE B. SPEER	Supervisor Ord. Agencies
GEORGE W. GORE	Supervisor
AARON C. WARD	Asst. Med. Director
ROBERT GEMMELL	Supervisor of Claims
FREDERICK A. C. BAKER	Supervisor
HOLGER E. KRAUSE	Asst. Actuary
HARRY VLIET	Supervisor
WILLIAM R. KONOW	Supervisor

DIRECTORS

(Elected by the Stockholders)

JOHN F. DRYDEN	WILLIAM T. CARTER
LESLIE D. WARD	JACOB E. WARD
T. C. E. BLANCHARD	ANTHONY R. KUERN
SETH A. KEENEY	UZAL H. MCCARTER
FREDK. C. BLANCHARD	WILBUR S. JOHNSON
EDWARD KANOUSE	RICHARD V. LINDABURY
FORREST F. DRYDEN	JOHN K. GORE
JEROME TAYLOR	(Appointed by the Chancellor, from the policy-holders, pursuant to Chapter 81, Laws of 1907 of the State of New Jersey)
EDWARD J. ILL	
EDWIN A. STEVENS	ISAAC F. ROE

Comparison of Rates on the New Policy with
Average Premium Rates of 102 Other
Life Insurance Companies
WHOLE LIFE PLAN—\$1,000

Ages.	Prudential Insurance Company.	49 American Cos.	36 English Cos.	*17 European Cos.
21	\$15.20	\$15.69	\$16.48	
22	15.63	16.04	16.83	
23	15.99	16.41	17.18	
24	16.37	16.80	17.66	
25	16.77	17.19	17.97	
26	17.18	17.62	18.41	
27	17.62	18.07	18.87	
28	18.08	18.53	19.35	
29	18.57	19.04	19.85	
30	19.08	19.57	20.38	\$21.97
31	19.62	20.14	20.95	22.50
32	20.19	20.70	21.63	23.26
33	20.79	21.33	22.15	23.94
34	21.43	21.96	22.80	24.65
35	22.10	22.65	23.47	25.41
36	22.81	23.37	24.22	26.23
37	23.56	24.13	24.99	27.06
38	24.35	24.95	25.80	27.98
39	25.19	25.81	26.65	28.91
40	26.09	26.73	27.66	29.90
41	27.04	27.69	28.60	30.95
42	28.04	28.72	29.48	32.10
43	29.11	29.83	30.63	33.32
44	30.25	30.99	31.63	34.61
45	31.47	32.24	32.80	35.99
46	32.76	33.56	34.02	
47	34.13	34.96	35.34	
48	35.60	36.46	36.73	
49	37.17	38.06	38.21	
50	38.83	39.79	39.79	
51	40.61	41.57	41.47	
52	42.51	43.36	43.27	
53	44.53	45.57	45.18	
54	46.68	47.76	47.21	
55	48.98	50.10	49.38	
56	51.44	52.64	51.68	
57	54.06	55.33	54.13	
58	56.87	58.18	56.75	
59	59.87	61.22	59.50	
60	63.08	64.43	62.37	
AVG.	\$30.74	\$31.48	\$31.77	

*European rates available only for ages 30-45.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Incorporated as a Stock Company by the State of New Jersey.

JOHN F. DRYDEN, President.

Home Office, NEWARK, N. J.

DO YOU WANT TO MAKE MONEY? Splendid Opportunities in Selling this Popular New Ordinary Policy. Write Direct to Us To-Day.

THE FRANKFORT

MARINE, ACCIDENT
and PLATE GLASS INSURANCE COMPANY

OF FRANKFORT-ON-THE-MAIN, GERMANY

Established 1865

United States Department, 100 William Street, New York, N. Y.

TRUSTEES:

RICHARD DELAFIELD, President of National Park Bank
ERNST THALMANN, of Ladenburg, Thalmann & Co.
STUYVESANT FISH, 214 Broadway, New York

C. H. FRANKLIN, U. S. Mgr. and Attorney JNO. M. SMITH, Sec. U. S. Branch

HEAD OFFICE

Summary of Statement December 31, 1907

Capital Subscribed	- - -	\$3,000,000.00
Capital Paid Up in Cash	- - -	750,000.00
Surplus to Policyholders exclusive of guaranteed capital	- - -	2,624,788.97
Total Available Resources	- - -	9,218,194.13

UNITED STATES BRANCH

Summary of Statement December 31, 1907

Deposited with Insurance Depts. New York, Mass., Ohio, and Trustees	\$1,220,884.42
Assets	1,489,882.66
Reserves	975,182.98
Other Liabilities	89,648.26
Surplus to Policyholders	424,978.96

Liability, Accident, Health and Burglary Insurance

FORTY-THREE successful years have made the FRANKFORT
one of the STRONGEST Casualty Companies in the WORLD

Commercial Union

Assurance Company

LIMITED

OF LONDON

OFFICE

Corner Pine and William Streets

NEW YORK

Teutonia Insurance Company

OF NEW ORLEANS

Capital Stock,	-	\$250,000.00
Assets, Jan. 1, 1908	-	900,290.45

ALBERT P. NOLL, President

FRANK LANGBEHN, Secretary

THE National Insurance Co.

OF CINCINNATI

First National Bank Bldg. Cincinnati, Ohio

GEO. W. POHLMAN, President

EDWARD A. WINTER, Secretary

G. W. POHLMAN, JR., State Agent
CINCINNATI, OHIO

 Company operates in
Illinois and Michigan

The PROVIDENT

Life and Trust Company

Of Philadelphia

Asa S. Wing, President

T. Wistar Brown, Vice-President

Joseph Ashbrook, Vice-President and Manager Insurance Dept.

David G. Alsop, Actuary

J. Thomas Moore, Supt. of Agencies

Insurance in Force	-	-	-	\$192,000,000
Assets	-	-	-	61,000,000
Excess over Liabilities	-	-	-	5,000,000

New Policies—Low Premiums—Large Dividends

THE LOWEST MORTALITY IN AMERICA FOR 43 YEARS

UNSURPASSED IN ECONOMY OF MANAGEMENT

Ready Reckoner

FOR
**EARNED AND UNEARNED
PREMIUMS.**

READY RECKONER FOR EARNED AND UNEARNED PREMIUMS. A Series of Tables designed for the Speedy Calculation of the Sums earned and unearned on Policies of Insurance; by the late WILLIAM ELLSWORTH, Jr., formerly of the Continental Fire Insurance Company.

This new and important work is designed to furnish representatives of Fire Insurance Companies the means for instantaneously computing earned and unearned premiums. The method is the simplest yet devised, and can be comprehended by any one who is competent to understand the easiest rules of arithmetic. The tables prepared furnish a ready-made answer to all the problems relating to premiums that underwriters are required to solve. WM. ELLSWORTH, Jr., author of the Ready Reckoner, was a well known mathematician, who was long connected with the Continental and Niagara fire insurance companies, and later with the Caledonian Insurance Company. THE READY RECKONER is the result of his daily experience, and is designed to simplify the calculations required of every underwriter. 12mo., 80 pp. Printed on fine paper and substantially bound in half leather.

Price, \$5.00 Per Copy.

THE SPECTATOR COMPANY,
PUBLISHERS,
135 William Street, New York.

Organized 1876

B. CREMER, President CHAS. CREMER, Secretary
H. E. SIEBERNS, Vice-Pres. M. PHEIFER, Treasurer

German Fire Insurance Co.

OF PEORIA, ILLINOIS

STATEMENT, JANUARY 1, 1906

Capital	-	-	-	\$200,000.00
Assets	-	-	-	913,702.56
Surplus to Policyholders	-	-	-	335,121.52

Paid in Baltimore	-	-	-	\$102,000.00
Paid in San Francisco	-	-	-	470,165.00
Losses paid since organization	-	-	-	\$3,194,894.00

1829

CHARTER PERPETUAL

1908

The FRANKLIN

Fire Insurance Company

of Philadelphia

421 Walnut Street

CAPITAL	- - - -	\$ 400,000.00
Insurance Reserve,	- -	1,639,761.63
Unpaid Losses, Etc.,	- -	113,966.11
Net Surplus,	- -	415,750.01
TOTAL ASSETS, (Jan. 1, 1908)		\$2,569,477.75

OFFICERS

Jas. W. McAllister, President George F. Rejer, Vice-Pres.

Ezra T. Cresson, Secretary

DIRECTORS

Jas. W. McAllister

George F. Rejer

John Story Jenks

George A. Hayl

Joseph Moore, Jr.

Alfred F. Moore

Geo. Fales Baker, M.D.

John Sailer

Samuel J. Heebner

F. M. Kirby

Andrew F. Derr

Chas. F. Hunt

1825

THE

1908

PENNSYLVANIA

FIRE

Insurance Company

INCORPORATED 1825

CHARTER PERPETUAL

Office, 508-510 Walnut St.

PHILADELPHIA, PA.

CAPITAL,	- - - - -	\$750,000.00
ASSETS,	- - - - -	\$6,462,117.11
SURPLUS,	- - - - -	\$1,615,283.97

DIRECTORS

Edwin N. Benson,

R. Dale Benson,

J. Tatnall Lea,

Richard M. Cadwalader,

Edward T. Stotesbury.

Effingham B. Morris,

John L. Thomson,

Charles E. Fugh,

W. Gardner Crowell,

R. DALE BENSON, President.

JOHN L. THOMSON, Vice-President.

W. GARDNER CROWELL, Secretary.

CHARLES W. MERRILL, Assistant Secretary.

HAMPTON L. WARNER, Assistant Secretary.

WM. J. DAWSON, Secretary Agency Department.

39th Annual Statement

Incorporated 1868

W. C. LAWRENCE, Pres. F. W. ROEBLING, Vice-Pres.

IRVIN W. ROGERS, Sec'y and C. A.

The... Standard

Fire Insurance

Co. of N. J.

TRENTON

Cash Capital, \$200,000.00

STATEMENT JANUARY 1st, 1908

Total Assets	.....	\$734,635.99
Liabilities, Including Capital Stock of \$200,000.00	.....	\$241,674.17
Re-Insurance Reserve,		
	312,911.12	554,585.29
Net Surplus	.....	\$180,050.70

LOSSES PAID, OVER TWO MILLION TWO HUNDRED AND SEVENTY-FOUR THOUSAND AND SIXTY-NINE DOLLARS (\$2,274,069.00)

Established 1809

Entered the United States in 1866

North British and Mercantile Insurance Co. Of London and Edinburgh

OFFICE

76 William Street, New York City

THE
Baltimore Life Insurance
COMPANY

Home Office, S. E. Cor. Liberty and Clay Streets, Baltimore, Md.

STATEMENT, DECEMBER 31, 1907

Cash Assets	\$1,189,928.49
Net Present Value of Policies and all other Liabilities	928,059.37
Additional Reserve (Surplus)	261,869.12

ISSUES

ORDINARY LIFE INSURANCE
INDUSTRIAL LIFE INSURANCE
ON APPROVED PLANS

F. S. STROBRIDGE, President.
R. E. BROMWELL, Vice-President.
W. O. MacGILL, Secretary.
OSCAR WOLFF, Treasurer and Counsel.
T. O. DEFORD, Actuary.
M. J. DRONEY, Auditor.
J. W. PULIS, Comptroller
Dr. H. H. GOODMAN, Medical Director.

Williamsburgh City Fire Insurance Co.

ORGANIZED 1853

150 Broadway, New York

CASH CAPITAL	\$250,000.00
Reserve for Reinsurance and all Other Liabilities	1,440,931.94
NET SURPLUS	455,686.18
ASSETS, January 1, 1908	2,146,618.12

MARSHALL S. DRIGGS . . . President
F. H. WAY Secretary
W. H. BROWN } Assistant Secretaries
B. W. LYON }
F. H. DOUGLASS, General Agent

CHARTERED 1888, PERPETUAL

Merchants and Manufacturers

INSURANCE COMPANY

OF GINGINNATI

Fire and Inland

CAPITAL - - - - -	\$150,000.00
ASSETS, January 1, 1908 - - - - -	272,537.00

WM. H. CALVERT, President.

W. S. HUKILL, JR., Secretary.

DIRECTORS

RICHARD DYMOND
WM. H. CALVERT
HENRY MUHLHAUSER
STEPHEN R. BURTON
GRIFFIN T. MILLER

EDMUND G. WEBSTER
GEORGE BULLOCK
JOHN C. DAVIS
JAMES N. GAMBLE
EDWARD RAWSON

GEORGE PHIPPS
EDWARD WORTHINGTON
JOHN S. CONNER
CHARLES L. HARRISON
WINFIELD S. HUKILL, JR.

WESTERN

Assurance Company

INCORPORATED 1851

Head Office
TORONTO, CANADA

Hon. GEO. A. COX, President
W. R. BROCK, Vice-President
W. B. MEIKLE, General Manager

Assets in United States . \$2,313,222.31
Liabilities in United States . 1,729,085.79
Surplus \$584,136.52

Agencies in all the Principal Cities and Towns
throughout Canada and the United States

ORGANIZED 1859.
49th ANNUAL STATEMENT
January 1, 1908.

The Georgia Home Insurance Co.

OF COLUMBUS, GEORGIA.

Cash Capital.....	\$300,000.00
Assets.....	1,179,070.89
Net Surplus.....	232,169.95
SURPLUS TO POLICYHOLDERS...	532,169.95

OFFICERS

RHODES BROWNE, President
DANA BLACKMAR, Vice-President
WM. C. COART, Secretary
J. O. McNULTY, Treasurer

ASSETS

Cash in Bank and Office.....	\$80,297.72
Cash in hands of Agents and others..	151,544.98
United States Registered Bonds....	20,000.00
State, Municipal and Industrial Bonds	140,617.50
Banking and Industrial Stocks.....	443,632.53
Real Estate (unencumbered).....	127,000.00
Loans secured by First Mortgages, etc.	215,888.16

Total Assets.....	\$1,179,070.89
--------------------------	-----------------------

LIABILITIES

Capital Stock.....	\$300,000.00
Re-insurance Reserve.....	581,557.22
Unadjusted Losses.....	65,163.72
Uncalled for Dividends.....	189.00

Total Liabilities.....	\$946,900.94
Net Surplus.....	232,169.95

\$1,179,070.89

People's Mutual Life Insurance Association and League

FRATERNAL ORGANIZATION

SYRACUSE=====NEW YORK

OUR PLAN

	Cost Per Month	Weekly Benefit	Payment at Death	Dividend Declared for 1908
No. 1.....	\$1 00	\$5.00	\$100.00	\$100.00
No. 2.....	2.00	10.00	200.00	200.00
No. 3.....	3.00	15.00	300.00	300.00
No. 4.....	4.00	20.00	400.00	400.00

OUR RECORD

	Certificates Written	Gross Assets
Jan. 1, 1904.....	650	\$4,183.42
Jan. 1, 1905.....	8,808	11,608.70
Jan. 1, 1906.....	18,129	222,918.83
Jan. 1, 1907.....	32,059	721,158.12
Jan. 1, 1908.....	35,350	1,146,806.48
Written to May 1, 1908.....	6,899	2,031,516.55
Total.....	101,895	

Walla Walla

FIRE INSURANCE
COMPANY

Walla Walla, Washington

C. K. HOLLOWAY, President
O. P. CONAWAY, Secretary
O. G. PARKER, Treasurer

Cash Capital - - - \$200,000.00
Total Assets - - - 476,638.11
Net Surplus - - - 143,484.54
Surplus to Policyholders - 343,484.54

Incorporated, February 10th, 1851
Commenced Business, May, 1851

Pittsburgh Insurance Company

PITTSBURGH
PENNSYLVANIA

R. J. WILSON, President
D. C. SHAW, Vice-President
R. J. McKNIGHT, Secretary
JOS. H. GORDON, Special Agent

CAPITAL STOCK, \$100,000.00
Assets, Jan. 1, 1908, \$387,841.55
Surplus as to Policyholders,
\$260,034.41

Licensed to do business in Pennsylvania, Illinois
Michigan Ohio and Wisconsin

—THE—
SCRANTON MUTUAL LIFE

J. S. McANULTY, Pres. W. E. A. WHEELER, Vice-Pres. & Mgr.
 RUFUS J. FOSTER, Vice-Pres. JOHN R. WILLIAMS, Sec'y
 A. J. CONNELL, Medical Director M. F. LARKIN, Treas.
 CHAS. E. BOOTHBY, Actuary

\$10,000,000 OF BUSINESS IN TEN MONTHS

Good Contracts Offered to AGENTS of Experience

CONNELL BUILDING, SCRANTON, PA.

The Red Cross Protective Society
READING, PA.

Pays Large Dividends Every 5 Years

<i>Our Plan</i>		Cost	Weekly	Maximum	Estimated
		per month	Benefits	Payment	Payment at
				at Death	end of 5 yrs.
	Class No. 1	\$1.00	\$7.50	\$150.00	\$125.00
	Class No. 2	2.00	15.00	300.00	250.00
	Class No. 3	3.00	22.50	450.00	375.00
	Class No. 4	4.00	30.00	600.00	500.00
	Class No. 8	8.00	30.00	1,200.00	1,000.00

OUR STANDING AFTER 13 MONTHS' WORK

Total admitted assets as sworn to State of Pennsylvania - \$12,268.24
 Assets due to be collected on contracts after setting aside lapses 78,270.00
 Full amount for protection of certificate holders - - \$90,538.24
 Certificates in good standing, December 31, 1907 - - 2,443

A Few First Class District Managers Wanted Liberal Contracts to Right Parties

D. W. ROTHENSIES, President I. E. TIBBETTS, General Manager

ILLINOIS LIFE

INSURANCE COMPANY

CHICAGO

JAMES W. STEVENS, President

Issues non-participating policies only, and offers exceptional inducements to reliable and energetic men who are experienced in, or who would like to enter, the business of life insurance.

HOME OFFICE

Fort Dearborn Bldg., 134 Monroe St.

Principles and Practice of Life Insurance

Seventh Edition—Revised, Enlarged and Improved

Originally prepared by NATHAN WILLEY, Actuary.

This edition contains entirely new explanatory text and numerous additional tables prepared by and under the supervision of

HENRY MOIR, F. F. A., F. I. A.,

Fellow Actuarial Society of America.

Among the many new tables will be found "Costs of Insurance;" Net Reserves on 9, 14 and 19 payment Life and 9, 14 and 19 year Endowment Policies, by the American Experience Table of Mortality with interest at 3 and $3\frac{1}{2}$ per cent., also net premiums and Reserves on Term Policies.

Send two cents for elaborate circular regarding this important new work.

PRICE, BOUND IN HALF MOROCCO, - - \$10.00

Address all orders to the publishers

THE SPECTATOR COMPANY, - 135 William St., New York

INCORPORATED 1832

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

January 1, 1908

CAPITAL	-	-	-	-	-	\$250,000.00
PREMIUM RESERVE	-	-	-	-	-	586,575.75
RESERVE FOR LOSSES	-	-	-	-	-	62,311.80
STATE AND CITY TAXES ACCRUED	-	-	-	-	-	10,266.27
NET SURPLUS	-	-	-	-	-	384,661.53
ASSETS	-	-	-	-	-	\$1,293,815.35
SURPLUS TO POLICYHOLDERS	-	-	-	-	-	\$634,661.53

WM. H. PALMER, President W. H. McCARTHY, Secretary OSCAR D. PITTS, Treasurer

ORIENT

Insurance Company

HARTFORD CONN.

Capital	. .	\$500,000.00
Assets	. .	2,222,545.54
Net Surplus	. .	338,275.33

A. G. McILWAINE, JR., President
HENRY W. GRAY, JR., Secretary

The Security Life and Annuity Company

OF GREENSBORO, N. C.

Old Line, Legal Reserve

Guaranty Capital, \$100,000.00
Deposited with the Insurance
Commissioner of North Carolina

The Company is doing business in North Carolina,
South Carolina, Virginia and Georgia. ∴ ∴ ∴
All policies are registered and the full legal reserve
deposited with the Insurance Commissioner of North
Carolina, invested as required by law. ∴ ∴ ∴

J. VAN LINDLEY, Pres. GEO. A. GRISLEY, Sec.

F. A. ROTHIER, President

ADAM BENUS, Secretary

The Cincinnati Underwriters

COMPOSED OF THE

Eureka Fire and Marine and Security Fire
Insurance Companies of Cincinnati

121 EAST THIRD STREET, CINCINNATI, O.

STATEMENT, JANUARY 1, 1908

Cash Capital.....	\$250,000
Reserve for Reinsurance	222,284
Unpaid Losses and Other Liabilities.....	20,200
Net Surplus.....	<u>212,675</u>
Total Assets	\$705,159

Losses paid since organization, \$3,453,673.

The Preferred
INSURANCE COMPANY

of New York

SUPERIOR POLICIES

KIMBALL C. ATWOOD, President,
290-292 Broadway, New York.

— The —
**Reserve Loan Life
Insurance Company**

INDIANAPOLIS, INDIANA

Modern policies written.

We keep busy tending to our own business.

We pay our agents to represent us and not to talk against other companies.

Energetic men can find employment with us.

Address,

M. K. Bellis, Secretary

METROPOLITAN LIFE INSURANCE COMPANY

(INCORPORATED BY STATE OF NEW YORK. STOCK COMPANY)

"The Company OF the People, BY the People, FOR the People"

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1907 averaged in number one for every 64 seconds of each business day of 8 hours each, and, in amount, \$124.95 a minute of each business day of 8 hours

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1907:

452 PER DAY IN NUMBER OF CLAIMS PAID.

6,391 PER DAY IN NUMBER OF POLICIES PLACED AND PAID FOR.

\$1,239,393.45 PER DAY IN NEW INSURANCE PLACED AND PAID FOR.

\$162,489.27 PER DAY IN PAYMENTS TO POLICYHOLDERS AND ADDITION TO RESERVE.

\$72,011.34 PER DAY IN INCREASE OF ASSETS.

PROOF OF PUBLIC CONFIDENCE

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 14 years has had more New Insurances accepted and issued in America than any other Company.

The number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one), and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati and Milwaukee.

Paid to Policyholders since Organization, plus the

Amount now invested for their Security - - - \$407,462,482.06

Number of Policies in Force - - - - - 9,620,009

Amount of Outstanding Insurance - - - - - \$1,804,946,581.00

Amount of Insurance Issued in 1907 - - - - - \$376,775,688.00

In its Ordinary Department policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

Full particulars regarding the plans of the Metropolitan may be obtained at its Home Office or of its Agents in all the Principal Cities of the United States and Canada.

Permanent, Profitable and Progressive Employment.

AGENTS WANTED.—Any honest, capable, industrious man, who is willing to begin at the bottom and acquire a complete knowledge of the details of the business by diligent study and practical experience, can, by demonstrating his capacity, establish his claim to the highest position in the field. It is within his certain reach. The opportunities for merited advancement are unlimited. All needed explanations will be furnished upon application to the Company's Superintendents in any of the principal cities, or to the

HOME OFFICE

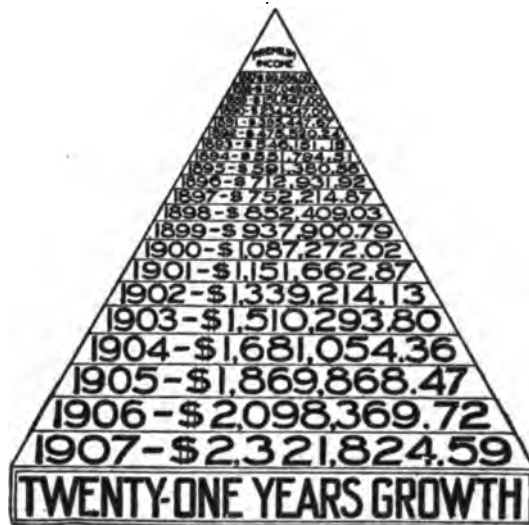
1 MADISON AVENUE

NEW YORK CITY

Life Insurance Company of Virginia

(Incorporated as a Stock Company by the State of Virginia)

ESTABLISHED 1871



The **OLDEST** Southern Life Insurance Company
 The **LARGEST** Southern Life Insurance Company
 The **STRONGEST** Southern Life Insurance Company

STATEMENT OF OPERATIONS DURING 1907

Premium Income,	- - - - -	\$2,321,824.59
Increase in Premium Income,	- - - - -	223,454.87
Gross Income,	- - - - -	2,484,746.47
Increase in Gross Income,	- - - - -	266,195.40
Increase in Assets,	- - - - -	617,483.36
Insurance in Force,	- - - - -	\$60,492,101.00
Increase in Insurance in Force,	- - - - -	5,984,521.00
Total Number of Policies in Force,	- - - - -	481,100
Increase in Number of Policies in Force,	- - - - -	37,549
Death Claims, etc., Paid to Policy-Holders,	- - - - -	\$770,086.34
Total Payments to Policy-Holders since Organization,	-	\$8,116,154.07

ESTABLISHED 1850

National Life Insurance Co.

MONTPELIER, VERMONT

Summary Financial Standing, January 1, 1908

ASSETS	-	-	-	\$40,354,241.29
LIABILITIES	-	-	-	35,814,552.82
SURPLUS	-	-	-	4,539,688.47

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- POCKET REGISTER OF Stipulated Premium and Fraternal Life Insurance.**—Price, in manila, 25 cents; in flexible leather pocket book, 50 cents.
- DIVIDENDS IN LIFE INSURANCE FROM DATE OF ORGANIZATION.**—Price, 25 cents.
- PRACTICAL HINTS TO LIFE AGENTS.**—Price, 25 cents.
- SOME PLAIN HINTS TO LIFE INSURANCE SOLICITORS.**—The life insurance solicitor, whether young in the business or old in service, will profit by these fifty-two hints. Price, 25 cents.
- HEALTH AND LIFE INSURANCE TABLES.** based on the sickness and mortality experience of the I. O. O. F. Manchester Unity.—By Chas. J. Harvey, F. I. A. Price, \$6.00 per copy.
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- SYSTEM AND TABLES OF LIFE INSURANCE.**—A treatise developed from the experience and records of thirty American life offices, under the direction of a committee of actuaries. By Levi W. Meech, actuary in charge. Revised Edition, 1899. Price per copy, \$10.00. Mr. Meech is the author of a valuable series of calculation tables for multiplication and division. Price per copy, \$10.00.
- THE ART OF CANVASSING; How to Sell Insurance.**—By William Miller. Price, \$1.50.
- TABLES OF PROPORTIONAL PARTS.**—By David Parks Fackler. Price, \$1.00.
- PRACTICAL LESSONS IN ACTUARIAL SCIENCE.**—A treatise showing the methods of ascertaining rates, values, etc., for life insurance policies, embracing several hundred pages of Mortality Tables and other statistical data not obtainable in any other publication. Revised edition in two volumes. Vol. I., 350 pages of text, and Vol. II., 110 pages of tables; per volume, \$4.00; two volumes ordered together, \$7.00.
- THE LIFE INSURANCE EXAMINER.**—By the late Charles F. Stillman, M. D. Price, \$3.00.
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THE UNEXPECTED ALWAYS HAPPENS.—A leaflet of eight pages and cover. Prices, per copy, 10 cents; \$2.00 per 50; \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

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INVESTMENT FEATURES OF LIFE INSURANCE.—Practical business men are shrewd enough to see the advantages of insurance for investment, and large numbers of them are securing such policies. A four-page leaflet. Prices, \$15.00 per 1,000; \$10.00 per 500; \$2.50 per 100.

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LIABILITY OF MEMBERS IN ASSESSMENT INSURANCE ASSOCIATIONS.—A leaflet prepared from a legal standpoint explaining the law of liability of members of benefit or assessment insurance associations. Price, per copy, 10 cents; \$2.00 per 50; \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

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THE HANDY HELPER is a more elaborate work on lines similar to "Life Agents' Visits," and affords opportunity for general agents and managers to keep track of the work done by their solicitors. It can also be used by soliciting agents to keep a permanent record of their work. The book contains fifty double pages, giving room for at least one year's activities of the average agent. This work sells at \$1 a copy.

THE LIFE POLICY REGISTER AND PREMIUM RECORD is a blank book designed for office use, to maintain a complete and concise record of business done, and is an absolute indicator of dates when premium payments become due. Each double page contains the monthly expiration divisions for four years. The book is made in three sizes, affording 2500, 5000 and 7500 entries for four years or for a greater number of years if fewer policies are disposed of. Prices for No. 1, \$5; No. 2, \$3; No. 3, \$15.

THE RECORD OF LIFE INSURANCE POLICIES is intended for the use of insured persons and enables them to keep a complete record of their life insurance policies. Even numbered pages contain a full description of the policy, while on the opposite pages are columns showing the date of payment, amount paid, cash dividends, net cost for the year and costs to date; also the additions to the policy and the sum the policy has increased to. Sample copy will be forwarded on receipt of twenty-five cents.

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Volume I—As a Valid Contract. Volume II—As a Void Contract.

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This work, the second volume of which has just been issued, is of exceptional value to all who are in any way interested in loss claims, including judges, lawyers, claimants, insurance company officers, managers, adjusters and agents.

VOLUME I, relating to the fire insurance policy as a valid contract in event of fire, and as affected by construction and waiver, estoppel and adjustment of claims thereunder, comprises 12 chapters and numerous sub-titles. The chapter titles are: I.—Duty of the Insured at the Time of Fire and Subsequent Thereto II.—Parties to the Fire Insurance Contract and to the Adjustment of the Loss. III.—Ascertainment of the Loss or Damage. IV.—Statement or Proof of Loss and Other Requirements or Conditions Precedent to Loss Becoming Due and Payable—Iron Safe Clause—Fraud. V.—The Options of the Insurance Company. VI.—Apportionment of the Loss. VII.—Payment of the Loss. VIII.—Subrogation. IX.—Limitation as to Suit or Action on Policy. X.—Waiver of the Terms and Condition of Policy—Estoppel. XI.—Construction and Interpretation of the Fire Insurance Contract. XII.—Standard Forms of Fire Insurance Contract, and Riders or Clauses in General or Occasional Use.

VOLUME II, deals with the policy as a void contract in the event of fire, and its scope may be gathered from the chapter titles here given: I.—Concealment. II.—Misrepresentation. III.—Warranty. IV.—Other Insurance. V.—Relating to Interest or Title. VI.—Relating to Use or Occupation. VII.—Miscellaneous Provisions and Other Subjects. VIII.—Statutory Provisions.

Those who have heretofore purchased the first volume should now avail themselves of the opportunity to complete the work by securing volume two.

"Clement on Fire Insurance" is not a digest nor a treatise, but is of more practical value than either, as it reduces the various subjects to a system of rules; it is an innovation as regards arrangement and treatment, and it presents impartially the minds of the courts as they are to-day upon the various subjects in a clear, concise, logical and comprehensive manner. In brief, it is one of the most valuable and practical fire insurance law books which has ever been published.

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\$1,281,067.63**

**CLAIMS PAID,
over \$10,400,000 since organization**



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ELEVEN VOLUMES IN SET

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Assets over 1,000,000.00

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FERGUS G. LEE, - - - Vice-President

WILLIAM P. MAUS, - - - Secretary

HANOVER

Fire Insurance Co.

No. 34 PINE ST., NEW YORK

STATEMENT JANUARY 1, 1908

Cash Capital	\$1,000,000.00
Reserve for Re-insurance (Unearned Premiums)	2,000,828.48
Reserve for Outstanding Losses	216,053.70
Reserve for all other Liabilities	43,190.77
Net Surplus	854,090.63
Total Assets	\$4,114,163.58

R. EMORY WARFIELD, President
JOSEPH McCORD, Vice-Pres. and Sec'y
WM. MORRISON, Ass't Sec'y

German Fire Insurance Co. of Wheeling, West Virginia

No. 1219 CHAPLINE STREET

Organized 1867

STATEMENT, JANUARY 1, 1908

ASSETS	
United States 4% Coupon Bonds.....	\$59,500.00
United States 2% Registered Bonds....	156,760.00
City of Wheeling, W. Va., Bonds.....	61,050.00
Ohio County, W. Va., Bonds.....	18,655.00
Wheeling Traction Co. 5% Bonds.....	42,750.00
Wheeling Steel & Iron Co. Bonds.....	26,000.00
Wheeling & Elm Grove R.R. Co. 5% Gold Bonds.....	42,000.00
Indianapolis & North Western Traction Co. Bonds.....	14,250.00
Board of Trade Building Co. Bonds....	5,000.00
La Belle Iron Works Bonds.....	15,150.00
Wheeling & Belmont Bridge Co. Stock.	4,284.00
Loans on Mortgages.....	53,000.00
Collateral Loans.....	500.00
Real Estate owned by the Company...	64,733.89
Cash in Office and Banks.....	12,061.18
Premiums Due from Agents and Others	23,504.94
Interest and Rent Account.....	7,324.54
Total Assets.....	\$606,513.53
(Office Furniture and Fixtures, \$10,000.)	
LIABILITIES	
Reinsurance Reserve.....	\$171,191.04
Unpaid Losses.....	12,458.53
All Other Liabilities.....	259.96
	\$183,909.53
Surplus as Regards Policyholders.....	\$422,604.02
Capital Stock.....	200,000.00
Net Surplus.....	\$222,604.02
Assets listed at market value December 31 1907.	

THE ROYAL BENEFIT SOCIETY

Washington Loan and Trust Building
WASHINGTON, D. C.

D. F. PENINGTON - President
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Operates a fine mortuary
and relief plan, giving sick,
accident and death benefits

Good Solicitors Make Big Incomes

THE GRANITE STATE FIRE INSURANCE

COMPANY

PORTSMOUTH, N. H.

STATEMENT

Cash Capital	\$200,000
Total Assets	932,367
Net Surplus	243,693
Surplus as regards Policy-holders	443,693

CALVIN PAGE, President
J. ALBERT WALKER, Vice-President
A. F. HOWARD, Secretary
JOHN W. EMERY, Assistant Secretary

The
Liverpool
and
London . .
and
Globe . . .
Insurance Company

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ENTERED U. S. 1848

New York Board

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Chairman
John A. Stewart
John Crosby Brown
Edmund D. Randolph
Walter H. Hubbard

Resident Manager
Henry W. Eaton
Deputy Manager
George W. Hoyt
Agency Superintendents
J. B. Kremer, Jr.
T. A. Weed



Statement of United States Branch
DECEMBER 31st, 1907

Assets

REAL ESTATE	:	:	:	:	:	:	:	:	\$1,856,337.28
LOANS ON BOND AND MORTGAGE	:	:	:	:	:	:	:	:	3,381,450.00
U. S., STATE, CITY AND RAILROAD BONDS AND	:	:	:	:	:	:	:	:	
STOCKS	:	:	:	:	:	:	:	:	4,501,600.00
ALL OTHER ASSETS	:	:	:	:	:	:	:	:	2,820,824.66
TOTAL ASSETS (at Valuation as of Dec. 31, 1907)									\$12,560,211.94

Liabilities

UNEARNED PREMIUMS AND ALL OTHER LIABILITIES	:	:	:	:	:	:	:	:	8,138,396.47
SURPLUS	:	:	:	:	:	:	:	:	\$4,421,815.47

Total Fire Losses Paid in
the United States exceed **\$112,000,000.00**

The Gamewell Fire Alarm Telegraph Company

For Over 50 Years Manufacturers and Contractors for

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Everything Pertaining Thereto

OVER 1200 MUNICIPAL INSTALLATIONS

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Winnipeg
Pittsburg
Berlin
Ottawa
Buenos Aires

Philadelphia Underwriters

SYNOPSIS OF ANNUAL STATEMENT, JAN. 1, 1908

INSURANCE COMPANY of NORTH AMERICA

Founded A. D. 1793

Gross Assets, - \$11,290,121.11

LIABILITIES EXCEPT CAPITAL
\$7,200,163.54

POLICY HOLDERS' SURPLUS
\$4,089,957.57

FIRE ASSOCIATION of PHILADELPHIA

Founded A. D. 1817

Gross Assets, - \$7,840,675.19

LIABILITIES EXCEPT CAPITAL
\$5,286,653.61

POLICY HOLDERS' SURPLUS
\$2,554,021.58

Total Assets (combined) - - - - \$19,130,796.30

Surplus to Policy Holders (combined) - \$6,643,979.15

W. N. JOHNSON, { Am't General Agents
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